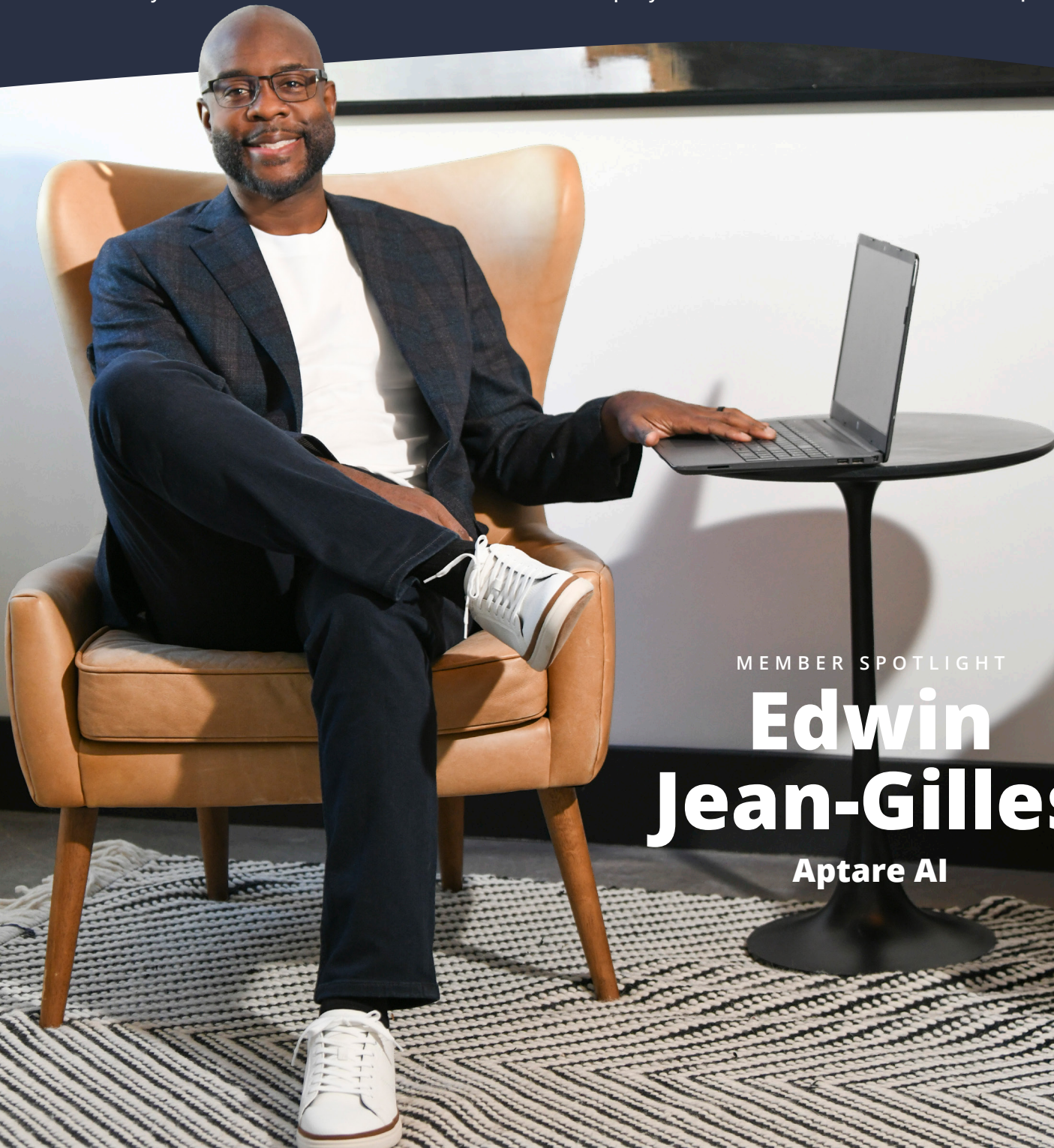


SelfInformed

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MEMBER SPOTLIGHT

**Edwin
Jean-Gilles**

Aptare AI



Smart Growth & Future-Proofing

How Small Business Owners Build Companies That Last

For many small business owners, growth is often treated as the clearest signal of success. Increased revenue, a growing customer base, and rising visibility can feel like validation that a business is moving in the right direction. Yet for countless entrepreneurs, growth also introduces new complexity—more decisions, higher risk, and greater pressure on time and resources.

At NASE, the *National Association for the Self-Employed*, we work closely with business owners across the United States, including solo consultants, independent contractors, micro business owners, and multi-generation family businesses. Across

industries, one reality remains consistent: growth without intention often undermines the very stability and independence that motivated many individuals to begin starting a business in the first place.

Smart growth is not about speed. It is about sustainability, resilience, and alignment. It is about building a business that can withstand change, support the business owner, and continue delivering value over time. This article explores how small business owners can pursue growth thoughtfully—by knowing when to scale, reducing waste, creating systems, and planning for the future with clarity and purpose.

Redefining Growth for the Modern Business Owner

For decades, growth has been framed narrowly as expansion. Larger teams, additional locations, and higher output have traditionally been viewed as signs of progress. While these outcomes may be appropriate for some organizations, they are not universal goals for every small business.

For today's entrepreneur, growth can take many forms:

- Higher profitability without increasing hours worked
- More predictable revenue and fewer financial surprises
- Stronger systems that reduce reliance on the owner
- Greater personal flexibility and reduced burnout

For many micro business owners, success is not measured by size, but by sustainability. A lean, efficient micro business can deliver consistent income, strong customer relationships, and long-term viability without the risks associated with aggressive expansion.

At The National Association for the Self-Employed, we encourage small business owners to define growth on their own terms. The most resilient businesses are not those that grow the fastest, but those that grow with intention and purpose.

Knowing When—and When Not—to Scale

Scaling is one of the most consequential decisions a business owner will make. While growth can unlock new opportunities, it also magnifies weaknesses. Before scaling, it is essential to assess readiness across operational, financial, and personal dimensions.

Key questions include:

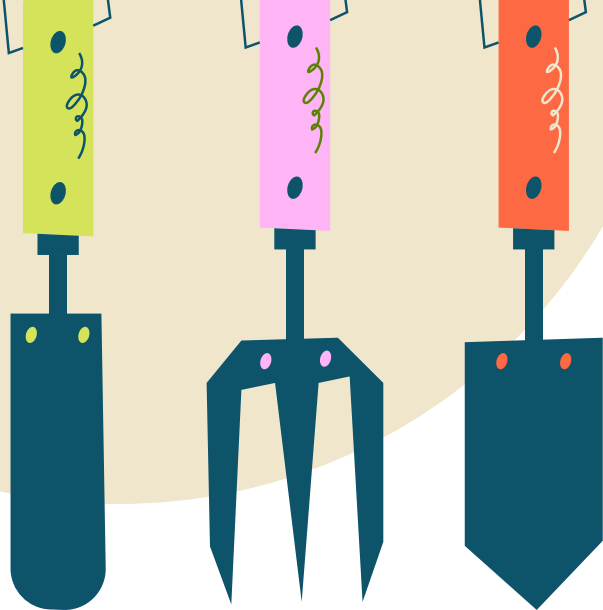
- Is current revenue consistent and profitable?
- Is cash flow sufficient to absorb short-term disruptions?
- Are systems documented and repeatable?
- Does the owner have the capacity to lead a larger operation?

Scaling too early is a common challenge for small business owners who experience sudden demand. Without established processes, increased volume can lead to service breakdowns, missed deadlines, and dissatisfied customers. Hiring before roles are clearly defined can further complicate operations.

Equally important is recognizing when not to scale. For some family businesses, maintaining a stable size preserves culture and continuity. For lifestyle-focused entrepreneurs, remaining intentionally small may allow for greater autonomy and work-life balance. In these cases, stability—not expansion—is the most strategic form of growth.

*For many micro business owners, success is not measured by size, **but by sustainability.***





Sustainable Growth Strategies for Small Businesses

Sustainable growth emphasizes durability and alignment rather than speed. Instead of asking how quickly a business can expand, effective small business owners ask how well the business can perform under increased demand.

Strengthening the Core Offering

Before adding new products or services, ensure your existing offerings are profitable and clearly positioned. Improving pricing, refining messaging, or enhancing customer experience often generates more growth than expansion alone.

Prioritizing Quality Revenue

Not all revenue contributes equally to long-term success. Sustainable growth focuses on revenue that is repeatable, profitable, and aligned with the business's capabilities. Many small businesses grow by increasing customer lifetime value rather than constantly acquiring new clients.

Planning Financially for Growth

Growth often requires upfront investment. Marketing, technology, training, and staffing costs can rise before revenue follows. Scenario planning and cash-flow forecasting help business owners understand how long it will take for growth initiatives to pay off and reduce the risk of overextension.

When growth is paced intentionally, it strengthens the business rather than destabilizing it.

Reducing Waste: Time, Money, and Effort

One of the most powerful growth strategies available to small business owners is waste reduction. Waste quietly erodes profitability and limits scalability, particularly in micro businesses with limited margins.

Reducing Time Waste

Manual processes, duplicated efforts, and unclear workflows consume valuable time. Documenting processes, batching tasks, and using automation tools can free hours each week for strategic work.

Reducing Financial Waste

Unused subscriptions, inefficient marketing campaigns, and unnecessary expenses dilute profitability. Regular financial reviews help ensure every dollar supports strategic priorities.

Reducing Energy Waste

Decision fatigue and constant urgency exhaust business owners. Clear priorities, delegated responsibilities, and realistic capacity planning preserve energy for high-impact decisions.

Reducing waste is not about doing less—it is about focusing effort where it delivers the greatest return.

Creating Systems That Work Even When You're Not There

A future-proof small business cannot depend entirely on the constant presence of its owner. Systems create consistency, scalability, and resilience.

Effective systems include:

- Documented workflows for recurring tasks
- Clear guidelines for decision-making
- Technology that automates routine operations

For family businesses, systems are especially important. They reduce confusion, support succession planning, and ensure continuity across generations. Clear documentation helps protect both the business and the relationships behind it.

Systems do not need to be complex. Even basic checklists, templates, or shared documents can significantly reduce errors and inefficiencies. Over time, these systems transform a business from owner-dependent to owner-supported.

Delegation and Leadership as Growth Skills

As a business grows, the role of the business owner must evolve. Delegation is not simply about offloading tasks—it is about building trust and accountability.

Effective delegation requires:

- Clear expectations and outcomes
- Adequate training and documentation
- Willingness to release control

Many entrepreneurs struggle with delegation because their identity is closely tied to the business. However, learning to lead rather than execute is essential for sustainable growth.

Leadership also involves setting boundaries. Saying no to misaligned opportunities protects focus and capacity, ensuring growth remains intentional.

Reflection, Optimization, and Strategic Review

Reflection is one of the most underutilized tools in building a business. Without regular review, inefficiencies compound and misalignment goes unnoticed.

Quarterly or biannual reviews allow small business owners to assess:

- Which activities generate the highest return
- Where bottlenecks or stress points arise
- Whether current goals still align with personal values

Optimization is often incremental. Small changes—adjusting pricing, narrowing service offerings, or refining workflows—can deliver significant impact without disrupting operations.

Reflection transforms experience into insight, enabling proactive leadership.

Future-Proofing Your Business in a Changing Economy

Economic shifts, technological advancements, and evolving customer expectations affect every small business. Future-proofing is not about predicting change—it is about building adaptability.

Future-ready businesses tend to:

- Diversify revenue streams thoughtfully
- Invest in flexible tools and transferable skills
- Build strong, trust-based customer relationships

For micro business owners, adaptability reduces vulnerability. Businesses that can pivot quickly are better positioned to weather disruption and seize opportunity.

Future-proofing also includes personal planning. Insurance, retirement savings, and contingency planning protect both the business owner and the business itself.

Technology as a Growth Enabler—Not a Replacement

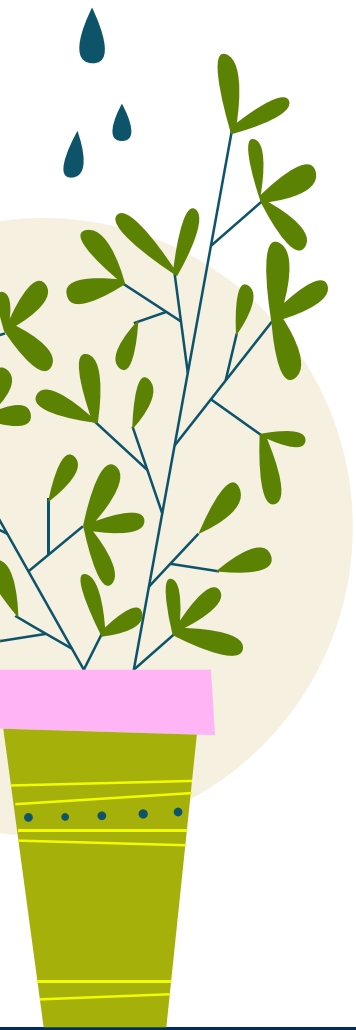
Technology plays a critical role in modern business growth, but it must be implemented strategically. Tools should support efficiency and clarity—not add complexity.

Common technology investments include:

- Customer relationship management (CRM) systems
- Accounting and invoicing platforms
- Project management and collaboration tools

The goal is not to adopt every new platform, but to choose tools that integrate well and solve real problems. Thoughtful technology adoption enhances scalability without overwhelming the organization.





Growth That Serves the Business Owner

At NASE, we believe growth should support the business owner, not consume them. Smart growth balances ambition with sustainability.

A well-built business provides:

- Financial stability and predictability
- Operational clarity and reduced stress
- Personal flexibility and long-term viability

Success looks different for every entrepreneur. For some, it means expansion and scale. For others, it means consistency, independence, or longevity.

By approaching growth intentionally, reducing waste, building systems, reflecting regularly, and planning for the future, small business owners can create businesses that endure—through economic cycles, personal changes, and evolving markets.

That is the essence of smart growth—and the foundation of a future-proof business.

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See the Latest Press Releases from NASE



National Association Awards \$28K in Growth Grants Supporting America's Record-Setting Growth in the Small Business Community

Mar 30, 2026

NASE announced \$28,000 in Growth Grants to seven local small businesses for the fourth quarter of 2025, including three sponsored by AARP.

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National Tax Expert Shares Key Ways Americans Can Save on 2025 Tax Returns This Filing Season

Mar 11, 2026

With almost a month until the April 15th tax deadline, NASE offers key guidance on ways to save in preparing and filing your 2025 tax returns in final weeks of tax season.

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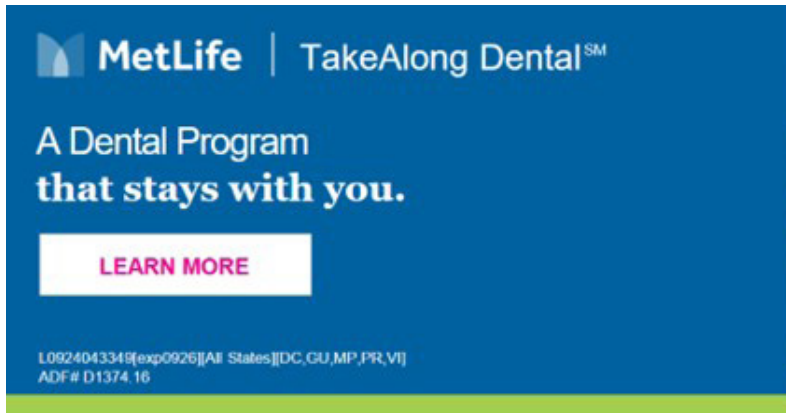
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A photograph of Edwin Jean-Gilles, a Black man with a beard, wearing a dark blue blazer over a white t-shirt. He is standing outdoors on a paved walkway with a metal railing, holding a laptop in his left hand. The background features a green hedge and a stone wall.

MEMBER SPOTLIGHT

Edwin Jean-Gilles

Edwin Jean-Gilles is the Founder and CEO of Aptare AI, an automation and consulting firm dedicated to helping entrepreneurs scale their businesses without burnout. With over 25 years of experience in the IT industry, he bridges the gap between complex technology and practical business growth. He specializes in helping solo entrepreneurs, small businesses, and enterprises—from service-based businesses to biotechnology companies—deploy AI voice assistants, chatbots, and workflow automation to capture every opportunity and grow revenue.

Edwin's core services address the most costly problems businesses face: missed customer calls that never convert, invisible Google presence that loses them to competitors, and manual lead generation that caps their growth. His solutions include intelligent missed-call text-back systems that

respond instantly when businesses can't answer, automated Google review generation that boosts local search rankings, and social media automation that generates qualified leads while owners focus on serving clients amongst many others.

When he isn't architecting automation solutions, he is a tech enthusiast who enjoys playing basketball, watching movies, and exploring new cultures through his love of Mediterranean and international foods.

When and why did you join NASE?

I joined NASE in 2025. After over 25 years in the corporate IT world, moving into entrepreneurship was a shift. I joined because I wanted to be part of a community that understands the unique challenges of being self-employed. NASE felt like the right place to find resources and support without having to figure everything out the hard way.



What inspired you to enter the field you are in?

I've been a tech geek my whole life. But spending so long in IT, I noticed something that really frustrated me: small business owners were losing thousands in revenue every month simply because they couldn't answer their phone during peak hours. A plumber working on a job site, a realtor showing a property, a therapist in session—they'd miss 5-10 calls a day, and those potential customers would just call the next business on Google. Meanwhile, those same businesses were invisible in local search because they had only 2-3 Google reviews while their competitors had dozens.

At the same time, big companies had entire teams and sophisticated tools doing lead generation and customer follow-up automatically. I started Aptare AI to level that playing field—to give smaller companies the same firepower the big enterprises have, while also providing enterprises with the capability to accelerate their growth and save costs.

When and why did you start your business?

I started Aptare AI to solve the most expensive problems small businesses face. Industry studies show that businesses miss 30-40% of incoming calls, and 80% of those callers won't leave a voicemail—they just move on to a competitor. That's not a small inconvenience; that's revenue walking out the door every single day. I built solutions that respond to missed calls within seconds with a personalized text message, capturing those opportunities that would otherwise vanish.

My goal was to use AI not just as a 'cool tool,' but as a practical lever to help business owners reclaim their time, stop losing customers to simple logistics problems, and actually grow their revenue instead of just working harder.

How do you market your business?

I practice what I preach—I use a lot of automation! But primarily, I focus on education and networking. AI can be intimidating, so I produce content that demystifies the technology, showing real-world examples of how a law firm can automatically request Google reviews from satisfied clients after case resolution, or how a restaurant can turn a 3.8-star rating into 4.5 stars in 90 days by systematically gathering feedback from happy customers.

I also demonstrate how businesses can use social media automation to identify and engage with potential customers at scale—something that would take hours daily if done manually. I rely heavily on referrals and strategic partnerships with organizations like NASE because once business owners see these systems working, they become evangelists.

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

The biggest challenge is the 'fear factor' surrounding Artificial Intelligence. Many business owners think AI is too complex, too expensive, or going to replace humans. But the real issue is they don't realize how much money they're losing right now. When I show them data—that 62% of consumers won't do business with a company that has under 4 stars on Google, or that 85% of customers read reviews before making a purchase decision—it becomes crystal clear why online reputation management isn't optional anymore.

MEMBER SPOTLIGHT

I overcome this by taking a consultative approach. I don't just sell software; I sit down with clients to understand their specific pain points. Once they see a demo of a voice assistant handling a missed call and booking an appointment automatically, or watch their Google review count triple in 60 days, the fear turns into excitement. The results speak for themselves.

Do you have any employees? If yes, how many and are they full or part time? If no, any plans for the future to add people or do you like your business just you?

Right now, I keep it intentionally lean. It's mostly me, heavily supported by AI agents and a few trusted contractors for specialized tasks. That's actually the core of my business philosophy—using automation to do the work of a full staff without the overhead. I do plan to bring on a few full-time strategic roles as we grow, but I really enjoy the agility of a small footprint. It proves that with the right tech, you don't need a massive headcount to make a massive impact.

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

I'm an early riser. My mornings are usually reserved for deep work—building out complex automation workflows or testing new AI models. Afternoons and evenings are for client consultations and strategy sessions. However, I make sure to disconnect. As a huge movie buff and basketball fan, I try to make time for both. And, being a 'global foodie,' my wife and I unwind by eating at one of our favorite restaurants or somewhere we've never heard of before.

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

The speed. In the corporate world, a good idea takes six months to get approved. Now, if I see a new tool that can help a client, I can test and deploy it by the afternoon. That freedom is rewarding.

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

I had a client who was spending hours manually scheduling appointments and hunting for leads on social media. I automated that entire process with an intelligent system, so appointment scheduling runs on autopilot and qualified leads flow in daily from targeted social media engagement. He told

me, 'I didn't realize running a business could feel this effortless.' That's exactly the transformation I aim to create.

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

Don't try to wear every hat. Just because you can do something doesn't mean you should. In the beginning, you might have to do it all, but your goal should be to automate or delegate the repetitive tasks as fast as possible. Protect your time; it's your most expensive asset.

Which NASE member benefit is most important to you?

The access to experts and the networking capability. Being a solo entrepreneur can feel isolating, so having a hub where you can get answers to legal, tax, or strategy questions is crucial.





Any other information you would like to share?

I am passionate about helping business owners stop losing money to fixable problems. If you're frustrated by missed calls that never convert, if you're watching competitors with better Google reviews steal your customers, or if you're spending hours on social media with nothing to show for it—those are all solvable problems.

Here are three common revenue leaks I help businesses fix:

- 1. Missed-Call Text-Back System:** When you can't answer your phone, an intelligent AI agent immediately sends a personalized text message to the caller, keeps the conversation going, and can even book appointments—all automatically. This captures the 30-40% of potential customers you're currently losing.
- 2. Google Review Automation:** I help businesses systematically request reviews from satisfied customers through automated follow-up sequences. More 5-star reviews mean higher rankings in local search, more trust from potential customers, and ultimately more business. Some clients have doubled their review count in 60-90 days.
- 3. Social Media Lead Generation:** Instead of randomly posting and hoping for results, I build systems that identify your ideal customers on social platforms, engage with them intelligently, and nurture them into qualified leads—all while you focus on serving your existing clients.

For NASE members, I offer a complimentary 'Revenue Recovery Audit' where I analyze your current processes and show you exactly how much revenue you're leaving on the table—and more importantly, how to capture it.

Visit www.aptareai.com to claim yours.



Trump Accounts

What They Are, Who Qualifies, and How to Open One

One of the most talked-about provisions of the *One Big Beautiful Bill Act*, signed into law on July 4, 2025, is the creation of “**Trump Accounts**” — a new type of tax-advantaged investment account designed to give American children a financial head start. With more than 4 million children already signed up and over 1 million claiming the \$1,000 pilot program contribution, the program is gaining serious momentum. Here’s what you need to know.



What Is a Trump Account?

Trump Accounts are a new form of traditional individual retirement account (IRA) created for the benefit of children under *One Big Beautiful Bill*. They work like individual retirement accounts but have their own rules for contributions, investments, and distributions during the account's "growth period" — which runs from the date the account is established through December 31 of the year before the child turns 18. After that, standard IRA rules apply, and the account can be rolled into a traditional IRA or other eligible retirement plan.

Who Is Eligible?

Any individual under age 18 before the close of the calendar year in which the election is made, who has been issued a Social Security number, is eligible for a Trump Account.

The most lucrative benefit — a \$1,000 federal seed contribution — has a narrower eligibility window. The federal government will make a one-time \$1,000 pilot program contribution to the Trump Account of each eligible child who is a U.S. citizen born on or after January 1, 2025, through December 31, 2028. Children born before 2025 can still open an account and enjoy the tax advantages, but they are not eligible for the government seed money.

How Do You Open One?

Opening a Trump Account is designed to be straightforward. Parents or other individuals who qualify to make the election can use IRS Form 4547, Trump Account Election(s), to request establishment of a Trump Account and to enroll in the pilot program when filing their tax year 2025 return. Accounts can also be established at qualifying banks and financial institutions, which are expected to be available beginning July 2026. For families wanting to claim the \$1,000 government contribution, the process is as simple as checking a box on the form — no complex paperwork required.

What Are the Benefits?

The benefits are both immediate and long-term:

- **Government seed money.** Assuming historical growth rates continue, a single \$1,000 deposit into a Trump Account at birth is estimated to grow to at least half a million dollars by retirement age.
- **Private contributions.** Other persons are able to make contributions up to an aggregate limit of \$5,000 per year, with annual limits indexed to inflation starting after 2027.
- **Employer contributions.** Employers may make nontaxable contributions of up to \$2,500 per employee per year to Trump Accounts of their employees and their employees' dependents through a Trump Account Contribution Program.
- **Charitable and institutional contributions.** Michael and Susan Dell announced a \$6.25 billion donation intended to deposit \$250 into the Trump Accounts of children born between 2016 and 2024 living in ZIP codes with median household incomes below \$150,000.
- **Tax-advantaged growth.** Like a traditional IRA, funds invested in a Trump Account grow tax-deferred, and the account must be invested in an index fund during the growth period — keeping costs low and exposure to market growth high.

The Bottom Line

Trump Accounts represent a significant — and bipartisan in concept — shift toward expanding wealth-building opportunities to American families from birth. Whether you're a new parent, an employer considering your benefits package, or a policy professional tracking implementation, the window to act is open now. Families with eligible children born between 2025 and 2028 simply need to check the box on Form 4547 when filing their taxes to stake their claim for the \$1,000 contribution.

The earlier the account is opened, the longer the runway for compounding to work its magic.

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