

# SelfInformed

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MEMBER SPOTLIGHT

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**KiwiMotif Website  
Design and  
Maintenance**

# THE BEST TOOLS AND APPS

FOR SELF-EMPLOYED BUSINESS OWNERS



The complexity of today's business world, coupled with personal responsibilities, can create arrays of challenges for both startup and established entrepreneurs. Many self-employed business owners, especially those in highly competitive industries, admit that they are overwhelmed by their daily tasks. Sadly, they can't slow down. Technology is advancing,

trends are changing, and competition is becoming fiercer. To this end, business owners must make extra effort to ensure they are not left behind. Fortunately, many tools and apps can support the self-employed business owner and help streamline complicated processes, reducing the stress associated with growing a business, and increasing efficiency.



## Why Do You Need Digital Tools?

Flexibility is one of the advantages of self-employment. However, while you may enjoy more freedom and boss yourself as a micro-business owner, it also comes with the hassle of shouldering all the responsibilities — the difficult task, the risk, and the decision-making. Studies reveal that despite the opportunity self-employed solopreneurs have to choose their working hours, they work more hours than their counterparts employed in similar sectors<sup>1</sup>. This usually affects their personal life. Unfortunately, improper work-life balance can impair both physical and mental health and consequently decrease productivity<sup>2</sup>. While you can get help, from The National Association for the Self-Employed (NASE) and other non-profit organizations, it is essential to invest in technology as this will help you manage the burden of responsibilities brought by entrepreneurship

effectively. We understand this and we know the top apps and tools that can be used by small firms to manage tasks, optimize productivity, and increase efficiency. We also understand that entrepreneurs have different needs, different budgets, and different priorities, that is why we always recommend only tools that have proven to be effective under all conditions.

## Top Apps for Small Business Owners

As an owner running a family business, sole ownership, or with a small team, you may have realized that building a business is both physical work and a mental job. It could also be financially constraining. That is why we have selected apps with a special focus on cost, ease of use, simplicity, efficiency, and core function. These apps would definitely ease your stress and increase your productivity.

## *IT IS ESSENTIAL TO INVEST IN TECHNOLOGY*

*AS THIS WILL HELP YOU MANAGE THE  
BURDEN OF RESPONSIBILITIES BROUGHT  
BY ENTREPRENEURSHIP EFFECTIVELY*



## Asana

Asana has emerged as one of the most popular tools for organizing and managing tasks in the United States and across the globe. According to the developer, Asana has over 150,000 paying customers and is being used by millions of people in almost all countries of the world<sup>3</sup>. Asana.com listed popular brands like Amazon and T-Mobile as its customers. The cloud-based project management app can be used to create projects, delegate tasks, monitor progress, and collaborate with team members. Its ability to support real-time communication among workgroups makes it an excellent app for teamwork. However, if you work alone, you can still use this app to ensure your task is well organized and your time effectively managed. You can use Asana to create a project, set tasks and due dates, and move tasks from one level of completion to the next as you progress. As a solopreneur with many tasks to handle, Asana will enable you to see at a glance which tasks are completed, which are in progress, and which are yet to be started. It can also be automated such that a new task is automatically assigned when due or when you reach a certain level in your project.

Furthermore, the app can be integrated into over 300 web-based apps like Google Drive, Dropbox, Zoom, and Microsoft Teams. Fortunately, its pricing is affordable. While we will recommend choosing a package that can support all your business needs, it is essential to state here that you can sign up for free.

### ⚙️ Key Features:

- Advanced features for project management and task classification
- Platform for teamwork
- Integration with many other tools

### 👤 Why It's Great for Self-Employed Business Owners:

Asana provides a versatile and comprehensive solution for planning and tracking projects with the ability to communicate and collaborate with other stakeholders in real-time.

### 📊 Facts and Figures:

Available in over 200 countries, with over 2.5 million active weekly users and more than 150,000 companies as paying subscribers. It can be integrated into over 300 apps, supports mobile use, and has a free package.



## Trello

Trello is another work tool for managing projects. It has the advantage of low cost and ease of use. Even though it is not as advanced as Asana, over 2 million users trust and use this app globally. Developed in 2011, this app, built on a Kanban-style board system, has many distinguished features that enable users to work with anyone anywhere. With Trello, you can manage any kind of project, streamline your tasks, track progress, and collaborate with other members of your team. This tool allows you to organize and coordinate your process with boards, lists, and cards. Many users agreed that the big and clear visual representation of tasks on the Kanban board makes the interface user-friendly and enhances multi-tasking. Like Asana, Trello can also be integrated into multiple web platforms and is supported by mobile devices.

### ⚙️ Key Features:

- Easy-to-use interface
- A vivid visual representation of tasks
- Affordable

### 👤 Why It's Great for Self-Employed Business Owners:

Trello is flexible and can be used for all kinds of projects. It is affordable and easy to use. It can also be integrated into multiple apps.

### 📊 Facts and Figures:

Over 2 million users, can be integrated into over 100 apps, and support both Android and Apple devices.

## Zoom Workplace

Zoom announced in April 2020 that it has over 300 million daily meeting attendance<sup>4</sup>. The majority of those in attendance were businesspeople, making use of the online platform to reduce cost, enhance collaboration, increase efficiency, and subsequently, profit. In today's competitive business environment, effective communication is crucial. However, the development of virtual meeting platforms means business owners do not need to leave their office before they meet clients, present a proposal, or hire staff. This is specifically great for someone who has just started building a business. Zoom is one of the most popular video conferencing platforms that allows virtual meetings, audio calls, screen and file sharing, and text messages. Meetings can be recorded for future reference, and attendance can be taken automatically. Participants can also choose to disable their camera or change the background if they do not want to show their surroundings.

### ⚙️ Key Features:

- High-quality video conferencing
- File and screen-sharing capabilities
- Allows breakout rooms for group discussions

### ✅ Why It's Great for Self-Employed Business Owners:

Zoom is reliable and user-friendly, and it presents a great platform for collaboration, remote meetings, delivering presentations, or holding business and organizational discussions.

### 📊 Facts and Figures:

Over 300 million daily meetings. It can allow up to 1000 participants in a single conference and a meeting can last up to 30 hours. It is supported by mobile devices and many of its features can be used for free.

## QuickBooks

Keeping track of income, expenditures, taxes, and other financial activities can be overwhelming for a microbusiness, but digital invoicing solutions can help simplify the process. Not only does digital invoicing simplify work, but research shows that it also improves relationships with business stakeholders<sup>5</sup>. Among the available accounting software, QuickBooks has proven to be an ideal choice for small business owners. This digital tool can be used to organize financial records, manage payroll and taxation, automate client invoicing, track income and expenses, and provide financial reports and analytics. It will ensure no payment is missed, no record is skipped, and the book is always balanced. This will also help in making an informed financial decision.

The NASE has teamed with Intuit®, the makers of QuickBooks Self-Employed financial software. Save on a membership of [QuickBooks through your NASE membership](#).

### ⚙️ Key Features:

- Automatic invoicing
- It can be linked with a payment solution
- Effective tracking of income and expenses

### ✅ Why It's Great for Self-Employed Business Owners:

QuickBooks Self-Employed is an all-in-one solution for managing finances. It also helps prevent missed payments that is common among overwhelmed self-employed business owners.

### 📊 Facts and Figures:

Over 6.5 million online subscribers, support multicurrency transactions, has a dedicated platform for self-employed business owners.





## HubSpot CRM

At its core, HubSpot CRM provides a platform for managing customers' data and leads. This is crucial to the success of every business. The Customer Relationship Management app comes with a lot of features that help businesses obtain and store important information about their customers, send automatic messages and responses, and track interactions with potential customers to develop a tailor-made campaign and increase the chance of conversion. The advanced email marketing features of this CRM are among the reasons we consider it one of the top apps for self-employed business owners. With

it, businesses can send personalized and automated emails to their customers and prospects and respond automatically to inquiries. This is one of the tools you must not ignore when starting a business.

### ⚙️ Key Features:

- Enhances lead conversion
- Effective email marketing features
- Task automation

### ✅ Why It's Great for Self-Employed Business Owners:

HubSpot CRM helps entrepreneurs keep a database of their customers' credentials. It is also effective for marketing and lead conversion.

### ℹ️ Facts and Figures:

Available in over 135 countries with over 200,000 customers. It can be used for free

## Conclusion

The use of the right technology is crucial in every business. This will help to adopt strategies that will streamline processes, automate tasks, and enhance staff and client relationships. As the digital landscape evolves, we want to keep you ahead of the curve, which is why we recommend tools that have proven to be useful in assisting entrepreneurs to overcome the complexity of business ownership, increase efficiency, and drive growth. The apps discussed in this white paper were carefully considered to ensure they can meet the various challenges faced by small business owners and give room for scalability. So, whether you are working alone or managing a small team, these tools will certainly be of great value to you and your business.

### References

- <sup>1</sup> Nordenmark, M., Vinberg, S. and Strandh, M. (2012) 'Job control and demands, work-life balance and wellbeing among self-employed men and women in Europe', *Vulnerable Groups & Inclusion*, 3(1). doi: 10.3402/vgi.v3i0.18896.
- <sup>2</sup> Miroslava Knapková, (2024). Work-life dynamics: Comparing time use of employees and self-employed individuals in Slovakia, *Social Sciences & Humanities Open*, Volume 10, 2024,101177, ISSN 2590-2911, <https://doi.org/10.1016/j.ssaho.2024.101177>.
- <sup>3</sup> <https://investors.asana.com/news-releases/news-release-details/asana-announces-fourth-quarter-and-fiscal-year-2024-results#:~:text=Asana%20has%20over%20150%2C000%20customers,visit%20www.asana.com>.
- <sup>4</sup> WARREN, TOM (April 30, 2020). "Zoom admits it doesn't have 300 million users, corrects misleading claims". *The Verge*.
- <sup>5</sup> Awan, U.A., 2023. Impact of Electronic Invoicing on Cost Saving and Operational Efficiency in Logistics.

## ANNOUNCEMENT



## Dependent Scholarship Applications Opened January 1<sup>st</sup>

*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 1<sup>st</sup> through April 30<sup>th</sup>**.

**APPLY NOW**

## See the Latest Press Releases from NASE



### NASE Salutes 20 Million New Entrepreneurs and Millions of Existing Small Business Owners for National Small Business Week

May 05, 2025

NASE offers critical advice to those wishing to join the community.

**READ FULL STORY →**



### NASE Shares Insights and Advice as DOGE Proposes IRS Cuts and Layoffs During Tax Season

Mar 04, 2025

With reports emerging that the DOGE initiatives could affect the IRS's ability to process tax returns and issue refunds, Keith Hall offered his insights and recommendations for filing 2024 tax returns.

**READ FULL STORY →**

[READ ALL PRESS RELEASES](#)



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## Financial Calculators

NASE's **Financial Calculators** are the best way to start almost any financial analysis. These calculators are simple to use while retaining complete and thorough analysis. They can jump start a retirement plan, answer a complex loan question or just confirm a result you already expect to be true.

### ALL AVAILABLE CALCULATORS

Breakeven  
Analysis  
Calculator

Cash Flow  
Calculator

Equipment  
Buy vs. Lease  
Calculator

Annual Rate  
of Return  
Calculator

Mortgage  
Loan  
Calculator

401(k)  
Calculator

How long will  
my retirement  
savings last?

1040 Tax  
Calculator

Payroll  
Deductions  
Calculator

Self-  
Employment  
Tax Calculator

## Self Made: Blog With Us

### About the Self Made

Welcome to NASE's **Self Made**, where curiosity meets creativity! We're thrilled to have you here and to share a bit about who we are and what drives us.

At the National Association for the Self-Employed, we believe that knowledge and inspiration are meant to be shared. **Self Made** started with a simple idea: to create a space where readers from all walks of life can come together to explore, learn, and grow their business. Whether you're here to discover new ideas, gain practical insights, or simply to be entertained, our mission is to provide content that enriches your mind and sparks your imagination.



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# Member Benefits




Visit **NASE.org** to learn more about the following benefits!



## Farmers Insurance Choice<sup>SM</sup>

At NASE, we strive to provide members with access to valuable discount programs. This is why we offer access to a program that uses Farmers Insurance Choice, a platform that provides an easy way to compare and shop for auto, home\*, and renter's insurance. There are also discounts to save money on coverage.

**Through Farmers Insurance Choice, members can receive multiple quotes from various carriers, and they could also:**

-  Choose policies that can be tailored to meet individual needs
-  Bundle policies for additional savings
-  Access savings on auto insurance from Farmers GroupSelect®, others have saved \$509\*\* on average on auto insurance by switching

We're sharing this information, so you're aware of this program for NASE members. Click below or call **866-484-2945** to learn more. The NASE member discount code is **BIV**.

**Free Quotes**

*through Farmers Insurance Choice*

**Live in California?** You can call 844-780-0244 for more details about auto and home insurance that may be available outside this program.

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\*Home insurance has limited availability in MA and is not part of the Farmers GroupSelect program in FL.

\*\*Based on average nationwide annual savings of new Farmers GroupSelect® customers surveyed from 2/1/23 to 9/19/24 who switched their auto insurance policies to Farmers GroupSelect branded policies, responded to the survey, and realized savings. Potential savings vary by customer and may vary by state and product.

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# Member Benefits

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## Save up to 10% off standard daily rates at over 6,000 Enterprise locations.

Experience Corporate Class on a personal level and save every time you rent with Enterprise Corporate Class Business Membership. Members receive up to 10%\* off standard daily rates at over 6,000 neighborhood and airport locations across North America and pick up is free.

- Hands on personalized service – provides renter with the security, knowledge and ease of the rental process. An Enterprise employee will walk around the rental car with renter each time.
- Avoidance of airport taxes and fees when utilizing local market locations
- Emerald Club profile recognized at all locations earning travelers free rental day credits
- Mileage reimbursement alternative
- Free pick up from home or office
- Airport and Home City rental locations for convenience
- Long term rental solution

[Get Started](#)



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](#)





#### MEMBER SPOTLIGHT

## Angelika Paul

Angelika Paul is a website designer and the Co-Founder of KiwiMotif Website Design and Maintenance located in Stoneham, Massachusetts. KiwiMotif is a boutique website design and maintenance company that officially launched in 2018. However, the inspiration began in 2012 during a community effort to rebuild a local playground. While fundraising, Angelika met many small business owners who shared the same frustration: outdated, hard-to-manage websites. What started as small website fixes turned into a full-fledged business helping small businesses shine online with modern, secure, and worry-free websites.

#### **Why did you join NASE?**

I joined NASE to connect with a larger community of small business owners and access valuable resources tailored to self-employed entrepreneurs. The guidance, tools, and support have been incredibly helpful in navigating the challenges of running a business.

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

I was inspired by the needs I saw in my local community. Small business owners wanted to be found online but didn't have the time or technical knowledge to maintain their websites. I realized I could combine my creative and technical skills to meet that need, and KiwiMotif was born.



## MEMBER SPOTLIGHT

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

KiwiMotif was officially incorporated in 2018 after several years of doing informal web projects for local businesses. The more I helped, the clearer it became that there was a bigger opportunity to make a meaningful impact by providing ongoing website design and maintenance services.

### How do you market your business?

Primarily through word-of-mouth and community networking. We've built strong relationships through BNI groups, Chamber of Commerce events, and even casual conversations on that original playground. Our growth has been fueled by trust and referrals.

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

Scaling our business while maintaining personal attention has been a major challenge. We've addressed it by developing efficient systems and leveraging technology like video conferencing to stay connected with clients. The pandemic pushed us to adapt quickly, and that flexibility has helped us grow without compromising service quality.

### Do you have any employees?

Yes. KiwiMotif is currently run by me and my co-founder, Joshua Downer, our software engineer. We're a two-person team, and we love the flexibility and balance this setup allows. We may expand as we grow, but we enjoy the close-knit collaboration for now.

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

A typical day starts with website checkups—monitoring performance, running security scans, and ensuring everything is running smoothly for our clients. The rest of the day may include design projects, client meetings, strategy sessions, and maintenance updates. Every day is different, which keeps things interesting and fun.

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

The freedom to structure my day around what matters most. Whether it's focusing on a client project or taking a walk to recharge, being self-employed gives me the flexibility to work in a way that's both productive and personally fulfilling.





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

That we're both "very knowledgeable and caring." It's the perfect reflection of how we strive to treat every client with expertise and genuine personal attention.

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

Get a website so your clients can find you online. And don't forget to claim or create your Google Business Profile—it's a simple but powerful way to boost your visibility, especially locally.

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

The legal guidance and business resources have been incredibly valuable. We also appreciate the QuickBooks discounts and the SelfInformed newsletter, but the real value is feeling part of a supportive community of entrepreneurs.

**Any other information you would like to share?**

We love helping small business owners feel proud of their online presence. Seeing their confidence grow as their business succeeds is what makes our work so rewarding.





# The President Releases Fiscal Year 2026 Budget Request

On May 2, 2025, the Trump Administration released its 2026 Budget Request. As a reminder, this is a budget request. The House and Senate, which are under Republican control, will be responsible for advancing government funding through the appropriations process.

The President is proposing \$163 billion in non-discretionary budget authority for FY26; a 22.6% reduction of current year spending. At the same time, the budget calls for a 13% increase in defense and border spending, an increase of \$1.01 trillion for defense of \$1.01 trillion and \$175 million for homeland security.

The FY '26 budget request is separate from the reconciliation package (the "Big Beautiful Bill"), however, under the proposal, a portion of the increases to Defense and Homeland Security, at least \$325 billion, assumed in the budget resolution recently agreed to by the Congress would be provided through reconciliation.

## TOP LINES:

### Small Business Administration:

The Trump Administration's budget proposes to cut the Small Business Administration (SBA) budget by approximately \$287 million, a 33.2% reduction from the 2025 enacted level— The FY26 budget request is \$600M in discretionary funding, which compares to \$900M enacted in FY25 (and \$1.1B in FY24.) This reduction does not include cuts to supplementary disaster assistance funding. SBA's total discretionary resources would drop to about \$700 million in FY26 under the President's proposal compared to about \$1.3 billion in FY 25.

The Budget proposal ends 15 entrepreneurial development programs, leaving only the Small Business Development Centers (SBDCs) program.

Small Business Development Centers (SBDCs) would receive a \$10 million funding increase to "ensure there is not a disruption in business technical assistance services for veteran-owned businesses".

### U.S. Department of Treasury:

The Trump Administration's budget proposal includes a 6.7% increase in discretionary funding for the U.S. Department of the Treasury, raising it to \$12.1 billion.

The budget proposes eliminating CDFI Fund discretionary awards based on the premise that "past awards may have made race a determinant of access to loan programs to 'advance racial equity', funded projects and services that built so-called 'climate resiliency' and framed American society as inherently oppressive rather than fostering unity." Remaining funding will support oversight and closeout of prior awards, maintaining CDFI certification, and support for New Markets Tax Credit administration and the zero cost Bond Guarantee Program

The budget does not include specifics on reductions within the IRS, but does mention "the elimination of certain complex tax credits and tech improvements to increase IRS efficiency."

### Department of Commerce - Minority Business Development Agency (MBDA):

The President's budget proposes the elimination of the MBDA, by zeroing out the proposed funding. The budget justification frames this cut as eliminating programs deemed duplicative or contrary to the Administration's priorities.

It is highly unlikely that the President's budget will be adopted, however, the budget does provide a clear perspective as to the philosophy of the Administration.

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