

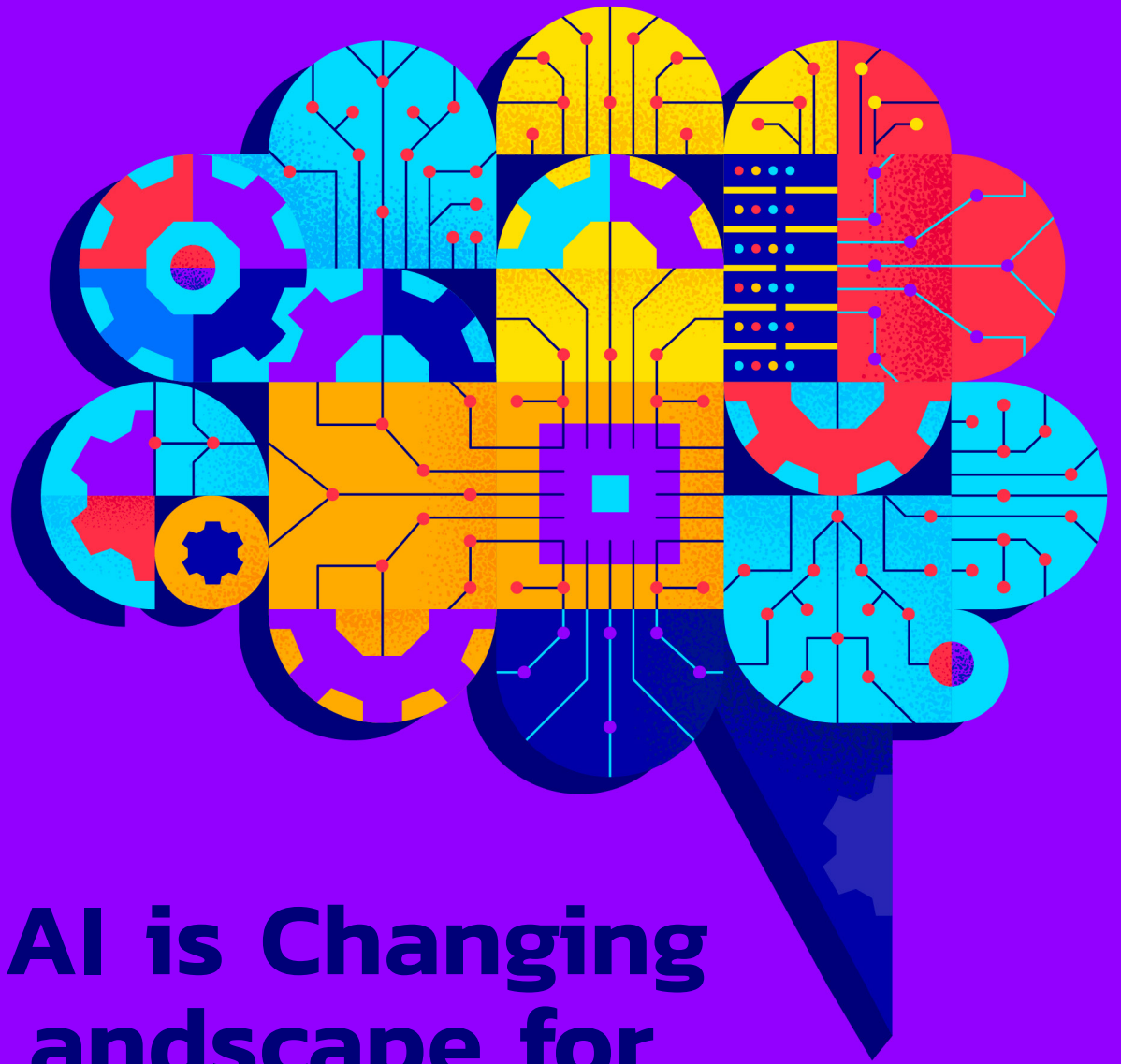
# SelfInformed

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May 2024



Member Spotlight  
**Catina Downey**  
NES Cornhole Lounge



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# How AI is Changing The Landscape for The Self-Employed

Unless you've been living under a rock, you've likely heard at least one person mention Chat GPT. Artificial intelligence is now bigger than it has ever been before, with companies like Open AI, Google, and Microsoft all throwing their hats in the ring with generative AI.

But while these new AI chatbots are certainly interesting to play around with, many people have been asking the same question: what are the practical use cases of AI, and how will it affect self-employed workers? In this post, we'll be answering this question, discussing the use cases of different AI software, and whether it could either help or hinder small businesses.



## Is AI making things easier or better for the self-employed?

With the rapid advancement of AI technology, it's been hotly debated whether AI tools like Chat GPT and Midjourney will make things better or worse in the long run for small business owners and freelancers.

On the one hand, these tools have helped to streamline more monotonous processes and save tons of time for programmers, copywriters, and various other professionals. But on the other hand, many businesses have started viewing AI as a complete replacement for their workers, rather than a tool for them — resulting in some job loss.

But when taking a closer look at AI, it's clear that it offers far more practical use cases than just writing assistance and image generation — entrepreneurs should not fear losing their jobs from AI but rather should learn how to take proper advantage of them. By doing so, entrepreneurs will benefit from AI and use it to improve their craft, rather than losing their jobs to it. Here are just a handful of the types of AI tools that self-employed workers should be taking advantage of.

## AI tools for entrepreneurs

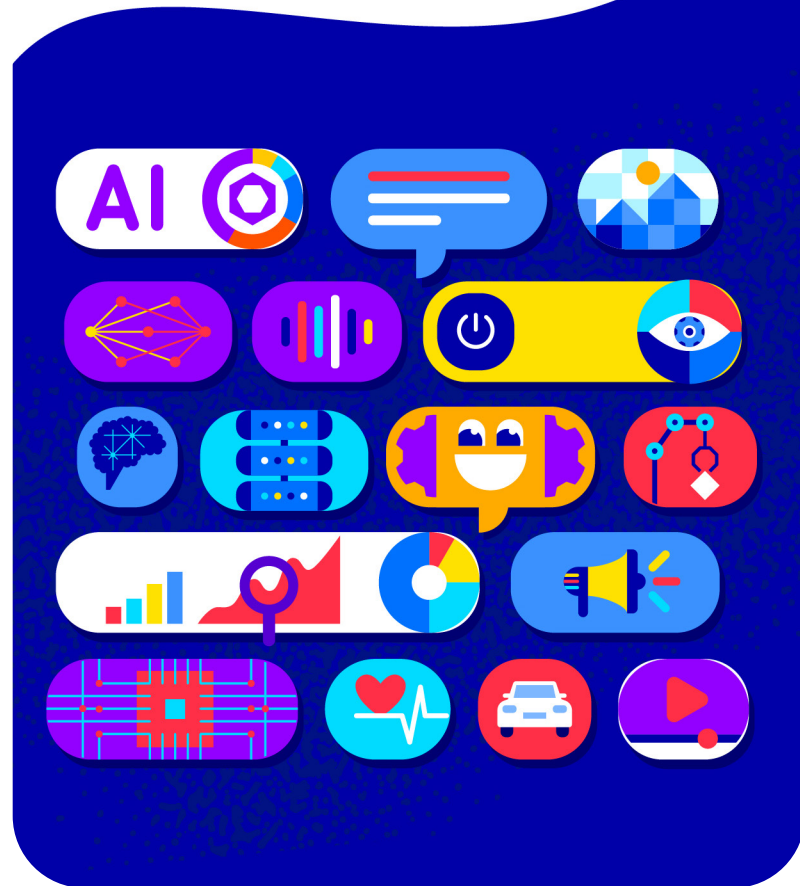
### Large Language Models

When others throw around the term “AI,” they're likely referring to LLMs (large language models). These include [Chat GPT](#), [Google Bard](#), [Jasper Chat](#), and many others. Essentially, LLMs are advanced chatbots that can be requested to write a wide range of deliverables including drafting emails or blog posts, creative writing, brainstorming, offering information on topics, and much more.

These tools offer tons of practical use cases for entrepreneurs, including assisting with coding, brainstorming ideas, and so much more. When using an LLM, it is important to think of them as a tool, rather than an outright replacement for work.

### Writing tools

While LLMs like Chat GPT can assist with writing tasks, it isn't tailored specifically to it. If your micro business is looking for the best possible tool for crafting content such as social media posts, blogs, and email newsletters, there are better options available.



Tools like [Jasper AI](#), [Copy.ai](#), and [OwlyWriter](#) streamline the process of content creation with minimal input from the user. These tools feature prompt-based systems where users enter a short description of their writing needs, and the AI tool generates relevant and well-written content. If you happen to be a small business owner without much writing expertise or a large enough budget for a writer, then writing tools like Jasper AI, Copy.ai, and OwlyWriter may be the perfect fit.

### Graphic Design tools

Running a family business means that you don't always have the funding to hire outside talent, such as graphic designers. Thankfully, there also happens to be plenty of AI graphic design tools available that can allow you to create great designs with little to no prior experience. From [Design.ai](#)'s logo creation tool to text-to-image generation tools like [Midjourney](#) and [DALL-E](#), there are tons of different graphic design tools available that offer a slew of features.

### Job Seeker tools

If you happen to be an entrepreneur whose small business depends on selling your services to other businesses, then you're probably constantly sending out resumes and cover letters. Thankfully, there are also tons of AI tools out there that help to simplify this process. Tools like [Resume Worded](#) can help spice up your resume, while [Cover Letter Copilot](#) eases the process of writing a cover letter by offering suggestions and edits. Overall, there are lots of great AI tools out there for simplifying client acquisition, so that you can spend less time finding work and more time on your craft.

### Grammar checkers

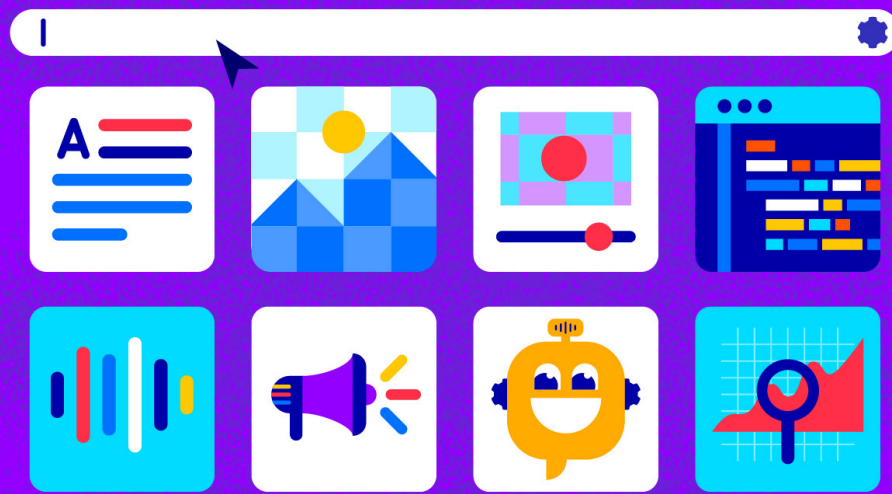
Regardless of what industry you work in, good grammar is always important. One easy way for a micro business owner to avoid bad grammar is through using an AI grammar tool; [Grammarly](#) is probably the most popular, but any AI grammar tool will do. These tools can be added onto your web browser as a plugin so that you'll always catch spelling and punctuation mistakes, whether you're sending an email, crafting a social media post, or anything else.

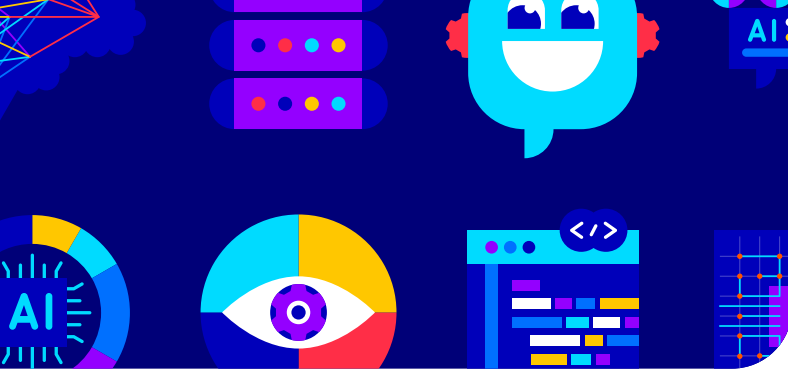
### Plagiarism and AI content detectors

While AI writing tools can bolster your writing output substantially, not all of them feature built-in plagiarism checkers. Some AI tools will outright take content from the web verbatim, which is considered plagiarism. This is a huge no-no and can get you and your business in huge trouble if caught. Because of this, it's highly recommended to use a plagiarism checker, and while you're at it, an AI content detector to ensure that your business's written content is unique. [Originality.ai](#), [GPTZero](#), and [Copyleaks](#) are all great plagiarism and AI content detectors.

### AI website builders

Building a business website can be daunting, especially if you happen to be less tech-savvy. But thankfully, the process of creating a website has gotten considerably easier thanks to modern website builders. Many modern website builders utilize AI technology that makes the whole process faster and more painless than ever before – if you're a small business owner who needs a site built quickly, then we recommend using [Wix](#), [Hostinger](#), or [Jimdo](#).





## Can AI automate business processes?

AI is capable of automating various business processes, from graphic design to copywriting, and so much more. While AI may never fully replace jobs entirely, it can certainly help to streamline various tasks and make things easier for entrepreneurs interested in growing a business.

If you've never tried using AI before, then we suggest conducting a bit of research yourself – many of the AI tools mentioned above offer free trials or are entirely free to use, so there's no reason to not try them out. Testing them out for yourself won't cost you anything out of pocket, and your business may end up benefiting from it.

## Where has AI come from and where is it going?

AI has been in development for many years, with more rudimentary AI writing tools being around for decades now. It's only since Chat GPT's release in late 2022 that the technology truly broke into the mainstream.

Moving forward, it's highly likely that this technology will continue to grow, expand, and improve over time. While it's doubtful that graphic design, content writing, and web design will ever be completely replaced by artificial intelligence, AI will continue offering new and innovative ways of improving efficiency and productivity. Whether you're starting a business from scratch or are simply looking for new ways to cut down costs for your existing small business, AI may be a great asset for you.

Starting a new business and need a bit of additional guidance? Consider becoming a member of **NASE** (National Association for the Self-Employed) today. NASE offers tons of guidance, resources, and benefits for self-employed workers, and can help get you one step closer to running a successful business.



# Now Live!

## 2024 NASE Advocacy + Member Survey

Take a few minutes to share your thoughts on **our efforts to advocate for you** and the 33 million self-employed, micro-businesses, and small business owners in the United States.

[Take the quick survey today](#)



## NOW ACCEPTING Growth Grant Applications

### Multiple Growth Grants of \$4,000 are Awarded Each Quarter

Since 2006, the NASE has awarded nearly \$1,000,000 to members just like you through the Growth Grants program by providing small business grants. These grants can be used for things like marketing, advertising, hiring employees, expanding facilities, buying new equipment and other specific business needs. Applications are accepted 365 days a year and you may save your progress, the application doesn't have to be completed in one sitting.

[APPLY NOW](#)

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## See the Latest Press Releases from NASE



### NASE Awards \$28K in Growth Grants Supporting America's Growth in the Small Business Community

May 20, 2024

NASE announced today \$28,000 in Growth Grants to seven local small businesses for the first quarter of 2024 to include three Growth Grant awards sponsored by AARP and one by DELL Small Business.

[READ FULL STORY →](#)



### Last Minute Tax Filing Advice as Tax Deadline Looms

Apr 10, 2024

With the April 15th tax return filing deadline quickly approaching, NASE offered the advice for those who have not yet filed their 2023 tax return.

[READ FULL STORY →](#)

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New!



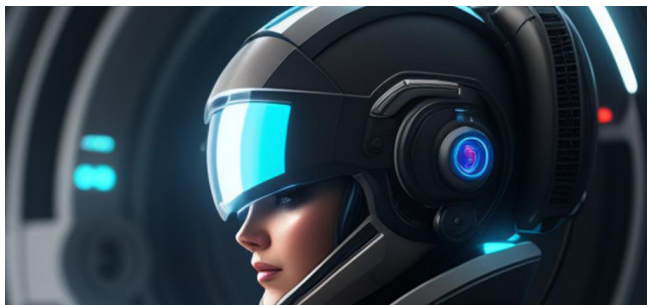
# Member Benefits

Visit [NASE.org](https://www.nase.org) to learn more about the following benefits!



## Ask An Expert

**NASE technical support** provides assistance with your general computer problems. Ask our expert to diagnose your hardware or software issue and offer solutions.



Our technology experts have an extensive background in building and maintaining small business applications of all types relating to content management systems, search engine optimization and even hardware and other related technologies necessary to support a wide variety of IT solutions. We know what it's like to be frustrated with the many "solutions" out there and NASE is here to help steer you to the right solution for your needs and within your budget.

[Ask Our Technology Expert](#)



## Free Business Startup Kit

Receive six actionable guides, including a how to start a business checklist, detailed comparisons of LLCs, corporations, sole proprietorships, and partnerships to determine the best fit for your business, plus insights on crafting a compelling pitch deck to attract investors.

[Click Here!](#)

# Member Benefits

Visit [NASE.org](https://www.nase.org) to learn more about the following benefits!

Valuable!



## Small Business Resources

### AARP Sponsored Growth Grants

AARP is committed to supporting older entrepreneurs. AARP is collaborating with the NASE as a supporter of the Growth Grants program. The grants are targeting **NASE Members** who are minority business owners aged 45 and older. Through this partnership NASE and AARP are working to provide greater access to capital for business growth.

[Click Here to Learn More!](#)

Apply for a NASE Growth Grant sponsored by AARP today. There will be three winners each quarter awarded a \$4,000 grant to support the growth of their business.

[Sponsorship Showcase](#)



## Graphic Design and Writing Services

Create a startup, small business, or micro business brand your customers love. A great brand starts with a great logo. Work with professional logo designers from around the world to create a unique logo that helps your business stand out. Risk-free, affordable, and quick.

### With every project you'll get

- ✓ Dozens of designs in 7 days or less
- ✓ 100% money back guarantee
- ✓ Award winning customer support
- ✓ Free legal contract protecting your intellectual property
- ✓ 101,000+ happy clients

### Tell us what you need

**Choose from 30+ categories**, complete a project brief, and pick a package that fits your budget.

### Creatives submit designs

**Collaborate with dozens of creatives**, give feedback and score, and get revised custom designs.

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Work with the winner to finalize your favorite design and get print/web-ready files and full IP rights.

[Click Here and Save \\$25](#)



Helpful!



# Member Benefits

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## Subscribe to the Self-Employed OutFront Weekly

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## Silver Membership

NASE Silver Members receive MetLife Accident Insurance to help offset costs that may not be covered under existing medical plans. Metlife — \$10,000 Term Life, Assist America, Roadside Reimbursement and more.

**\$240** Annually or **\$21.95** Monthly

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## MEMBER SPOTLIGHT

# Celebrating Self-Employment

Catina Downey is the President of Nicole's Event & Meeting Space, Inc, which does business (dba) as NES Cornhole Lounge in Glen Allen, Virginia. Catina is a certified public accountant (CPA), proud US Army veteran, and mother. The business is a unique and versatile event space with indoor cornhole space and a lounge. The NES Cornhole Lounge provides a space for organizations and individuals to gather and have a great time. The business caters

to organizations holding team-building or networking events as well as cornhole tournaments and leagues. Additionally, our venue is perfect for birthday celebrations and other milestone events.

### **When and why did you join NASE?**

We joined NASE in 2019. I saw the great resources and information the organization provided that was specifically for self-employed people, like me. Other organizations tended to focus on large corporations, and I needed information more relevant to me.





**What inspired you to enter the field you are in?**

We saw a need in the venue market, and we knew we could provide something unique.

**When and why did you start your business?**

We have always loved family gatherings. I wanted a space where my family would come together and celebrate and have a good time. In my search for locations, I found there was a shortage of spaces that met our needs. I also found that others were in the same situation. So, we created the space we wanted and added the amenities we would want in a space. My accounting and military background are instrumental in creating and orchestrating the infrastructure behind the fun part of the business.

**How do you market your business?**

My marketing strikes on several fronts. I use social media, strategic email marketing, networking, sponsorships, and event marketing. I post Reels and videos on social media and share related posts. I also uplift and spotlight complimentary businesses. We have a membership arm of our venue and individuals who have signed up to receive updates on our events and specials. I message these

individuals periodically to keep them informed. I access my accounting network of colleagues and other businesses for corporate events. Before we secured the physical building, we did mobile events and set up cornhole boards and displays and various events around town to generate excitement about the coming business. Now that we are open, we will continue to have staff at these various events to represent us. I also created weekly collaborative events to continue to drive business to the space when it isn't rented out for private events. For example, we hold weekly country line dancing lessons in the space and people come in to play cornhole, eat, drink, and line dance.

**What challenges have you faced in your business? How have you overcome them?**

The biggest challenge has been funding. As many small businesses know, access to capital is our biggest hurdle. As a start-up business, it is exponentially difficult to secure financing. From my experience, what tends to happen is small businesses receive just enough funding to fail. The other challenge is getting the word out about the business. This goes hand-in-hand with access to capital. I would love to do a much stronger





print marketing campaign, but my capital is used primarily to pay staff and existing business obligations. With more money, we could increase revenue and drive even more business to the venue. To overcome this, I do a lot of the marketing and operational work myself. We also have a strong business partner who is instrumental in helping me manage the day-to-day operations.

**Do you have any employees?**

We have 20 part-time employees. I designed the business to use technology to increase efficiency. On most days, we are able to operate with minimal staff because of the way we structure the operations and limit manual processes.

**What’s your schedule like, what’s a typical day for you?**

I still operate my CPA private practice. So, a typical day for me starts really early. I start by scheduling my social media posts before I even get out of bed. My mind is going constantly. I then check my numbers (bank account balances and upcoming bills for both businesses). I then begin work on client accounting tasks. Around midday, I check social media to see if there is anything trending that I can incorporate into my social media posts. If something inspires me, I will create a Reel. I also share or remind followers about upcoming events. In the late afternoon, I shift to event space work and head to the venue. I respond to requests about booking events, talk to customers, schedule staff, return phone calls, etc. In the venue, if we have a pop of customers, I may run the register or run the concession kitchen. I often work at the register

because I love interacting with the customers. It also allows me to see what my staff has to do to get the job done. Which allows me to create more efficient processes for them.

**What’s the best thing about being self-employed?**

The best thing about being self-employed is the ownership of my time. I wake up every day excited about what I can do. I don’t take for granted the ability I have to choose my day.

**What’s the best compliment you’ve ever received from a client?**

“This is cool!!” In the event space, we hear it often and I love it every single time. The validation that others find my idea cool, lets me know that we have something of value. We also receive compliments often about how nice and friendly our staff members are to the customers.

**What’s the most important piece of advice you would give to someone starting their own business?**

Plan, plan, plan. Do a business plan and take your time to run your numbers. Design a strong marketing plan. Don’t just do the business plan to secure financing, do the plan for you.

**Which NASE member benefit is most important to you?**

Publications and grants. The publications are great because I get to see what other business owners are doing out in the world. They also have good information to keep me up to date on trends or government initiatives that could impact me.



# THE 2024 RACE IS IN OUR SIGHTS

The 2024 election year is shaping up to be a pivotal moment in American politics, spanning from the presidency to local state legislatures. On the presidential level, President Biden is seeking re-election against former President Trump, with national polls indicating a tight race as we approach Election Day on November 5, 2024.

As of now President Biden and former President Trump have agreed to two televised debates, one on June 27<sup>th</sup> and the second one on September 10<sup>th</sup>.

The House of Representatives and the Senate also contain high profile elections. Within the House, all 435 seats are up for grabs. While Republicans currently hold a slim majority, it's uncertain if they will retain or expand their control. Notably, a wave of retirements from both parties is shaking up the field.

On the Senate side, with 34 seats in contention, Democrats face a tougher battle to maintain their majority, especially defending vulnerable seats in Ohio, Pennsylvania, Montana, Nevada, and Wisconsin.

Additionally, open seats in Arizona and Michigan promise highly competitive races.

In addition, it is worth noting on the local level, across 44 states, 86 out of 99 state legislative chambers will hold elections, influencing state-level policy direction significantly.

As these races unfold, 2024 promises to be a year of significant shifts and critical decisions that will shape the future political landscape of the United States.

Below are some key 2024 election developments:

## Competitive Senate Races:

- **Arizona:** Congressman Ruben Gallego (D) will face former GOP gubernatorial candidate Kari Lake.
- **Maryland:** The retirement of Senator Cardin has led to a competitive race between former Governor Larry Hogan (R) and Democratic contenders Rep. David Trone and PG County Executive Angela Alsobrooks.
- **Michigan:** Senator Debbie Stabenow's retirement has sparked a primary battle with several candidates, including Rep. Elissa Slotkin (D) and former Rep. Mike Rogers (R).
- **Montana:** Senator Jon Tester (D) is in a costly battle against Republican Tim Sheehy.
- **Ohio:** Senator Sherrod Brown (D) contests GOP candidate Bernie Moreno in one of the nation's most competitive races.
- **Pennsylvania:** Senator Bob Casey (D) is up against Republican Dave McCormick.

**House Retirements:** Several key House members, such as Rep. Ann Kuster (D-NH), Rep. Matt Rosendale (R-MT), and Rep. Kay Granger (R-TX), among others, have announced their retirements, impacting the composition of the next Congress.

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