

SelfInformed

Published by the National Association for the Self-Employed

January 2024

Member Spotlight

**Tiffany
Ferrari**

**Exposure Best
Photography**



NEW YEAR'S GOALS AND RESOLUTIONS

FOR THE SELF-EMPLOYED



It is that time of year again where we can reset and rethink where we want our business to head in 2024. For an entrepreneur or a business owner, making new year's goals and resolutions is a prominent task since you have the autonomy to plan your company's journey for the next 12 months. Setting goals and resolutions for your small business is about the hope you have for a better future. When you expect things to get better for your company, it pushes you and your team toward positive action throughout the year.

COMBINING RESOLUTIONS AND GOALS

Setting resolutions and goals is important for each small business owner who plans on growing a business. When setting goals and resolutions for your small business, micro business, or family business, it is important for them to coincide and support each other. A resolution is a statement of what you want to change, while a goal is a statement of what you want to achieve. When combined, your goals will entail the specific steps you will take to ensure your resolution is achieved. Resolutions are written as concise statements, while goals are written as clear and specific calls to action, as seen in the example below:

RESOLUTION:

To create a better work culture in 2024.

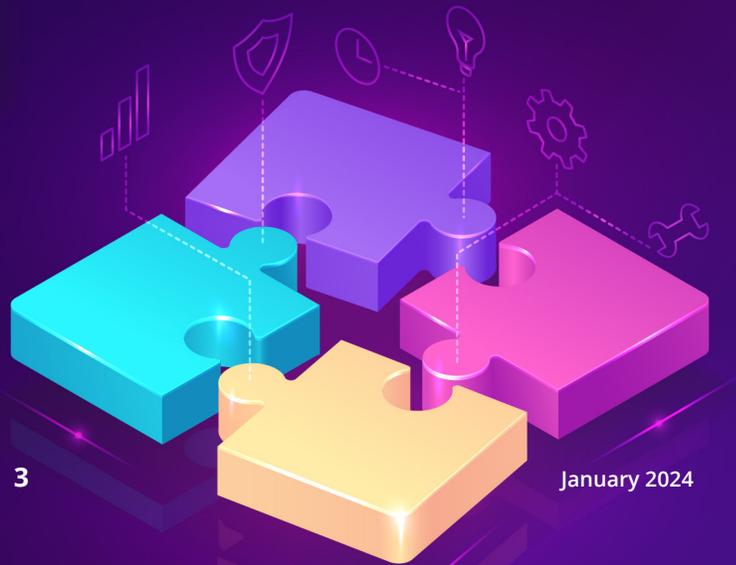
- ✓ **GOAL:**
To attend one professional leadership development conference this year.
- ✓ **GOAL:**
To create weekly schedules that prioritize work-life balance for everyone in the company.
- ✓ **GOAL:**
To develop a hiring process that ensures candidate values align with company values.

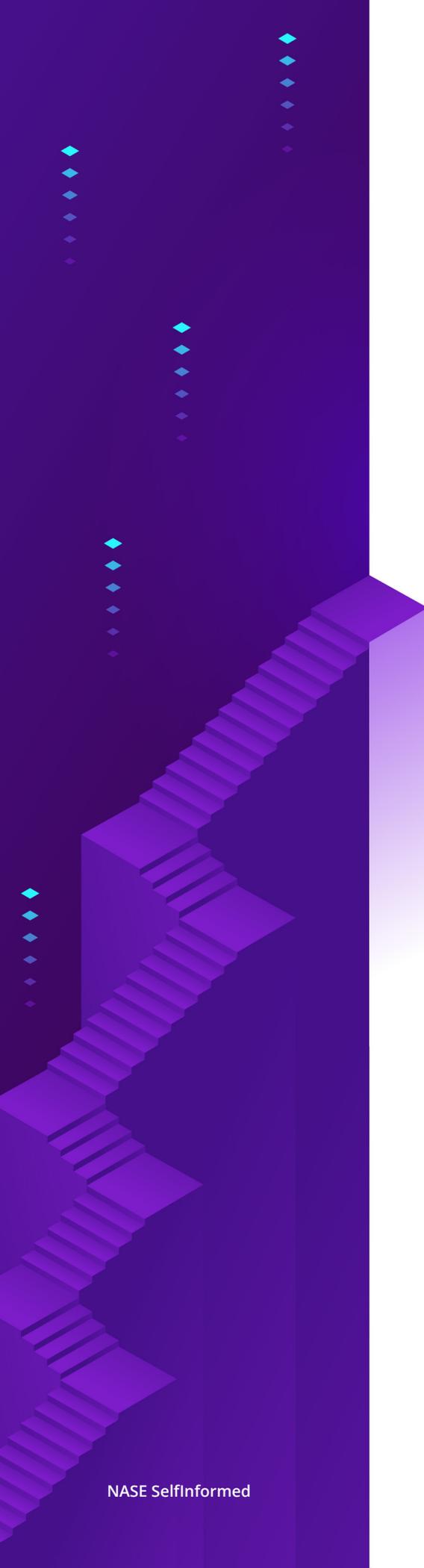
REFLECTING AND PREPPING

Starting a business is a huge accomplishment that took tons of preparation and building a business to new heights each year requires the same effort. Setting small business resolutions and goals for your company in the new year encourages mindfulness which is great for manifesting business dreams into reality. Before setting your small business resolutions and goals, reflection is the first step of the process, so you can analyze the areas that need the most improvement. You should spend time reflecting on where your company is now, then shift your focus to where you want it to be at this time next year and write down the ideas you have that will get you there, which will be your resolutions. The goals are what will help you to move forward with clear direction and will serve as a guide for growing your business. You will be able to see where you want the company to be in the future and then can begin to make positive contributions to get there.

IDEAS FOR SELF-EMPLOYED SMALL BUSINESS RESOLUTIONS AND GOALS IN 2024

Setting self-employed small business resolutions and goals will encourage you to have an optimistic view of the future, which is very important for a small business or micro business owner. Think of your resolutions and goals for the new year as something to strive toward, but not necessarily must-do items, so that you can have fun with them. Striving to improve, regardless of outcome, is what has the most positive impact on your company. Some areas that we recommend exploring for self-employed small business resolutions and goals in 2024 include:





Preventing burnout — Entrepreneurs and business owners are highly prone to burnout since they carry the weight of the company on their shoulders. Many report high levels of passion for their company and find it hard to step away from work. In order to prevent burnout, set resolutions and goals that focus on working only during certain hours and days a week, prioritizing mental health by scheduling down time, sleeping and meditating more, reducing the number of tasks or clients you take on, and delegating tasks to employees.

Cutting costs — It is always a good idea to check the budget to start the new year and find areas in the company where costs can be cut. When cutting costs, pick areas that you feel like you can cut down on and test it out for the first few months of the year. Technology is constantly advancing and can help companies cut costs as well. Companies can set resolutions and goals that focus on cutting down on office space by allowing employees to work remote, using more technology to streamline operations by automating repetitive tasks such as client scheduling, and hiring freelance workers in specialty areas such as marketing and finance versus full-time employees.

Improving productivity — Improving productivity often is associated with a healthy work culture and environment. Resolutions and goals should focus on creating a schedule that focuses on hard tasks in the morning when energy levels are high and taking personal time during later hours, prioritizing the things that matter most, taking more breaks throughout the day, encouraging employees to get outside each day, redesigning jobs to where they don't overwhelm employees with multitasking and making time for personal reflection.

Adding products and services — Resolutions and goals not only help you focus on growing your business, but also are about a broader responsibility to your community. Adding products and services is a great way to grow your business and stay relevant with your customers. Since many people focus on their goals and resolutions at the new year, they are already spending time reflecting. Now is the time to send a poll or survey to your customers asking questions about what additional services and products they are interested in. Resolutions and goals should focus on collecting data on what new products and services your clients are interested in, testing the market with new products and services, and launching a new product and service.

Decreasing employee turnover — Decreasing employee turnover is something you should strive for in order to save tons of time and money. Goals for this resolution should focus on creating a better work culture for employees, adding professional development opportunities to the schedule, creating schedules that allow for work-life balance, giving employees more autonomy over their jobs by allowing them to create flex schedules and choose between in-office, hybrid or remote work environments, and to hire high-potential employees through screening for qualities such as leadership, adaptability, self-awareness, values, persistence, and more during the hiring process.

BREAKING DOWN YOUR RESOLUTIONS INTO GOALS

Goals are your resolutions broken down into specific steps that you can track throughout the year and remain intentional. In other words, resolutions are an ongoing idea, while goals usually include measurements and end points. If your resolution is to add a new service in 2024, then your goals should be the specific steps you are going to take to do that including a timeline for each. Goal examples include to run a poll each week in January to see what new services current customers are interested in and to create the budget for the new service by the end of February. Step by the step the goals should lead to the launch date of the new service in 2024.

Eventually, you will want to take it a step further and create a plan to accomplish each goal. The more planning that goes into each goal, then the better chance that your resolution will be a success. Keep in mind that pivoting and revising goals to get to your desired resolution are to be expected throughout the year. If one goal doesn't lead to the desired result, then set a new goal. Even if you don't see major change in 2024, resolutions and goals are pushing you to grow as an entrepreneur and leader, which has a positive impact on everyone around you, including your customers.

**SO HAPPY PLANNING AND
HAVE A HAPPY 2024!**

See the Latest Press Releases from NASE



Record 16 Million New Small Business Boom Continues Three Years in a Row

Jan 11, 2024

NASE applauds the continued new small business surge suggesting the economic transformation of the American workforce continues to the be your own boss movement.

[READ FULL STORY →](#)



New Retirement Savings Opportunities Are Big Win for Self-Employed & Gig Economy Workers

Dec 13, 2023

With record surges in small business start-ups over the last few years, including a substantial increase in older American's seeking a second career in retirement, NASE applauded a suite of new approaches to retirement.

[READ FULL STORY →](#)

[READ ALL PRESS RELEASES](#)

Your Business Could be Featured in our Monthly e-Newsletter!

We want to hear from you!

Each month NASE publishes a new Member Spotlight in our e-Newsletter called SelfInformed, a national newsletter sent to over 50,000 members across the country with the latest news about the self-employed and micro-business community. As part of this national e-Newsletter, we want to shine a spotlight on those members, regardless of where they live, who are operating successful businesses that are growing and thriving.

GET FEATURED



ANNOUNCEMENT



Dependent Scholarship Applications Opened January 1st

Multiple College Scholarships of \$3,000 are Awarded Each Year

This program is open to legal dependents of NASE Members, ages 16–24. To apply, students need to be high school students or college undergraduates planning to enroll in college for the upcoming fall semester. The application period is **January 1st through April 30th**.

APPLY NOW

New!



Member Benefits

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



AT&T Business

Get more speed, reliability, and value from your internet with AT&T Business Fiber®

Whatever your business, there's a good chance that quality Internet is an important factor in your success. Our internet has over 99% proven reliability¹ and it's fast and secure. You can count on our dedicated 24/7 business-class customer care for fast and attentive solutions. Depending on which speed is available in your area, you may be eligible for AT&T Business Fiber, which offers our fastest internet plans of 1 GIG, 2 GIG and 5 GIG in select areas². All of our fiber plans, including the

hyper-gig plans, come with AT&T All-FiTM, a next-generation Wi-Fi experience for your devices³ and AT&T ActiveArmor^{SM4} internet security.

Your business deserves the AT&T business difference, a new standard of networking. **NASE members, get our best price** when you order AT&T Business Fiber online and receive a reward card up to \$500, plus an extra \$50 reward card when you enter promo code **GET50** at checkout.

¹ Based on network availability.

² Internet speed claims represent maximum network service capability speeds and based on wired connection to gateway. 1 GIG speeds available to new customers with the latest router (BGW320) and recommended setup. For 5 GIG speeds, single device wired speed maximum 4.7Gbps. Actual customer speeds may vary based on a number of factors and are not guaranteed. For more information, go to www.att.com/speed101.

³ Subject to availability. Optimal performance requires Wi-Fi 6 enabled devices.

⁴ Guards against known threats only. Compatible gateway and Smart Home Manager app required; security features must be enabled.



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](#)

New!



Member Benefits

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



Hire Your Kid and reduce your taxable income by \$12,000

Creating a job for your child can be a rewarding experience for both you and the child. A job can promote maturity, understanding, a sense of pride and self-worth. However, creating this new job will do one thing for sure, and that is save you thousands of dollars in taxes.

That's why we are here! Your first thought to the Hire Your Kid Tool Kit most likely is that it is too good to be true. Create a job, do the paperwork, file the tax returns, report the wages, and you will pay thousands less in taxes on April 15th. The best news is that we will do all the work. You pay the kid, and we will do the rest.

[To get started, click here](#)



Sales training and coaching consultancy, with expertise and solutions for developing new business.

[REGISTER HERE!](#)

Prospecting vs. Selling

Why prospecting is not the same as selling and why it needs a different approach.

The Structure of Prospecting

3 'Must-Haves' that a prospecting method must process to generate qualified appointments for you.

Grow Sales & Grow Revenue

This is an on-demand training designed to grow your pipeline of qualified opportunities and thus grow your sales.

MEMBER SPOTLIGHT

Capturing Self-Employment



Tiffany Ferrari is the Owner and Lead Photographer for **Exposure Best Photography** in Cincinnati, Ohio. She is a passionate photographer with a love for capturing life's beautiful moments. Her interest in photography started as a typical hobby when she was a junior in high school. In 2011, she took the leap from hobbyist to professional photographer and launched Exposure Best Photography! Since then, she has photographed over 100 weddings and dozens of portraits, Branding sessions, corporate profiles and events just to name a few. In addition, she offers professional mentorships and workshops aimed at helping both professional and aspiring photographers navigate through the different phases of learning photography, starting, running and maintaining a business, as well as, marketing, networking and goal setting.

She enjoys exploring new places, meeting new people, discovering unique perspectives and channeling that through her lens. Whether capturing moments, portraits, vibes, or something in between, she strives to create images that are both visually stunning and emotionally impactful. When not behind the camera, you can find her spending time with family, traveling, or getting some well-deserved alone time with her new favorite person in the world...Myself!

When and why did you join the NASE?

I joined NASE because I wanted to be part of an organization that offered essential business tools to micro businesses like me and that represented a large variety of entrepreneurs as well as networking channels within itself that foster growth and cross business collaboration.

What inspired you to enter the field you are in?

I was always inspired by my love and adoration for capturing the smallest, yet most impactful people, places, and things. The reason that I was inspired enough to take the leap from hobby to professional is because the more that I learned about photography, the more passionate I became and thus the more time and money I invested as a result. The more confident I became, the more interest I generated from friends and family who I provided pro bono services for. When I considered all of the obstacles preventing me from taking the next step, I realized that the biggest obstacle was my belief in myself. A belief that a 31 year old with a degree in sports medicine with no entrepreneurial skill and no background would be able to run a successful photography business. I guess I can say that I was inspired by a dream to do something that I loved, despite the most extraordinary of circumstances.

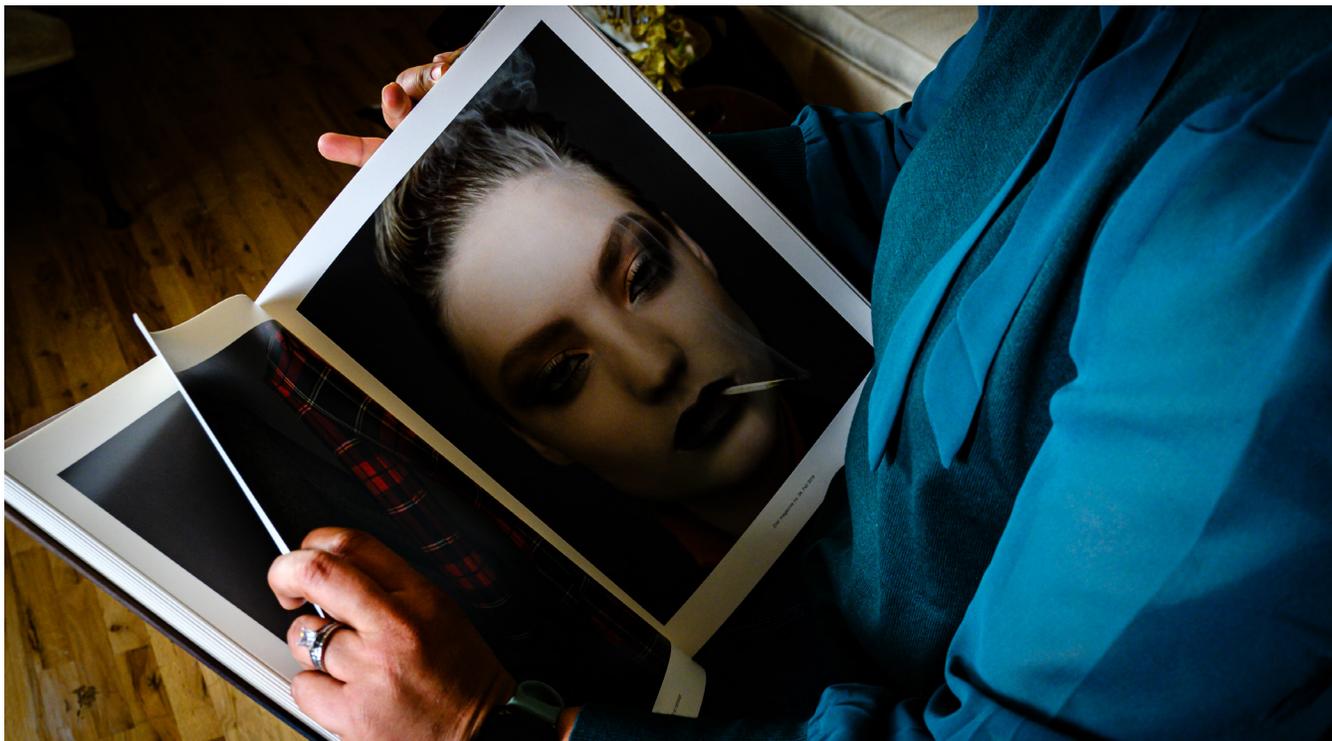
When and why did you start your business?

I started my business in August of 2011. The reason that I decided to take the leap of faith at that point in time was because of a few contributing factors which all added up to August 7, 2011 being the perfect time to launch Exposure Best Photography.

At the time, I was a mother of 3 and had been married for 5 years, being a stay at home mom throughout the duration of that time. I come from a large family of 5 other siblings, and being spread around in different states, we hardly had the opportunity to be together, as a group. About a month prior to me registering my LLC, my father expressed interest in going to Atlanta to visit my sister and her kids. He thought it would be a great idea to do a family session with all the grandkids and siblings etc. That session planted the seed which prompted me to stop dreaming and start doing! Well, as of this year my business is 12 years old and counting! The rest is still being written.

How do you market your business?

The majority of my business marketing efforts are through Google, Facebook and Instagram. In addition to marketing on social media platforms, I also market through cross networking by attending local events held by vendors who compliment my industry, such as, videographers, podcasters, caterers, event planners etc. In addition to indirect marketing efforts, I also cold call businesses offering on site corporate headshot and branding sessions, pre-school portrait day, social group portrait days for organizations such as churches, senior living facilities, holiday events etc.



What challenges have you faced in your business?

In 2017, my father, who'd relocated to his hometown of Ohio, started experiencing a myriad of both health and personal issues which resulted in me having to make the difficult decision to move my family to Ohio to help him. Obviously this meant that I had to close my LLC in Louisiana, relocate to the midwest with my husband, 3 kids, and brand new rescue dog. I also had to find a steady paying job that offered a schedule which was flexible enough to continue to take care of my household and to be able to also help my father. In the meantime, my husband, who had over a decade of experience working in the oil field industry, planned to start operating his LLC as an IT consultant on a full time basis.

After a very unexpected culture shock and terribly slow acclimation to Ohio, we started to integrate ourselves into our new community. However, 2018 and 2019 were very difficult years, both professionally and personally.

In January of 2020, my husband's business was doing well and I decided that it was time to dust off my equipment and start marketing in my new area. However, 2 months later in March of 2020, the pandemic caused the shut down before I could even hit the ground. To say I was a little discouraged would obviously be an understatement. However, I pressed on and prayed for new ways that I could get my name out there, despite the quarantine and pandemic! In business, my instinct is always to give back, first and the rest will come. So my first idea was to create a Facebook group dedicated to helping the high school senior class of 2022, since they were losing so much of an important milestone in their life due to the pandemic. The focus of the group was to "Adopt a Senior." I invited a ton of my friends to join the group and asked them to invite their followers to the group as well. Anyone in the group was able to nominate a senior that they knew personally and write a short bio on that person and their likes and dislikes.

The people in the group would then select a senior of their choice to "adopt" and would send them a care package with the favorite things that they listed. From there, I chose 10 seniors to gift an outdoor senior session. Considering the fact that outdoors was the only place open and the fact that I have long

“
Don't be afraid to start over, this time you are not starting from scratch, you're starting from experience.
 ”

lenses, it was the perfect way to step into the market, get some well needed practice to shake the dust off, and be able to be a blessing to many. It was a win/win. I started booking more outdoor sessions and even a few outdoor elopements. I am very proud of the fact that my business was built on solid ground, and that I was able to start my business in Louisiana and resume it 1000 miles away!

One of the best quotes that I read during this time was, "Don't be afraid to start over, this time you are not starting from scratch, you're starting from experience." That really resonated with me and helped to catapult my faith to get started once again, despite the pandemic and despite my discouragement. And I am so glad that I did!





Do you have any employees? If yes, how many and are they full or part time?

I do not have employees for my business at this time, however, I do plan to add 2 associates in the future. For now, I hire industry professionals as contractors on an as needed basis to assist with photographing a variety of services such as weddings, portrait sessions and events.

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

My schedule as a wife, mom, and entrepreneur can admittedly get tricky. As a full-time photographer, my day is a dynamic mix of creativity and business, in no specific order, quantity or sequence. Instead my schedule primarily depends on the most pressing task for the day.

A typical day for involves managing business tasks such as marketing, social media engagement, website update, SEO management, finances, collecting and issuing 1099's for both hiring contractors and contracting services out, etc. I spend a large portion of each day performing client management tasks such lead follow up, client

acquisition, follow ups and account updates etc.

Lastly, I spend a portion of my day planning and executing photoshoots. This includes scouting locations, setting up lighting and equipment, either in studio or on location, and directing subjects on what to wear, how to pose and everything needed to achieve the desired result. After the photoshoot, I spend the majority of time editing client images to present in an online proofing gallery. Professional editing involves using software like Adobe Photoshop and/or Lightroom to adjust color balance, remove unwanted elements, and enhance the overall quality of the image to taste.

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

The best thing about being self-employed is the ability to create my own schedule which allows me to prioritize my family first and myself second. I'm not a morning person so being self-employed means I'm able to structure my day so I can work on creative tasks later, when I'm naturally more productive. Lastly, I love the ability to create what I want, pursue whatever goal that I want, and

MEMBER SPOTLIGHT

promote my own vision and ideas without someone in a higher position minimizing my ideas and trying to limit my potential by keeping me in a box. I'd much rather use my skill, education, and experience to promote myself than to promote another company's service or product which often fails to meet the standard for the what is being promoted.

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

The best compliment that I've ever received from a client was when I was photographing a wedding. One of the grandparents walked up to me and complimented me for doing an amazing job covering her granddaughters wedding. She said that she was the last to get married, so she was able to see a few different wedding photographers cover her other weddings. She said that she has never seen someone so efficient, professional and personable, especially when dealing with the kids at the wedding. She said that she hated taking pictures but that I made her feel seen and beautiful. This is my entire goal. I named my company Exposure Best Photography as a play on words of sorts....to Expose Your Best!

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

I would strongly advise someone who is just starting out to first and foremost, find a professional in your industry who offers mentorships, and pay to learn the ins and outs of the industry which will save you a lot of time and money in the long run.

Which NASE member benefit is most important to you?

One of the main reasons I joined NASE was the fact that they offered grants to new businesses, in addition to assistance with collection accounts and assistance with legal resources to assist with creating client contracts and other pertinent documents. I have been a member for a little over 2 years now, and earlier this year I was notified that I was chosen to be a small business grant recipient! It truly helped me to boost my business marketing this year!

Any other information you would like to share?

I am super proud of my career with Exposure Best Photography! When I started my company in August 2011, I had no idea of how small or large my company would grow. I just knew that developing my craft and consistently pursuing knowledge about how I can create sharper images with a touch of vibrant flare because I believe that life should be lived in color. The most exciting places that I've ever been, my favorite being the Bahamas and Haiti, the thing I most remember is how beautiful all the colors were. So, I celebrate color in all of my imagery. In the beginning, it was a true struggle because I am self-taught, and I only had about \$500 to start my business. But, I learned to never despise small beginnings!

Today, I have my own portrait studio and am blessed to be able to offer photography mentorships for both beginner and advanced professional photographers to help accelerate their photography career by avoiding the costly mistakes that I made along the way and by giving them all the resources need to begin successfully.

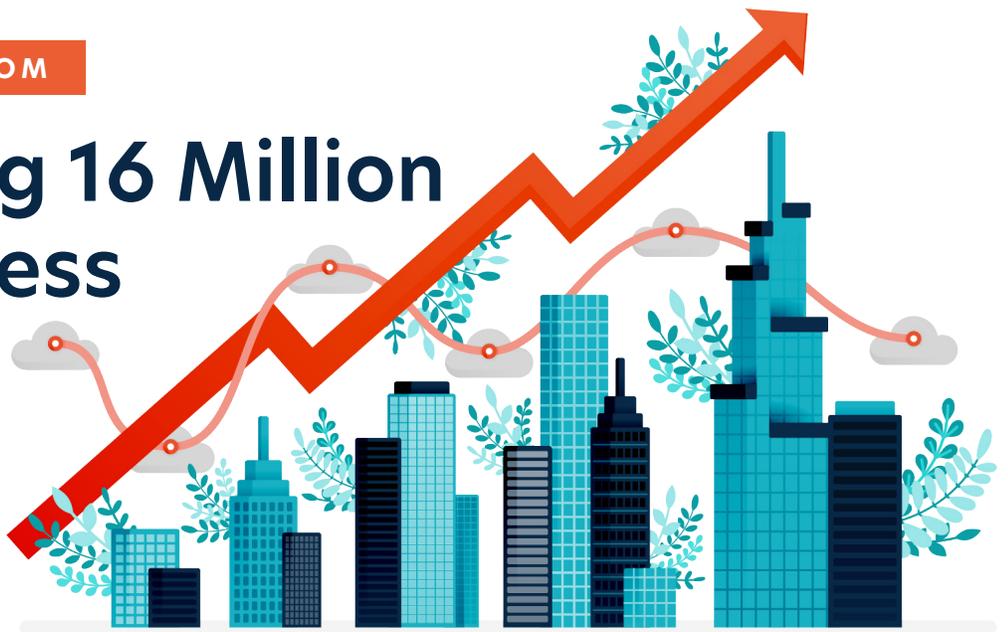


Celebrating 16 Million New Business Starts

The National Association for the Self-Employed (NASE) celebrates the **milestone of 16 million new small business applications** over the last three consecutive years. The American small business community continues to grow at a rapid, record-setting rate with more entrepreneurs who want to invest directly in their own lives. This just speaks volumes about the resilience, determination, and perseverance of those in the small business community, including the millions of solo entrepreneurs, mom-and-pop shops, and gig-economy workers who are the heartbeat of our nation.

The COVID-19 pandemic has been a devastating blow for many small businesses, forcing them to close their doors, lay off workers, and struggle to survive. However, we are seeing an explosion of new business starts that speaks to the entrepreneurial spirit of the country.

One of the key drivers of the small business boom is the shift in consumer behavior and preferences. As people spent more time at home, they became more aware of their local communities and their needs. They also became more conscious of their environmental and social impact, and sought out products and services that



aligned with their values. This created a demand for local, sustainable, and personalized offerings, which small businesses are well-positioned to provide.

We know that the pandemic accelerated the adoption of online platforms, tools, and services that allowed small businesses to reach new customers, streamline their operations, and reduce their costs. For example, e-commerce platforms enabled small businesses to sell their products online, social media platforms helped them build their brand awareness and customer loyalty, and cloud-based software solutions helped them manage their finances, inventory, and payroll.

"The consistent, record-shattering rate of small businesses surging throughout the nation is great news for not only our community, but also our local and national economy," said **Keith Hall, president and CEO of the National Association for the Self-Employed (NASE)**, the nation's leading advocate and resource for the self-employed and micro-business

community. *"Year after year, in every economic measurement tool, the American small business community continues to grow at a rapid, record-setting rate with more entrepreneurs who want to invest directly in their own lives. New small businesses popping up across the nation now has hit an all-time high with three consecutive years of a record 16 million new small business applications. This just speaks volumes about the resilience, determination, and perseverance of those in the small business community, including the millions of solo entrepreneurs, mom-and-pop shops, and gig-economy workers who are the heartbeat of our nation."*

The small business boom is not a temporary phenomenon. It reflects the changing economic landscape and consumer behavior. Small businesses have a unique advantage in this new reality, as they can offer local, sustainable, and personalized solutions that large corporations cannot.

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