

# SelfInformed

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Member Spotlight

## Joshua James

Ocean Beach Cafe





AARP's purpose is to empower people to choose how they live as they age. In the face of a constantly changing world, AARP evolves and invents to meet the new realities of aging. As a Wise Friend and Fierce Defender, we are active in communities nationwide to help your money, health, and happiness live as long as you do.

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.

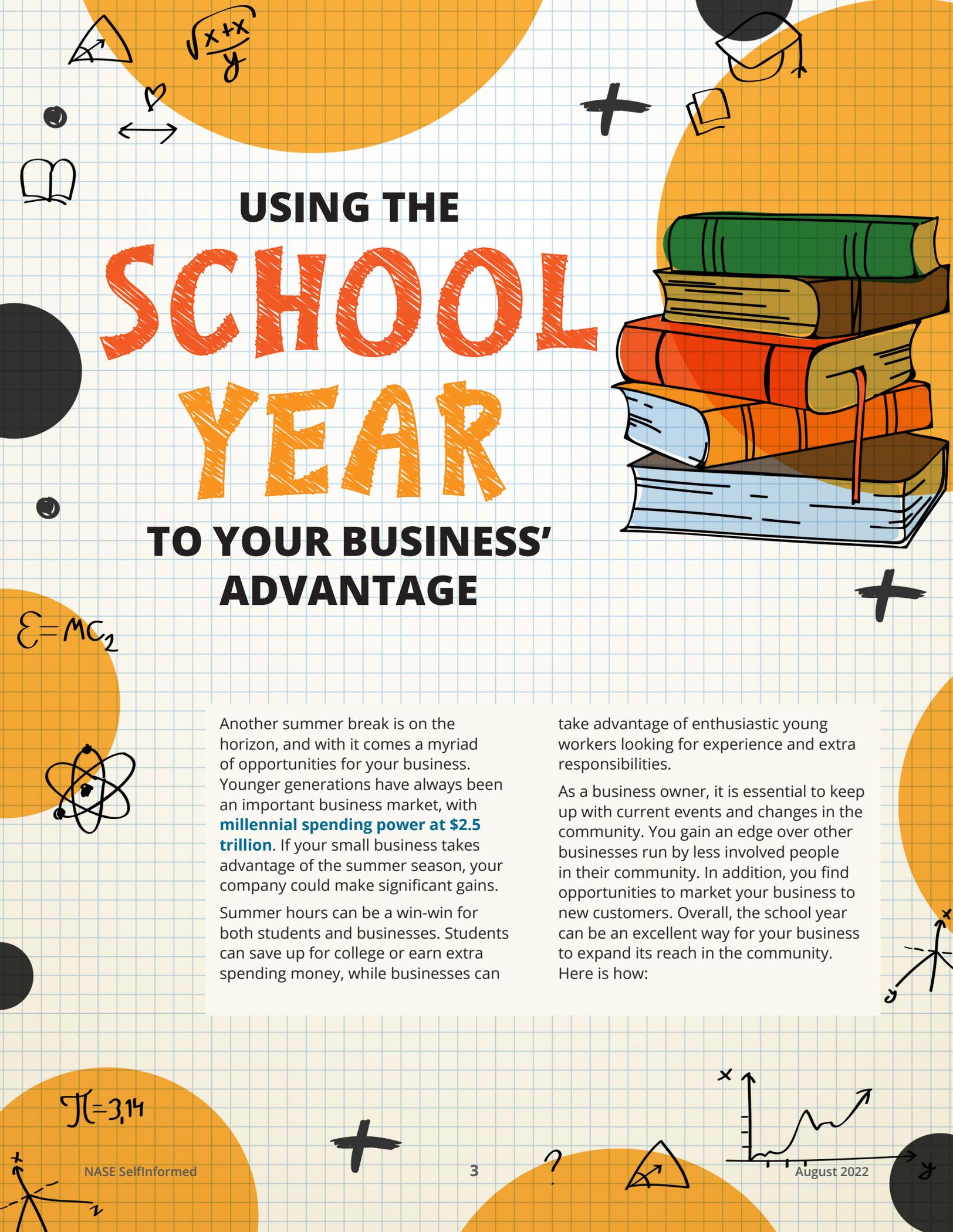
**Apply for a NASE Growth Grant sponsored by AARP today. There will be three winners each quarter awarded a \$4,000 grant to support the growth of their business.**



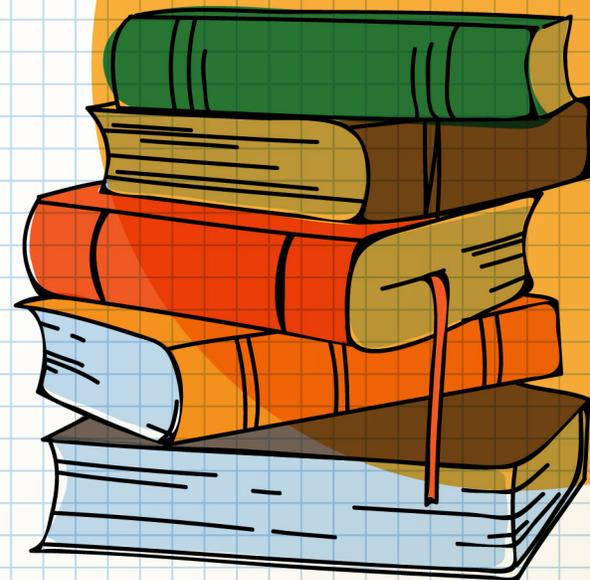
### **Do you need capital for your business?**

Do you have plans to grow your business? Would you like to hire and train additional employees or market your business in new and exciting ways? Since 2006, the NASE has awarded over \$1,000,000 to members just like you through the Growth Grants program. Running your business gives you enough to think about every day, planning and making improvements to your business can easily get put on the back burner. Apply for an AARP Sponsored Growth Grant today. Three winners each quarter will be awarded a \$4,000 grant to support the growth of their business.

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# USING THE SCHOOL YEAR TO YOUR BUSINESS' ADVANTAGE



Another summer break is on the horizon, and with it comes a myriad of opportunities for your business. Younger generations have always been an important business market, with **millennial spending power at \$2.5 trillion**. If your small business takes advantage of the summer season, your company could make significant gains.

Summer hours can be a win-win for both students and businesses. Students can save up for college or earn extra spending money, while businesses can

take advantage of enthusiastic young workers looking for experience and extra responsibilities.

As a business owner, it is essential to keep up with current events and changes in the community. You gain an edge over other businesses run by less involved people in their community. In addition, you find opportunities to market your business to new customers. Overall, the school year can be an excellent way for your business to expand its reach in the community. Here is how:

## 4 Ways Your Small Business Can Benefit Throughout the School Year

There is no reason to feel like you are losing out this summer. Business owners can offer school partnerships. School sales can increase your business's exposure in the community and help expand your customer base. You can also use this time to hire seasonal workers. Summer or seasonal jobs can benefit your business in several ways, such as:

- Lowering overhead costs
- Recruiting student talent
- Expanding your services or products

Schools also offer affordable after-school part-time help, allowing you to get more done at your business without paying full-time salaries, benefits, or payroll taxes.

### Offer Summer or Seasonal Jobs

When students are done with homework, they might need something else to keep them busy. Consider offering part-time work after school to your employees' kids or other local students looking for work. You would be providing them with employment experience and helping them learn the work ethic that will get them far in life, all while getting some much-needed help around your business.

Summer jobs are a great way to help the younger generation learn responsibility while providing you with cheap, entry-level help. These jobs can be anything from mowing lawns to working in the office, so consider offering it to someone in high school or college if there is a job that needs doing around your business.

Look into what programs your local high school or community college might have to offer. This kind of help often comes with a bonus. Students often need jobs to last through the end of the summer, so you will get help when you need it the most.

Some states provide tax breaks to companies that hire young people. For example, the tax

credit for employing **New York workers aged 16 to 24** was recently raised. Unique tax benefits are also available for business owners that hire their own teenagers.

### Recruit After-School Part-Time Help

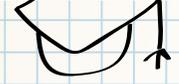
Businesses that consider children and families are usually quite busy during the summer and holidays. During these times, many business owners find it challenging to keep up with the demands of running a business. Many businesses have the luxury of having more downtime during the year than others. Summer programs, after-school programs, and seasonal events can help you manage your workload and give you extra hands when you need them most.

After-school part-time help is an affordable way to get more done at your business. Business owners can also offer school partnerships that benefit both the student and the company by providing internships or other opportunities for students to gain real-world experience working with adults in a professional environment.

Young people bring an abundance of energy and enthusiasm. They are also eager to learn new skills, so encourage them to help with administrative tasks, like digitizing customer receipts or data entry. Got any college students in your area? Bring them on board as an intern and let them help with marketing initiatives, social media efforts, or even product design.

Because most teenagers work part-time, they are often content with minimum-wage labor that allows them to schedule their time and acquire new skills. Employers in several states already can **pay minors a reduced minimum wage**, at least for a limited time. Teens also do not require the same perks that older workers do.

$$E=MC^2$$



### Consider School Partnerships

Business owners can offer partnerships to help keep kids busy during the summer break. YMCA summer camps, Boys & Girls Clubs, or local community centers all offer educational enrichment activities to keep kids engaged throughout the summer months. A partnership with one of these organizations can help you connect with families in your area and promote your business as kid-friendly.

Moreover, there are multiple ways to partner with local schools, such as donating goods or services in exchange for publicity and exposure. For example, if you own a restaurant, you could donate pizza for parties in exchange for having ads on the school website or being mentioned during announcements. Or, if you work in the construction industry, you could donate materials or labor to build something like an outdoor classroom or garden area on campus.

You have a unique set of skills and knowledge to share with customers, so why not offer summertime classes for kids? These classes could be on learning how to cook at a restaurant or play an instrument at a music store. Some businesses also host camps in their stores, where children can learn about topics related to the business. Places like welding shops, auto repair shops, and plumbing supply stores often host these camps during the summer.

Many schools host craft fairs or other events that need an array of vendors to help raise money. By partnering with local schools, you can gain interest from parents and volunteers who may not have heard of your business before.

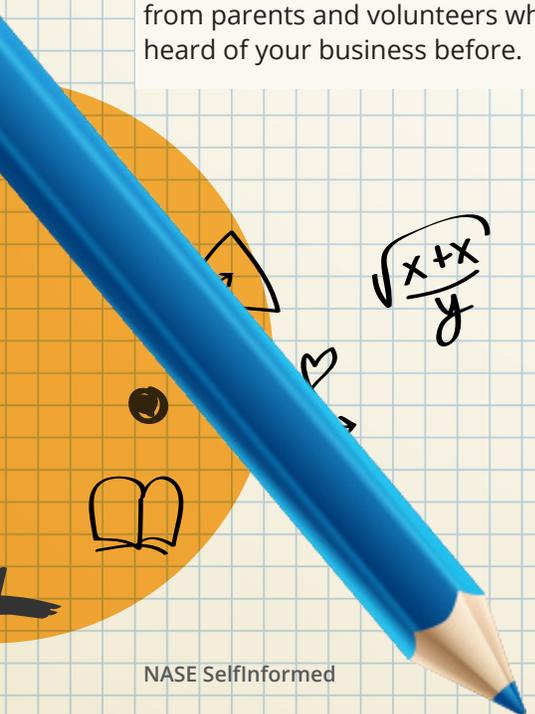
### Host an Intern

If you are a small business owner, you are probably familiar with the value of community and local ties. But you might not realize that you can build those ties by offering internships to high school and college students who want to gain in-demand skills for the future.

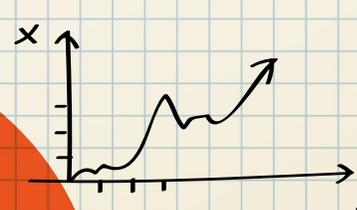
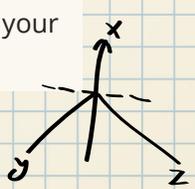
Look no further than an internship at your small business for teens seeking a part-time job that also earns them college credit. Hosting an intern or job shadowing program gives you a chance to teach leadership skills and provide mentorship while they complete a project closely related to your business goals.

By helping teens learn about your industry through hands-on experience, you could be helping them reach their career goals. And if your business is open to taking on interns, you might discover a new employee who is an enthusiastic leader and terrific addition to your team.

Many students will continue to work through the school year if you allow them to work after school or on weekends. Even if you can only keep them on for the summer, it is a great way to get a lot of work done and still impact their lives simply by giving them a job! Another benefit of hiring students is that it allows you to develop future leaders for your company.



$$\sqrt{\frac{x+x}{y}}$$



## Grow Your Business With School Sales

School sales are a great way of increasing brand awareness within your target audience, especially if the event takes place on campus or near campus housing where students live during the academic year. Small business owners should recognize how these events create opportunities for selling products directly to their target market. You might even consider using social media platforms like Twitter or Facebook as additional outlets for advertising these sales events.

Many schools offer ongoing fundraisers that can benefit your business while helping them raise money. You could offer a percentage of sales on certain items to the school or donate gift cards or products so they can be auctioned off at fundraisers or sold at games or other events. The more you support local schools and education, the more likely you will gain loyal customers.

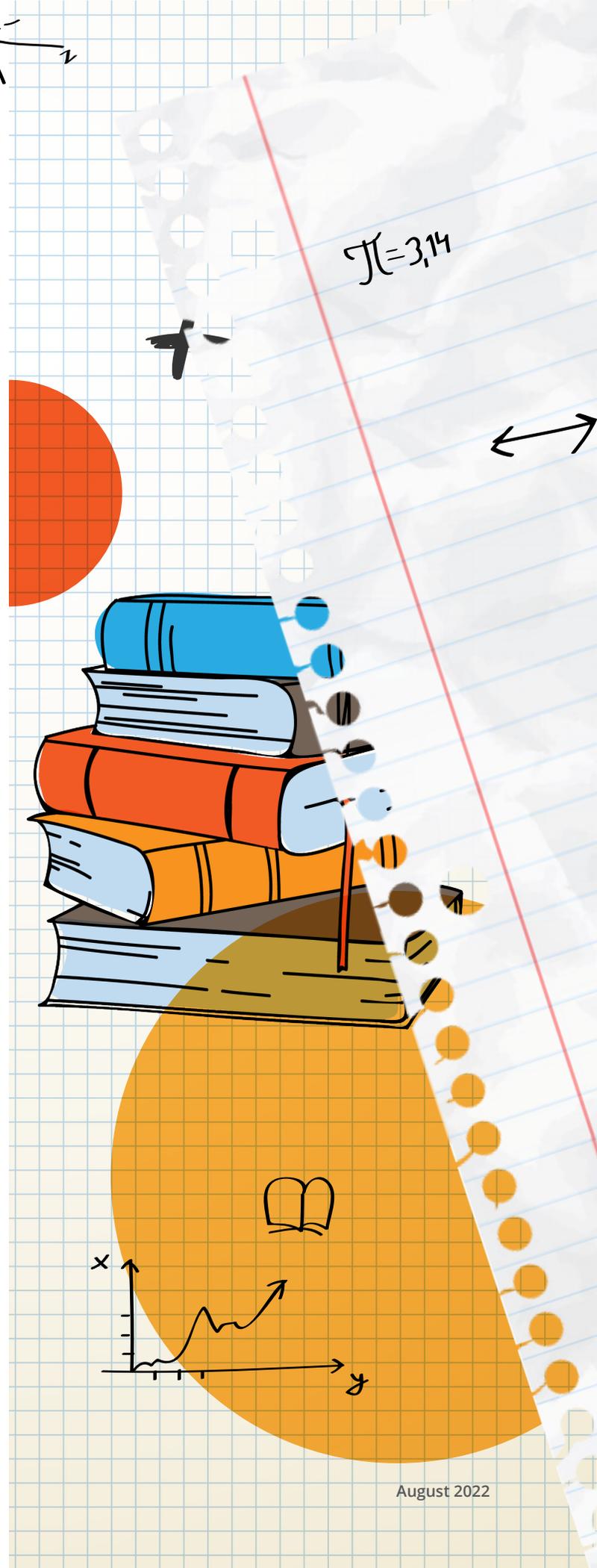
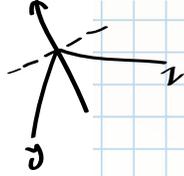
Additionally the words “back to school” signal a last-minute rush to cash in on a peak shopping season for many businesses. But you can prepare differently. You can start planning for back-to-school sales well before autumn rolls around if you use the summer wisely. The key is to get started early during the first few months of summer when most people enjoy a well-deserved break.

## Final Thoughts

Every business owner understands the importance of education. It is how you learn everything you know about business and how to run one. Small business owners can participate with local schools during summer vacation by hosting an intern, helping with fundraisers, or offering classes or seminars. It is good for your business, and good for the community.

Giving back to your community by offering opportunities for students to learn or gain school credit creates a win-win situation for your business and temporary student worker. Your business can benefit from hiring students, even if it is temporary for the summer months.

Learn more about the [NASE](#) and the resources we provide, our professionals are always happy to answer any questions you have.



New!



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During the month of August 2022, NASE Members can take an extra 20% off the normal purchase price of any MindEdge Course. Enter the discount code in the discount field during purchase process. The **Code = NASE20**. Be sure to enter the exactly as shown, NASE is capitalized. After the code is entered, the "apply" button should be clicked. The discount price will be displayed on the final check-out screen.

**Course Catalog:** MindEdge has developed comprehensive, digital-first courseware built with adult learners in mind — and critical foundations in competencies and outcomes. [Click Here to Explore](#) the MindEdge course catalog to determine how MindEdge can help you enhance your workplace skills and move your business forward.

NASE Members receive a 20% discount during August. Login and [Click Here](#) to get started.

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Visit [savewithups.com/nase](https://www.savewithups.com/nase) for specific services and discounts.

## Member Spotlight



# Healthy Self-Employment

Joshua James is a NASE Member from San Francisco, California and is the owner of **Ocean Beach Cafe**. Josh was a career bartender who decided to take a year off from drinking to see what would happen. About a year later, he opened Ocean Beach Cafe and began to build the largest Non Alcoholic Beverage Selection in the World! Ocean Beach Cafe is a busy community art cafe that sells locally roasted coffee, healthy eats, and houses the only Non Alcoholic Bar on the West Coast!

# Member Spotlight

## When and why did you join NASE?

I joined NASE to be part of a community and see where I could give and receive support in this crazy Food & Beverage industry.

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

I was deep in the cocktail, beer & wine world and needed to take a break. I started reviewing Non-Alcoholic Beverages as Josh the Non Alcoholic on [YouTube](#) and [@joshthenoncoholic](#) on Instagram, not knowing where it would take me. Little did I know it would bring me to a Deli permanently closing in a week and with no money, I went on to secure funding to build the largest non alcoholic beverage selection on the West coast.

## When and why did you start your business?

In January of 2021 I went straight from a Sober Living House to opening [Ocean Beach Cafe](#).

## How do you market your business?

We are very active on [Ocean Beach Cafe's Instagram](#) and the local social media scene. We have been featured in the San Francisco Chronicle and other publications with countless articles written about us in this massively booming Non-Alcoholic Beverage industry.

## What challenges have you faced in your business?

Staffing! Finding people has been the biggest challenge so far. Covid Mandates and fear were



# Member Spotlight



also obstacles we had to overcome. Now, it seems our biggest challenge is letting people at this busy beach know that we are here and we are awesome!

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

Almost 100 hours a week and a typical days has MANY significant layers to it. I'll train in staff, make coffee, prep food, execute food, do food orders, drink orders, optimize POS, emails, fix things, social media, and lots more!!

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

Meeting the people who walk in looking for coffee and sandwiches and leave knowing these new NA beverages are a new choice and it changes their lives, and those that they excitedly tell their friends about.

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

The best compliment we get is definitely, "Thank you for doing this!"

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

There are a lot of little hacks that can add up to a lot over the year. Find rewards cards, look for free items, talk to the community about how they can help, look for grants, optimize your POS. Lastly, and most importantly: Understand it's your own mind that makes you tired, that makes you not want to do something. Work on your mindset most of all!

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

The **Grants!** The NASE Growth Grant program is fantastic and very much needed in the current small business environment.



# The Inflation Reduction Act of 2022

On August 19, 2022, the President signed *The Inflation Reduction Act of 2022*, which marks a significant conclusion to the Biden-Harris's Administration efforts to advance a sweeping domestic policy agenda. While many of the provisions (as listed below) are important priorities, the bill was not as expansive as Democrats had hoped, failing to address childcare, caregiving, paid leave, and the child tax credit advance payments. It is unlikely that these additional care-related policy priorities will find traction in the final months of the 2022 legislative calendar, however, Republicans have been eager to discuss policy solutions around paid leave considering the Supreme Court case related to reproductive health.

The legislation includes the following:

1. Caps out-of-pocket Medicare drug costs to an estimated \$4,000 or less in 2024 and settling at \$2,000 in 2025,
2. Allows for Medicare to negotiate 100 drugs over the next decade, and requires drug companies to rebate back price increases higher than inflation,
3. Caps, by 2023, the monthly cost of insulin to \$35,
4. Extends the ACA health care premium subsidies for an additional three years,
5. Corporations with at least \$1 billion in income will have a new corporate minimum tax rate of 15%. Taxes on individuals and households won't be increased.
6. Includes \$80 billion dollars to modernize the Internal Revenue Service

The bill was passed in the Senate without Republican support under the reconciliation process. The House passed the bill 220-207 on August 12.

The National Association for the Self-Employed remained neutral on the bill.

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