

SelfInformed

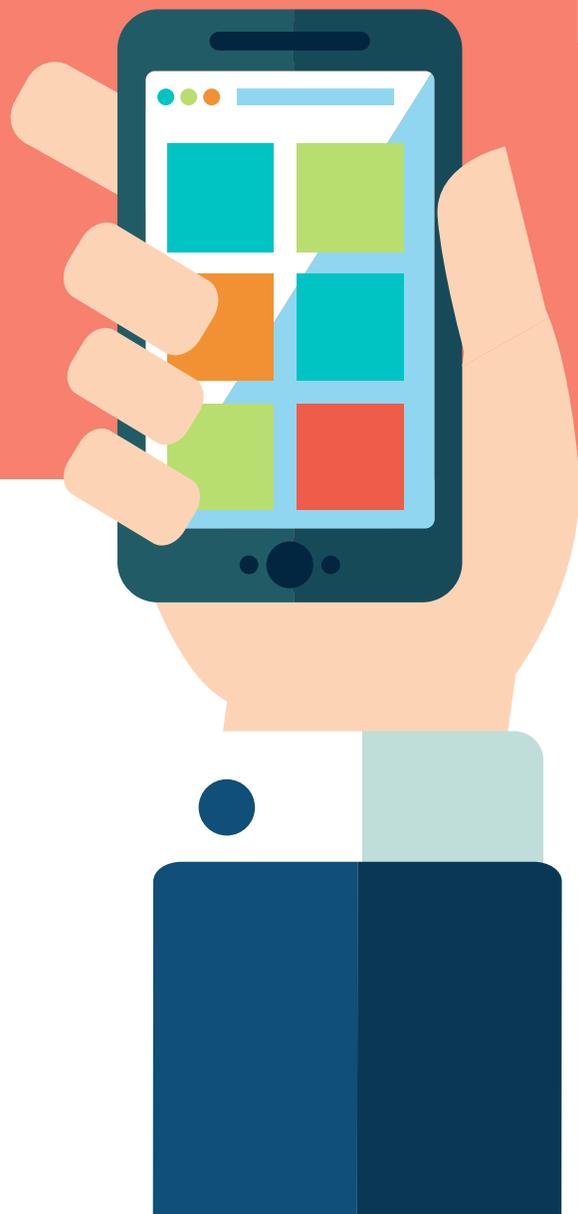
Published by the National Association for the Self-Employed

December 2015



*Scholarship and
Grant Winners*

How Self-Employment & Small Business have Changed since 2000



For **28.2 million small business owners** mastering the art of change is a major requirement to growing a business. A significant catalyst behind the winds of change is technology. For established family businesses, and especially for micro business owners, technology has changed the entrepreneurial landscape making it a more level playing field. The bottom line is that technology saves business owners both time and money spurring enormous growth and success.



TECHNOLOGY CHANGES THAT FUEL THE GROWTH OF SMALL BUSINESS AND THE SELF-EMPLOYED

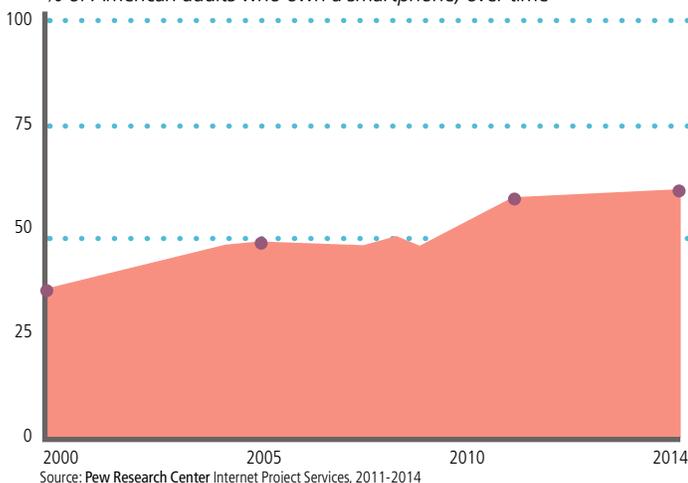
According to a recent survey from the **Pew Research Center**, cell phone ownership has nearly doubled since 2000 from 53 percent to 90 percent of the US population. Along with the increase of cell phone and smart phone ownership, Internet use has doubled in the last fifteen years from 52 percent to 84 percent. Connectivity that never sleeps means small businesses need a 24/7 relationship with their customers to remain relevant. An online presence with a business website and social media marketing strategy increases the opportunity to connect with potential customers continuously. Faced with limitless possibilities, small businesses can move beyond brick and mortar and reach more customers cost effectively.

For those who are self-employed or freelancers, selling your 'knowledge' services online as a software developer, lawyer, accountant, writer or graphic designer means working anywhere at any time. Coined the 'on-demand' economy, anyone with a secured wireless connection, a computer laptop and a cell phone can start a virtual business.

Of course, online platforms also exist to facilitate connections between business owners in need of workers on a per-project basis for their unique expertise. Sites like **LinkedIn**, **UpWork**, **Guru** and **FlexJobs** are marketplaces that match potential workers with businesses looking to hire top talent. Its influence and popularity has expanded to other rapid-growth platforms supporting blue collar workers such as Uber, Arise and TaskRabbit. In the digital age, online platforms connecting talent with work opportunities are predicted to increase the pool of independent workers to **65 million** within the next decade. According to **freelancersunion.org**, 53 million Americans currently freelance, giving fuel to the entrepreneurial spirit behind the growth of a single business idea into a micro-business or small business.

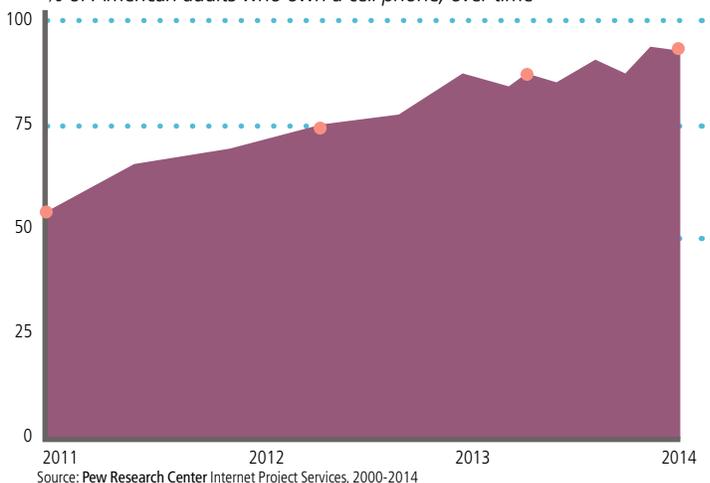
SMARTPHONE OWNERSHIP, OVER TIME

% of American adults who own a smartphone, over time



CELL PHONE OWNERSHIP, 2000-2014

% of American adults who own a cell phone, over time



In the digital age, growing a business means harnessing the power of technology to reach top talent from around the globe. Now, finding the right talent is no longer a hurdle to growing or building a business.

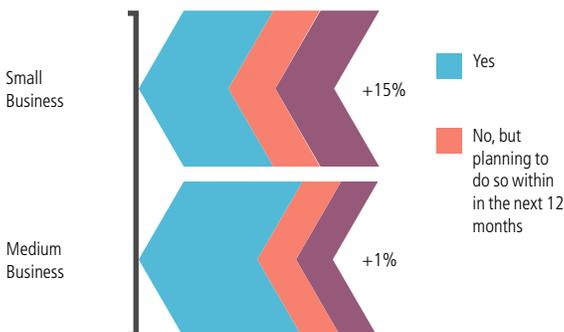
SMALL BUSINESS AND THE SELF-EMPLOYED EMBRACE MOBILE TECHNOLOGY

With the rapid adoption of mobile devices by consumers, small businesses and the self-employed are quickly catching on. Results from a 2103 report by Constant Contact, an email marketing firm, revealed the following when respondents were asked how they were using mobile technology to increase small business growth.

- 34 percent were using mobile-optimized websites
- 44 percent were using social media as part of their advertising strategy
- 73 percent were using a social media marketing strategy
- 18 percent were using mobile-based POS systems

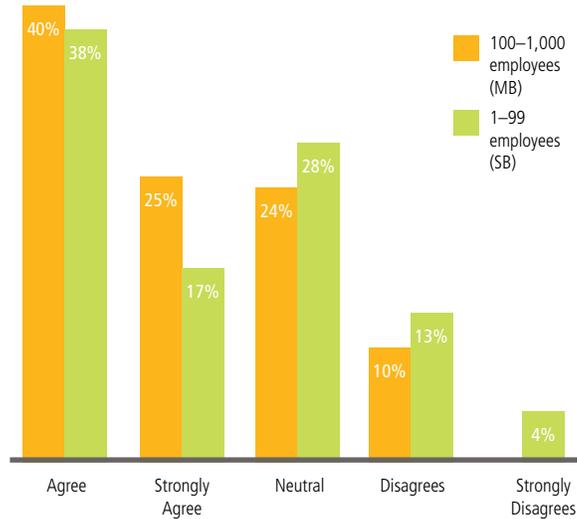
From another survey completed by SMB Group, a technology research firm, 46 percent of small business owners had a mobile-friendly website, while another 24 percent planned to do so within the next 12 months. From 2013 to 2014, the percentage of small businesses with a mobile-friendly website had increased to 15 percent.

Q: DOES YOUR COMPANY HAVE A MOBILE-FRIENDLY WEBSITE



In another part of the SMB survey, 55 percent of small business respondents agreed or strongly agreed with the statement "Mobile solutions are now critical to our business."

Q: DO YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENT? MOBILE SOLUTIONS ARE NOW CRITICAL TO OUR BUSINESS



Source: 2014 Small Business and Medium Business Mobile Solutions Study

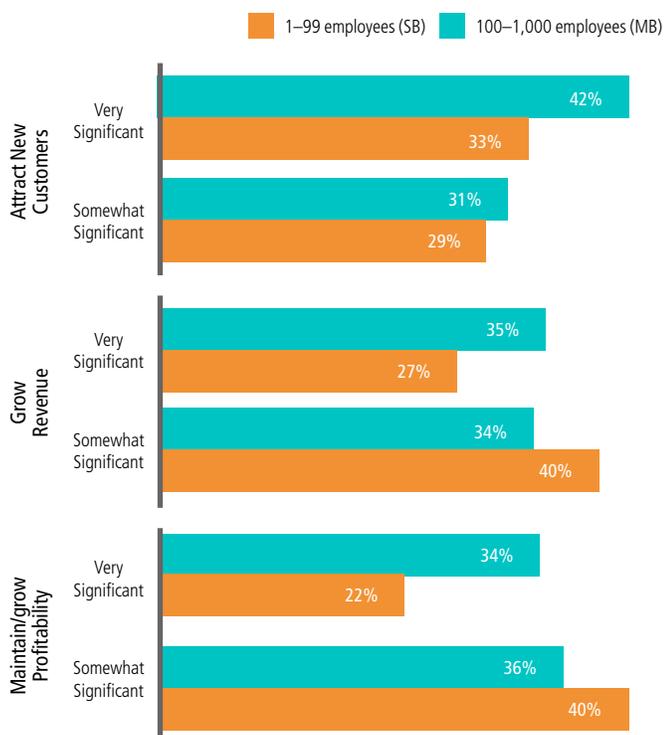
55% OF SMALL AND 65% OF MEDIUM BUSINESS AGREE OR STRONGLY DISAGREE THAT MOBILE SOLUTIONS ARE NOW CRITICAL TO THEIR BUSINESS



When small business owners were asked about mobile solutions, and its critical role in reaching specific goals, survey results revealed:

- 62 percent found it significant to attracting new customers.
- 67 percent found mobile technologies to be significant to growing their revenue.
- 64 percent viewed mobile technologies as significant to maintaining and growing their profitability.

Q: HOW SIGNIFICANT A ROLE DO MOBILE SOLUTIONS PLAY IN HELPING YOU ACHIEVE THESE GOALS?



Source: 2014 Small Business and Medium Business Mobile Solutions Study

Overall, small business owners clearly see the advantages in meeting customer’s demand for mobile accessibility and convenience. But it’s not just about a mobile-friendly website. Whether your business is a one-person operation or a family business, the benefits of mobile technology far exceeds the expectation that it’s the sleek and cool ‘thing’ to do at the moment. A mobile-optimized website with a social media strategy doesn’t even begin to scratch the surface of how mobile technologies can keep a business profitable.

MOBILE TECHNOLOGY AND RUNNING A SMALL BUSINESS

For small business owners and micro business owners, mobile technologies take the place of standalone software applications that cost big bucks to license and upgrade. Most mobile apps are free or come with a small fee. So for a few dollars, instead of a few hundred, business owners can accomplish a lot more for a lot less. Expect a streamlined version of a former desktop software, easier implementation and accessibility requiring only a touch, tap or swipe of a fingertip.

When speaking of mobile technologies, don’t assume it’s only mobile apps. Mobile applications are just a small part of mobile technologies. Other mobile technologies that improve business capabilities beyond an attractive interface with heavy-hitting features include:

- **Smartphones**—The fear of being disconnected for long periods of time suddenly ceased with the arrival of the Smartphone. Business people now had instant access to technical applications which were once only accessible by desktop and larger computers. Besides easy accessibility, other sophisticated features include improved search functions, navigation, voice commands, video chat, and GPS technology. Now, customers can find any business locale by doing a simple search in Google.



➤ **Cloud technology**—When speaking of the Cloud, think of it as one centralized location on the Internet that houses your business data making it accessible at anytime anywhere. So many potential business owners have yet to unleash its full potential for growing and running a business. Many small business owners flock to it because it's a cost-effective alternative with several benefits.

- ▶ No longer tied to a physical footprint, micro businesses can save on the cost of rent or a lease.
- ▶ Saving and accessing data files is easy for those people who are not technically savvy, but still want to grow a business.
- ▶ The Cloud offers flexibility and scalability; as a business grows the Cloud can accommodate its growth and demand.
- ▶ No need to invest in IT support because the data file storage system has automated upgrades and maintenance for convenience.

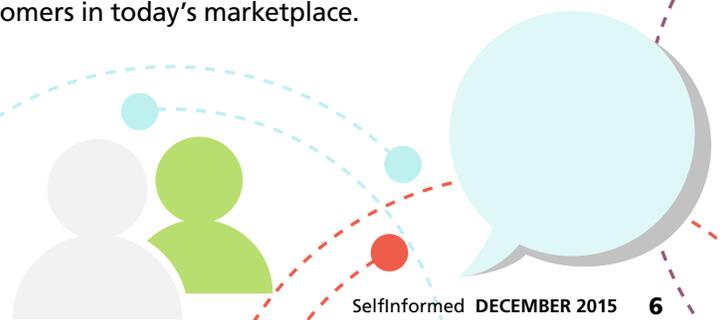
Some of the ways small businesses use the Cloud include an automated backup feature that makes data file recovery simple and worry-free. It also provides the ability to create mobile offices on-the-go by allowing the accessing, sharing and syncing of data where ever you take your laptop or tablet. From video to audio to large image files, the Cloud can ease the burden placed on your hard drive by freeing up space so laptops and tablets are more efficient.



➤ **Mobile POS /payment processing**—Micro business owners or small business owners who sell services or goods at trade shows, special events or who have a retail location can benefit from a mobile point-of-sale (POS) or a mobile card reader to process payments. With just a tablet or smartphone, business owners can process payments without the expense of a full-blown, integrated system. It's also more convenient to take on the road which is why POS/ payment processing has exploded over the last few years. Business owners should research which payment processor will work for their type of business. A few things to take into consideration include:

- ▶ **Cost**—Get the interest and the cost per transaction for comparison.
- ▶ **Digital security**—Verify additional security features for credit card holders that include support for VeriSign SSL certificate and CVV2 verification.
- ▶ **Customer support**—Be sure that your contract specifies 24/7 support since payment processing is crucial to any business.
- ▶ **Online website**—Businesses that have a physical location and want to expand by developing an ecommerce website need to consider site testing and API processing.
- ▶ **PayPal processing versus credit card processing**—Find out what works best for your type of business.

Mobile technology has changed the way we do business today, and it comes with significant perks. It can simplify global collaboration, increase revenue generation and provide solid profitability. If past history is a sign of what we can expect from technology in the future, NASE can help keep your business poised to handle the ebb and flow of its effects. From web services to payment processing to legal document preparation, The National Association for the Self-Employed can provide the guidance and resources every business owner needs to keep pace with its customers in today's marketplace.





Ask the Expert

Have you ever wanted to talk with a Lawyer but thought it would cost too much money? How about an accountant or financial planner? It is easy to think that getting expert advice is hard to come by because it may either cost too much for that experts time or you simply might not know who to ask. That's why the NASE provides this service free of charge to our members. We know experts can be costly and we know that not everyone knows who to turn to for sound advice. Included in every NASE membership is the ability to

use our **Expert Portal** to ask specific questions you have about your business (or future business) and your own situation.

Rather than searching the internet for someone's answer to a question that might be similar to you, why not ask a question where you can describe and discuss exactly what you are facing? The NASE has already done the leg work for you. We found (and pay!) these experts so you, our members don't have to.



Remember, you are in business for yourself, not by yourself. You are not alone, bookmark our website at **NASE.org** and you will always be able to find the help you need.

Got questions? We can help!

- ▶ Taxes
- ▶ Business Strategy
- ▶ Business Law
- ▶ Marketing 101
- ▶ Health Care Reform
- ▶ Finance/Accounting
- ▶ Marketing/Advertising
- ▶ Real Estate
- ▶ Lead Generation
- ▶ Social Media



Member Benefits

Visit www.NASE.org to learn more!

Every savvy business owner loves a great deal, and we've got one for you. As we approach the holiday season, I want to share with you about an amazing event that NASE is proud to be a part of.

The **Abounding Business Conference** is a day of empowerment for small business owners, coming to 10 cities across the US in 2016 and I am excited to be a part of it.

I would like to invite you to come out and hear our President & CEO, Keith Hall, along with several other business leaders.

As a valued member, we have arranged a member discount of \$200 off to allow you to take advantage of this amazing day of empowerment.

This event was designed to empower YOU to grow your business beyond the ABC's and on to Massive Profits, so you can enjoy the life you were created to live... pursuing your passions and living in purpose.



HERE ARE JUST A FEW TAKEAWAYS YOU CAN EXPECT FROM THIS DAY OF EMPOWERMENT:

- ▶ Learn how to generate all of the leads you want online
- ▶ Learn how to WIN in business by infusing your passion into Your business
- ▶ Discover the ultimate retirement plan alternative for small business owners; one that does not depend on the financial markets
- ▶ Learn how to create a system or process to free you up to do what only you can do
- ▶ Learn how to implement winning turn-key systems so you generate income while you sleep
- ▶ 3 proven strategies to overcome fear, beat procrastination & avoid giving up on your dreams
- ▶ How to make your online marketing efforts PROFITABLE
- ▶ The # 1 Reason Why So Many People Fail in Achieving Their Goals & What To Do About It
- ▶ The Tax Secrets of Successful Small Business Owners



"THIS IS A NEW CHAPTER IN A LONG HISTORY OF FULFILLING OUR MISSION TO PROMOTE, EDUCATE AND ADVOCATE FOR AMERICA'S 23 MILLION SELF-EMPLOYED AND MICRO-BUSINESS OWNERS."

Keith Hall, NASE President and CEO and National Tax Advisor

HERE IS THE AMAZING TEAM THAT WILL BE SHARING THESE INSIGHTS WITH YOU:



Tamara McCleary,
Creator of RELATIONSHIFT



Pamela Yellen,
New York Times Best Selling
Author, Financial Security Expert



Keith Hall,
President & CEO, NASE



Darin Adams,
Award Winning TV Personality,
Author, and Motivational
Speaker



Dr. Matt Mannino,
Neuroscience Expert and
Creator of the Quantum
Emergence System



Anthony Kirlew,
Creator of The Digital
Marketing Blueprint



Marlon Smith,
Creator of The Speaker /
Author Blueprint

THERE IS NOTHING LIKE THE ABOUNDING BUSINESS CONFERENCE!

The **Abounding Business Conference** is THE *ONLY* CONFERENCE to give YOU the small business owner insights on how to profit through your passion, share with you a time trusted financial strategy that will allow YOU to retire well & leave a legacy for your family, AND share the neuroscience behind what can either hold you back or propel YOU to YOUR destiny.

Are you ready?

Register today and use promo code **NASE** and receive the rock bottom price of **\$99!**

We look forward to seeing you there!

John, Keith, and the NASE Team

THE 2016 CITIES, INCLUDE:

- > Phoenix, AZ - January 14
- > Miami / Ft. Lauderdale, FL - February 18
- > Washington, DC - March 24
- > Las Vegas, NV - April 7
- > Atlanta, GA - May 12
- > San Diego, CA - June 16
- > Denver - July 14
- > Seattle, WA - August 11
- > Charlotte, NC - September 22
- > Dallas, TX - October 13



Winning Self-Employment

Can you believe it, 2015 is already coming to an end? We know that you have been hard at work this past year either starting or growing your business and we invite you to share your story with us and your fellow self-employed colleagues. If you are interested in sharing, please fill our or [Publicity form!](#)

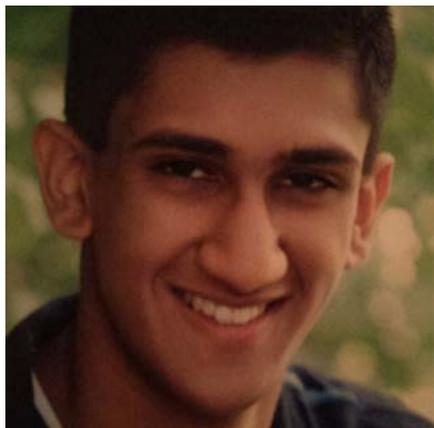
As we close out the year, the NASE would like to thank all of our members for their continued support. Without our members, we wouldn't be able to do what we love, helping America's small and micro-businesses thrive. As many of our readers probably already know, one of the many benefits that come with your membership is the ability to apply for our [NASE Grants and Scholarships](#). From helping member's dependents pay for college tuition to tractors to websites to display cases, our grants and scholarships make a difference.

We would like to take this opportunity to recognize and congratulate this past year's winners.



NASE DEPENDENT SCHOLARSHIP RECIPIENTS

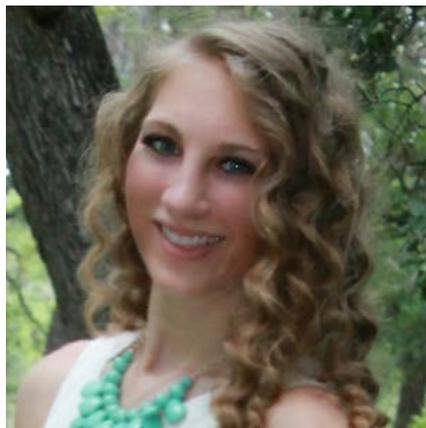
The NASE offers to help ease that financial burden by offering \$3,000 educational scholarships to legal dependents of NASE Members that are between the ages of 16 to 24. Since 1989, the NASE Scholarship Program has awarded more than \$1.8 million to members' dependents.



SIDDHART AGARWAL

2015 | Windham, New Hampshire

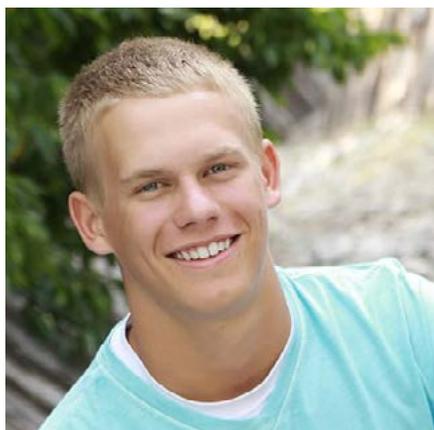
Siddhart plans to use the scholarship to attend Tufts University where he will study Biomedical Engineering.



KELLY LANGFORD

2015 | San Antonio, Texas

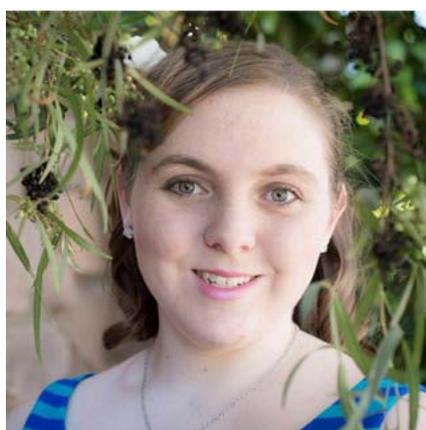
Kelly plans to use the scholarship to attend The University of Texas at San Antonio where she will study Nursing.



DALTON HEGEHOLTZ

2015 | Lincoln, Nebraska

Dalton plans to use the scholarship to attend Nebraska Wesleyan University.



HOPE TEDROW

2015 | Gilbert, Arizona

Hope plans to use the scholarship to attend Grand Canyon University where she will study Elementary Education.



NASE GROWTH GRANT RECIPIENTS

NASE Growth Grant winners are chosen each month and are awarded up to \$4,000 to support the growth of their business. The Growth Grant money is used to help grow small businesses by providing extra capital to hire and train additional employees, take up new marketing initiatives, purchase new equipment and many other creative ways to improve businesses.



JOSEPH SWANSON

January 2015

Swanson's Evergreen Nursery

Joseph Swanson, an NASE Member from Niagara, Wisconsin, was awarded an NASE Growth Grant in January 2015. Joey started Swanson's Evergreen Nursery in 2013 and will be using the grant money to operate the business until he is at full capacity in the Spring of 2016.



ERNESTO DOMINGUEZ

April 2015

The Senior Club

Ernesto Dominguez, an NASE Member from Miami, Florida, was awarded an NASE Growth Grant in April 2015. Since 2012, Ernesto has run The Senior Club, focusing on improving overall health and well-being to the seniors in their care. With this grant, Mr. Dominguez plans to expand and renovate the center.



BRIDGETTE JOHN

February 2015

Get Snackin Vending

Bridgette John, an NASE Member from Las Vegas, Nevada, was awarded an NASE Growth Grant in February 2015. Bridgette owns and operates Get Snackin, a locally owned and family operated vending company delivering top-notch vending solutions to customers in Las Vegas and the surrounding area.



BROOKE KINSEY

May 2015

Bleu & Fig

Brooke Kinsey, an NASE Member from Columbus, Ohio, was awarded an NASE Growth Grant in May 2015. Bleu & Fig is a full service boutique catering and design company with a fresh and sophisticated take on celebrations. Brooke will be using this grant to help pay for an event hall so Bleu and fig can host events at their brick and mortar location.

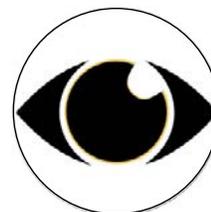


RUSSELL EDWARDS

March 2015

Major Appliance HQ

Russell Edwards, an NASE Member from Chuckey, Tennessee, was awarded an NASE Growth Grant in March 2015. Russell is the owner and supervisor of Major Appliance HQ. With this grant, Russell plans to expand his business by offering a new line of products and expand his customer base.



SHAQUILLE PARIAG

June 2015

We Are Clairvoyance

Shaquille Pariag, an NASE Member from Reston, Virginia, was awarded an NASE Growth Grant in June 2015. Clairvoyance is a strategic development firm that provides graphic and web design services, marketing, audio/video production, and business development services. Shaquille will be using the grant to purchase new equipment for his business.



NADIA ROBINSON

July 2015

Locals Grow Smart

Nadia Robinson, an NASE Member from Washington D.C., was awarded an NASE Growth Grant in July 2015. Locals grows and delivers high-quality, organic produce to local food businesses and consumers. Nadia will be using the grant as seed money and to make strategic investments in growing her start up.



CASSANDRA TINDELL

August 2015

Mainly Cupcakes

Cassandra Tindell, an NASE Member from Indian Trail, North Carolina, was awarded an NASE Growth Grant in August 2015. Mainly Cupcakes is a local bakery that bakes cupcakes, layered cakes, sheet cakes, and pound cakes. Cassandra will be using the grant to purchase equipment and raw materials needed to help open the doors to a store front.



DARCI MCCONNELL

September 2015

McConnell Communications

Darci McConnell, an NASE Member from Detroit, Michigan was awarded an NASE Growth Grant in September 2015. Through personally managed publicity, marketing, crisis management, media training and relationship building services, McConnell Communications provides clients with communications campaigns that reach target audiences. Darci will be using this grant to create and advertise a media coaching webinar series.



Want to be Featured in Upcoming Issues?

Log onto **NASE.org** and fill out the **Get Publicity** form. Don't miss this unique opportunity to showcase your business and get noticed by your fellow NASE members.



Learn More in the NASE Member Directory

Learn more about other Self-Employed businesses in the **NASE Member Directory**. You can add your own company to the NASE Member Directory in up to three categories at no charge – it is a free benefit to NASE members.





NASE SUPPORTS SBAs CHIEF COUNSEL FOR ADVOCACY NOMINEE

*"The Office of Advocacy
plays a critical role [... in]
small business contributions
and concerns"*

On December 9, 2015, the U.S. Senate Committee on Small Business and Entrepreneurship approved Mr. Darryl DePriest to be Chief Counsel for the Office of Advocacy at the U.S. Small Business Administration.

The Office of Advocacy plays a critical role, conducting research on the small business sector, advocating for small businesses within the federal government's agencies and rulemaking processes, and fostering public awareness of small business contributions and concerns.

The NASE along with many other small business organizations supported the nomination of Mr. DePriest, Association for Enterprise Opportunity, Association of Women's Business Centers, California Association for Micro Enterprise Opportunity, HUBZoneContractors National Council, Small Business Majority, and Women Impacting Public Policy.

Mr. DePriest will be sworn in on January 4th.

Katie Vlietstra is NASE's Vice President for Government Relations and Public Affairs; You can contact her at kvlietstra@nase.org.