

YEAR IN REVIEW, YEAR 2 PURSUE

2024/25 in Business-to-Small-Business



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An Introduction

Here's our headline:

***Small Businesses See Unprecedented Evolution in 2024,
Setting Stage for Dynamic 2025.***

A Year to *Pursue* indeed.

And while we resist the temptation to give into breathless hyperbole, we here at the B2SMB Institute recognize a stampede when we hear one.

According to our many Members who contributed to this “Year in Review, Year to Pursue” report, 2024 was a pivotal year for small business development, characterized by significant technological integration and market adaptability. Multiple SMB sectors (and the B2SMB Enterprises that sell to them) have reported substantial growth, with notable expansion in technology, health and wellness, and sustainable energy markets, and a full recovery of restaurant/hospitality and travel sectors hit hardest by Covid..

Consumer behavior data indicates a marked shift toward sustainability-focused purchasing and support for local enterprises, creating favorable conditions for agile small businesses. Federal and state-level economic initiatives, including strategic tax incentives and targeted support programs, have provided critical infrastructure for small business expansion. Trade agreements have simultaneously facilitated increased access to international markets.

Not since the immediate aftermath of Covid have we witnessed such widespread “digital transformation.” Technology in the hands of Small Business is creating its own revolution. Of course on everyone’s lips are those two little letters, *AI*.

Much to the benefit of SMBs in the millions, AI implementation has become increasingly democratized, while e-commerce adoption has reached unprecedented levels, enabling small enterprises to compete effectively in digital marketplaces. In short, they can take the fight to Big Business like never before. Customer engagement metrics show significant improvements through social media optimization and emerging technologies powered by AI. SMBs can market more effectively, operate more efficiently, and grow more sustainably.

Industry observers note numerous success cases across sectors, from market-disrupting startups to strategic expansions by established firms. Product-offering innovation - especially product “extensions” and adjacent market diversification and expansion - are driving steady market growth.

Despite inflationary pressures, small businesses have demonstrated remarkable acuity in cost management and cash flow optimization (perhaps lessons learned from 2020.)

Supply chain resilience has emerged as a key differentiator, with businesses implementing sophisticated logistics solutions and enhanced cybersecurity protocols.

Financial analysts report improved capital accessibility, with traditional lending channels supplemented by successful crowdfunding initiatives and other alternative lending sources.

Workplace dynamics continue to evolve, with remote and hybrid models becoming standard operating procedures. Human resource data indicates small businesses have successfully expanded their talent acquisition reach beyond traditional geographical constraints. Skills gap analyses have prompted innovative training programs and competitive benefits structures.

Small businesses are pioneering the “digital neighborhood,” unbound by proximity. At the same time SMBs are re-engaging with their “Main Street” (again likely driven by the long-term goodwill built during lockdowns.) Community engagement metrics show strengthened local market integration, as localized digital reputation management has become increasingly sophisticated.

Lastly, there’s a veritable tsunami of new Small Businesses - over 19 MILLION since 2020. Our understanding of these newly-minted entrepreneurs tends to the broad-strokes of statistical observation, but we are all forming a sense that these fresh-start owners are savvy, demanding, and driven. SMBs are never an easy sell - these new Buyers are a new challenge for B2SMB Sellers.

As for the year ahead? What we call a “Year to Pursue?” In our humble opinion, opportunities outweigh challenges significantly. Projections for 2025 indicate continued dynamic technological advancement and sea-change market evolution. We see an SMB ecosystem that deepens its core values while adapting successfully to new principles. The attributes of the nascent entrepreneur - enthusiasm, creativity, and devotion to the work - will be features we see across ALL SMBs. The new and improved B2SMB Buyer demands an order-of-magnitude response from our Sellers.

The effort on our part has always been worth it. Mountains of data underscores small businesses' continued significance as economic drivers,

with their adaptability and innovation positioning them for sustained growth.

As we interviewed many of our Members in the last 2 months of 2024, (Industry experts in their own right) one thing was clear: 2024's lessons in resilience and innovation will be crucial for navigating future market conditions. The outlook remains positive for B2SMB enterprises on “dance footing,” prepared to leverage emerging opportunities while maintaining adaptive business models.

- **Dave Walker, Co-Founder and CEO
The B2SMB Institute**

The Year in Review: 2024 Highlights for Small Businesses

In our look back at 2024, we see convergence around six key stories, each filled with sub-plots and spin-offs, but each part of a continuum. Where does the continuum begin? Our contributors suggest 2020, a year of trauma that drove revolution amongst SMB (survivors and newbies.) Since then, the (r)evolution has continuously vectored upwards, and these stories have become market conditions - the ante for B2SMB, if you will.

Here they are:

1. Economic Recovery and Growth:

- Surge in New Business Applications: The U.S. averaged 430,000 new business applications per month in 2024, marking a 50% increase compared to 2019.

[Reuters](#)

- Job Creation: Small businesses contributed to over 70% of net new jobs since 2019, underscoring their pivotal role in economic recovery.

[Reuters](#)

2. Tech Transformation:

- Adoption of AI and Automation: The use of AI among small businesses nearly doubled since 2023, becoming the fifth most utilized technology, enhancing operations and customer engagement.

[U.S. Chamber of Commerce](#)

- E-commerce Expansion: Platforms like Shopify reported a 22% year-over-year increase in Black Friday gross merchandise volume, indicating robust growth in online sales channels.

[Investors.com](#)

3. Access to Funding:

- Record SBA Lending: The Small Business Administration delivered a record \$56 billion to small businesses and disaster-impacted communities in Fiscal Year 2024, a 50% increase over FY 2020.

[Small Business Administration](#)

- Community Development Financial Institutions (CDFIs): These institutions unlocked \$25 billion for SMB rejected by traditional banks, enhancing financial inclusion.

[CDFI 2024 Annual Report](#)

4. Workforce Evolution:

- Flexible Work Models: A significant portion of employees expressed a preference for hybrid or remote work arrangements, prompting small businesses to adapt to these expectations to attract and retain talent.

[Fit Small Business](#)

- Employee Well-being Initiatives: With high stress levels reported among employees, small businesses implemented programs focusing on mental health and work-life balance to improve retention and productivity.

[Fit Small Business](#)

5. Community Focus:

- "Shop Small" Campaigns: events like Small Business Saturday that encourage consumers to support local businesses grew nationally in frequency, reach and engagement, boosting local economies.

[New York Post](#)

- General merchandise retailers on "Main Street" saw a notable increase in sales of 14.4% from the previous year, showing a marked return to the local store.

[US Chamber of Commerce](#)

6. Green Initiatives:

- 70% of business leaders in 2024 said climate change would have a high or very high impact on their business's strategy and operations over the next three years, up from 61% in 2023.

[Deloitte](#) and [Travel Perk](#)

- The Green product and service market for SMBs is expected to grow at a compound annual growth rate of 20.7% from 2024 to 2032.

[Profile Tree](#)

Further Details On Significant 2024 Developments

Economic Recovery and Growth

- A. Record High Consumer Spending: Small businesses benefited from a 3.1% increase in consumer spending in 2024, with a focus on experiences and local services.
- **Holiday Season Retail Sales:** U.S. retail sales during the holiday shopping season were projected to reach \$973 billion in 2024, marking a substantial increase from previous years. This surge provided small retailers with enhanced revenue opportunities.
[EXIM Grow](#)
 - **Black Friday and Cyber Monday Performance:** Approximately 197 million Americans shopped online and in stores from Thanksgiving to Cyber Monday, surpassing expectations. The average expenditure per shopper was \$235, up from the previous year, benefiting small businesses participating in these events.
[MarketWatch](#)
 - **Small Business Optimism and Revenue Expectations:** Over 70% of small business leaders anticipated revenue growth in the coming year, the highest level since the pandemic's onset. This optimism is linked to increased consumer spending and a more favorable economic environment.
[U.S. Department of the Treasury](#)
 - **E-commerce Growth Among Small Businesses:** Small businesses experienced a 22% year-over-year increase in online sales during Black Friday, indicating a significant shift towards e-commerce platforms to meet rising consumer demand.
[Associated Press](#)
 - **Sector-Specific Spending Increases:** The leisure and hospitality industry added an average of 52,000 jobs per month over the past year, reflecting increased consumer spending in dining and entertainment, which directly benefits small businesses in these sectors.
[Forbes](#)

B. Geographic Growth Hotspots: States like Texas, Florida, and Arizona saw the largest increases in small business formations, driven by favorable tax policies and population growth. ([source](#))

- Texas Leads in Business Growth: Texas experienced a 23.7% increase in business growth, the highest in the nation, attracting a net migration of 76,000 educated workers. The absence of corporate income tax further enhances its appeal to entrepreneurs.

[Go Banking Rates](#)

- Arizona's Rapid Expansion: Arizona saw a 4.32% rise in small businesses, ranking seventh nationally. This growth reflects the state's conducive environment for entrepreneurial ventures.

[AZ Big Media](#)

- Florida's Business-Friendly Climate: Florida's favorable tax policies and robust consumer spending growth have made it a top destination for new businesses, contributing to its economic vitality.

[KXAN](#)

- Idaho's Small Business Surge: Idaho led the nation with a 6.55% increase in small businesses between 2020 and 2021, indicating a strong entrepreneurial spirit.

[AZ Big Media](#)

C. Inflation Easing: Inflation slowed to an annual rate of 3.2% in 2024, providing relief in operational costs and improving consumer purchasing power. ([source](#))

- Increased Small Business Optimism: The National Federation of Independent Business (NFIB) reported that its Small Business Optimism Index rose to 101.7 in November 2024, the highest level since June 2021. This surge in confidence is attributed to easing inflationary pressures, which have alleviated cost concerns for small business owners.

[Reuters](#)

- Stabilization of Input Costs: With the Consumer Price Index (CPI) increasing by 2.7% year-over-year in November 2024, a moderation from previous highs, small businesses experienced more predictable input costs. This stability enabled better financial planning and pricing strategies.

[New York Post](#)

- Improved Access to Capital: Anticipation of Federal Reserve interest rate cuts, despite a slight uptick in inflation, has led to more favorable

borrowing conditions. Lower interest rates reduce financing costs for small businesses, facilitating expansion and operational investments.

[The Times](#)

- Enhanced Consumer Spending Power: As inflation moderated, consumers retained more disposable income, leading to increased spending. This uptick in consumer expenditure directly benefited small businesses, particularly in retail and services sectors.

[U.S. Chamber of Commerce](#)

- Reduced Pressure to Raise Prices: With the slowdown in inflation, 78% of small business owners identified inflation as a top concern, down from previous periods. This reduction in cost pressures lessened the need to increase prices, helping maintain competitiveness and customer loyalty.

[Fit Small Business](#)

Tech Transformation

A. **Widespread AI Adoption:** Over 45% of small businesses reported using generative AI for tasks such as content creation, inventory management, and predictive analytics. ([source](#))

- Widespread AI Utilization Among Small Businesses: A U.S. Chamber of Commerce survey revealed that 98% of small businesses are employing AI-enabled tools, with 40% utilizing generative AI for tasks like content creation. This widespread adoption has enhanced operational efficiency and reduced costs.

[Associated Press](#)

- Productivity Enhancement Through AI: A Forbes Advisor survey found that 64% of businesses anticipate AI will boost overall productivity, reflecting confidence in AI's potential to transform operations.

[Forbes](#)

- Revenue Growth Linked to AI Adoption: McKinsey's Global Survey on AI reported that 63% of companies integrating AI into their operations experienced revenue increases, highlighting AI's role in business expansion.

[Forbes](#)

- Cost Reduction Achieved with AI Implementation: The same McKinsey survey indicated that AI adoption led to a 37% reduction in costs for businesses, underscoring its efficiency benefits.

[Forbes](#)

- Accelerated AI Adoption Rates: McKinsey's 2024 report noted that 65% of organizations are regularly using generative AI, nearly doubling from the previous year, signifying rapid integration of AI technologies.

[McKinsey & Company](#)

B. **Digital Payments Growth:** Mobile payment platforms like PayPal and Stripe saw a 19% increase in adoption among small businesses, simplifying transactions. ([source](#))

- Increased Consumer Adoption of Digital Payments: Approximately 92% of U.S. consumers reported using some form of digital payment in 2024, up from previous years. This widespread adoption enabled small businesses to cater to evolving consumer preferences, thereby expanding their customer base.

[McKinsey & Company](#)

- Growth in Digital Wallet Usage: Digital wallets accounted for 50% of global e-commerce transactions and 30% of in-store payments in 2023, with projections indicating continued growth. Small businesses integrating digital wallets like PayPal and Apple Pay experienced increased sales due to the convenience offered to customers.
[Fit Small Business](#)
- Expansion of Buy Now, Pay Later (BNPL) Services: BNPL services saw an 18% year-over-year growth, reaching \$316 billion in global e-commerce spend in 2023. Small businesses offering BNPL options attracted more customers, particularly younger demographics seeking flexible payment solutions.
[Fit Small Business](#)
- Rise in Mobile Point-of-Sale (mPOS) Payments: The penetration rate of mobile POS payments increased across 34 countries in 2023, facilitating transactions for small businesses without traditional payment infrastructure. This advancement allowed small enterprises to operate more efficiently and reach customers in various settings.
[Statista](#)
- Projected Growth in Digital Payment Market: The global digital payments market is expected to grow at a compound annual growth rate (CAGR) of 21.1% from 2024 to 2030. This growth presents substantial opportunities for small businesses to leverage digital payment solutions, enhancing their competitiveness and operational efficiency.
[Grand View Research](#)

C. **Affordable Tech Tools:** Platforms such as Canva, Notion, and HubSpot offered small businesses low-cost solutions for design, productivity, and marketing. ([source](#))

- Widespread Technology Utilization: A U.S. Chamber of Commerce survey revealed that 98% of small businesses are utilizing AI-enabled tools, with 40% employing generative AI for tasks such as content creation. This widespread adoption has enhanced operational efficiency and reduced costs.
[U.S. Chamber of Commerce](#)
- Enhanced Customer Relationship Management (CRM) Adoption: Salesforce's Small and Medium Business Trends Report indicated that 76% of small businesses leveraging technology tools, including CRM systems, experienced growth. These tools facilitated better customer

engagement and streamlined operations.

[Salesforce](#)

- Increased Use of Social Media Platforms: A survey found that 66% of small businesses utilized social media accounts to reach new customers and improve customer service, leading to increased sales and brand visibility.

[Nextiva](#)

- Adoption of Cloud-Based Solutions: The adoption of cloud-based accounting and project management tools among small businesses rose by 30%, enabling remote work capabilities and reducing overhead costs.

[FinancesOnline](#)

- Implementation of E-commerce Platforms: The integration of affordable e-commerce platforms allowed 45% of small businesses to accept various forms of digital payments, expanding their customer base and increasing revenue.

[Whop](#)

Top Ten Tech Tool Categories

No technology recap for the year is complete without a contest between biased judges - or at least judges with strong favorites. Here are what we believe to be the 10 most impactful tech tool categories of 2024/2025, based on widespread adoption and SMB-rated effectiveness. Note that ALL of these categories are manifesting some form of AI to enhance utility:

1. AI-Powered Tools

- ChatGPT, Jasper, and Writesonic:
 - Used for content creation, customer engagement, and marketing copy, enabling SMBs to scale their communication efforts at a lower cost.
 - Impact: Increased productivity by automating repetitive tasks and generating customer interactions.

2. E-Commerce Platforms

- Shopify, WooCommerce, and BigCommerce:
 - Helped SMBs establish and grow online stores with user-friendly interfaces and scalable solutions.
 - Impact: Enabled businesses to expand into global markets and accept diverse payment methods.

3. Social Media Management Tools

- Hootsuite, Buffer, and Sprout Social:
 - Simplified social media content scheduling, analytics, and engagement, boosting online visibility.
 - Impact: Improved customer acquisition and retention through targeted social campaigns.

4. Customer Relationship Management (CRM) Software

- Salesforce, HubSpot, and Zoho CRM:
 - Centralized customer data management and automated lead generation.
 - Impact: Enhanced customer satisfaction, streamlined sales pipelines.

5. Cloud-Based Accounting Software

- QuickBooks, Xero, and Wave:
 - Provided SMBs with cost-effective financial management, invoicing, and payroll solutions.
 - Impact: Improved cash flow visibility and compliance with financial regulations.

6. Project Management Tools

- Trello, Asana, and Monday.com:
 - Offered SMBs affordable solutions for task delegation, deadline tracking, and team collaboration.
 - Impact: Increased efficiency in operations and project delivery.

7. Payment Processing Solutions

- Square, Stripe, and PayPal:
 - Enabled businesses to accept payments online and in-person seamlessly.
 - Impact: Boosted revenue through faster, secure, and convenient payment options.

8. AI Chatbots

- Zendesk AI, Intercom, and Freshchat:
 - Enhanced customer support by automating responses and resolving issues efficiently.
 - Impact: Reduced customer service costs while improving response times.

9. Email Marketing Platforms

- Mailchimp, Constant Contact, and Sendinblue:
 - Helped SMBs design, automate, and track email campaigns.
 - Impact: Increased lead generation and customer engagement through personalized communication.

10. Cloud Storage and Collaboration Tools

- Google Workspace and Microsoft 365:
 - Provided SMBs with essential tools for collaboration, document sharing, and remote work.
 - Impact: Supported hybrid work environments and enhanced productivity.

Access to Funding

1. **Microloans Surge:** SBA microloans increased by 18% in 2024, enabling more startups and underrepresented entrepreneurs to access capital. ([source](#))

- SBA Microloan Program Expansion: The Small Business Administration (SBA) reported a 7% increase in financing, totaling \$56 billion, with a notable rise in smaller loans. [AP News](#)
- Increased Number of Financings: For the first time since 2008, the SBA distributed over 100,000 financings to small businesses, marking a 22% increase from fiscal 2023 and a 50% rise since 2020. [AP News](#)
- Focus on Small-Dollar Loans: The SBA backed over 38,000 7(a) loans under \$150,000, totaling \$2.7 billion, doubling the amount of small-dollar loans since 2020 and increasing by one-third compared to 2023. [AP News](#)
- Support for Minority-Owned Businesses: The SBA facilitated 5,200 loans worth \$1.5 billion to Black-owned businesses and 9,600 loans totaling \$3.3 billion to Latino-owned businesses during the fiscal year. [AP News](#)
- Assistance to Women-Owned Businesses: The SBA distributed 15,500 loans amounting to \$5.6 billion to majority women-owned businesses, emphasizing support for underrepresented entrepreneurs. [AP News](#)

2. **Record Crowdfunding Success:** Crowdfunding platforms like Kickstarter reported over \$800 million raised for small businesses in 2024, a record high. ([source](#))

- Diversification of Crowdfunding Models: In 2024, crowdfunding diversified into rewards-based, equity, debt-based, and

donation-based models, catering to various business needs.

[SMB CEO](#)

- **Technological Advancements:** The integration of blockchain and AI technologies enhanced transparency and security in crowdfunding platforms, boosting investor confidence.

[SMB CEO](#)

- **Global Crowdfunding Growth:** The global crowdfunding market continued to expand, with significant contributions from platforms like Kickstarter and Indiegogo.

[SMB CEO](#)

- **Increased Backer Participation:** More individuals participated as backers in crowdfunding campaigns, reflecting growing public support for small business ventures.

[SMB CEO](#)

- **Enhanced Accessibility for Entrepreneurs:** Crowdfunding provided an alternative financing avenue for entrepreneurs, reducing reliance on traditional bank loans.

[SMB CEO](#)

3. Private Equity and Angel Investors Reengage: Investment in small businesses by angel investors grew 12%, focusing on high-potential startups in tech and green energy sectors. ([source](#))

- **Private Equity Fundraising and Investment Activity:** Shore Capital Partners, a microcap firm, raised nearly \$1.9 billion across three new funds, surpassing their fundraising goals. These funds are aimed at diversifying investments beyond their traditional focus on smaller businesses, indicating a robust interest in supporting small business startups.

[Wall Street Journal](#)

- **Angel Investor Engagement:** Angel investors continued to play a crucial role in funding early-stage startups. Platforms like Tech Coast Angels (TCA), now known as TCA Venture Group, reported significant investment activities, with TCA investing \$15.4 million in 41 companies in 2022. This trend persisted into 2024, reflecting sustained angel investor engagement in nurturing small businesses.

[Wikipedia](#)

- **Increased Focus on Niche Sectors:** Investors showed heightened interest in niche sectors such as women's sports and beauty brands. For instance, League One Volleyball (LOVB) secured \$100 million in funding from private equity and venture capital funds, aiming to establish a professional women's volleyball league in the U.S. Similarly, the beauty industry anticipated a surge in mergers and acquisitions, with investors prioritizing brands demonstrating profitability and innovation.
[Financial Times](#)
- **Emergence of Specialized Investment Funds:** New investment funds targeting specific demographics and sectors emerged. Nell Daly launched "Revenge Capital," a £50 million investment fund to support female entrepreneurs in the UK, addressing the funding challenges faced by women-led startups. This initiative reflects a broader trend of private investors channeling funds into underserved markets.
[The Times](#)
- **Optimism for IPO Market Revival:** Investment bankers expressed optimism about a revival in initial public offerings (IPOs) in 2025, driven by a strong pipeline of high-profile companies planning stock market flotations. This anticipated uptick in capital markets activity is crucial for private equity-backed companies, including small business startups, that have faced challenges in selling or listing their portfolio companies due to high interest rates and volatile markets over the past two years.
[Reuters](#)

Workforce Evolution

Note that much of the data and statistics reported here took hold in 2023 and became actions and initiatives by SMBs in 2024.

1. **Upskilling and Training:** 35% of small businesses invested in employee training programs, focusing on digital skills and customer service.

[\(source\)](#)

1. According to the Goldman Sachs 10,000 Small Businesses report from 2023, 77% of small business owners reported investing in employee training and development programs, a 24% increase from 2019. This shows a significant shift toward prioritizing workforce development.
2. The U.S. Chamber of Commerce's Q4 2023 Small Business Index found that 51% of small businesses implemented digital skills training programs for their employees, with particular focus on data analytics, digital marketing, and cloud computing tools.
3. Based on a survey by Deloitte and The Manufacturing Institute in 2023, 89% of small manufacturing businesses reported offering apprenticeships or on-the-job training programs, up from 60% in 2020, demonstrating a strong commitment to upskilling their workforce.
4. The Small Business Administration's 2023 Impact Report revealed that small businesses increased their average training budget by 32% compared to pre-pandemic levels, with an emphasis on cross-training employees for multiple roles.
5. A PwC survey from late 2023 indicated that 65% of small businesses have partnered with local community colleges or technical schools to create customized training programs for their employees, showing a trend toward formal educational partnerships.

2. **Diversity and Inclusion Initiatives:** There was a 22% rise in diversity-focused hiring and workplace inclusion strategies among small businesses. ([source](#))
 1. According to a 2023 survey by the National Small Business Association, 68% of small businesses reported implementing formal diversity and inclusion policies, with 73% planning to expand these initiatives in 2024. This represents a 15% increase from the previous year.
 2. The U.S. Chamber of Commerce's Small Business Index for Q4 2023 found that 54% of small businesses have allocated specific budget lines for diversity recruitment and retention programs, compared to 35% in 2022.
 3. A SCORE Association study revealed that 82% of small businesses are actively working to diversify their supplier base in 2024, with particular emphasis on partnering with minority and women-owned businesses.
 4. According to Bank of America's 2023 Small Business Owner Report, 61% of small businesses have implemented or plan to implement unconscious bias training programs in 2024, up from 45% in 2023.
 5. The Small Business Administration reported that applications for their diversity-focused mentorship programs increased by 40% in late 2023, with many businesses citing plans to participate in 2024 as part of their DEI strategy.

3. **Gig Economy Integration:** Small businesses increasingly relied on gig workers, with platforms like Fiverr and Upwork seeing a 15% increase in usage. ([source](#))
 1. A QuickBooks survey from late 2023 found that 42% of small businesses reported using gig workers or freelancers for specialized projects, up from 28% in 2021. The primary areas included digital marketing, web development, and content creation.
 2. The Small Business Administration's 2023 report indicated that 65% of small businesses have integrated at least one gig economy platform (like Upwork, Fiverr, or TaskRabbit) into their operations, showing a 30% increase from 2020.
 3. According to Mastercard's Small Business Economic Report, businesses with fewer than 50 employees increased their spending on gig economy platforms by 45% in 2023 compared to 2022, particularly in areas of IT support and customer service.
 4. A study by Intuit projected that by 2024, approximately 55% of small businesses plan to use a hybrid workforce model combining traditional employees with gig workers, based on data collected in late 2023.
 5. The U.S. Chamber of Commerce reported that 38% of small businesses have created dedicated budgets for gig worker engagement in 2023, with 72% of these businesses reporting cost savings of 20-30% compared to traditional hiring methods.

Community Engagement

- 1. Increase in Local Events:** Small businesses participated in 20% more local fairs, markets, and festivals compared to 2023, boosting in-person engagement. Examples include: ([source](#))
 - Pop-Up Markets and Vendor Fairs: Small businesses organized pop-up markets in partnership with local malls or community centers, increasing brand visibility and driving foot traffic.
 - Seasonal Festivals and Holiday Markets: Participating in holiday markets (e.g., Christmas fairs) helped businesses showcase seasonal products and engage with new customers.
 - Neighborhood Block Parties: Local businesses collaborated with neighborhoods to host block parties featuring local vendors, food trucks, and entertainment, creating memorable community experiences.
 - Local Business Expos: Chambers of commerce organized local business expos, allowing small businesses to network and showcase their products/services to a larger audience.
 - Workshop Events and DIY Classes: Businesses like bakeries, craft shops, and fitness studios hosted workshops and classes to attract customers and create a loyal community.
- 2. Social Media Campaigns:** Businesses used platforms like Instagram and TikTok to drive foot traffic, with hashtags such as #ShopSmall seeing a 30% increase in use. ([source](#))
 - #ShopSmall Campaigns on Instagram: Businesses leveraged #ShopSmall hashtags during events like Small Business Saturday, increasing engagement and foot traffic by promoting their offers online.
 - TikTok Local Business Challenges: Small businesses participated in TikTok challenges, encouraging locals to visit stores and share their experiences online, creating a viral community buzz.
 - User-Generated Content Contests: Businesses ran photo contests on social media, where customers shared pictures from local businesses for a chance to win gift cards or discounts.

- Nextdoor Local Promotions: Small businesses used Nextdoor, a neighborhood-focused platform, to promote offers and updates to nearby residents, increasing local awareness.
- Influencer Takeovers: Businesses collaborated with local influencers to take over their social media accounts for a day, showcasing the business to a new local audience.

3. **Collaborative Partnerships:** Local business alliances formed partnerships to offer bundled discounts and cross-promotions, strengthening community ties. ([source](#))

- Bundled Discounts with Local Businesses: Restaurants, retail stores, and service providers formed partnerships to offer bundled discounts or “shop-and-dine” packages to customers.
- Cross-Promotion with Other Small Businesses: Small businesses cross-promoted each other’s products on social media and in-store, encouraging customers to visit multiple local shops.
- Local Loyalty Programs: Businesses partnered with neighboring shops to create community-wide loyalty programs, where customers earned points for shopping locally.
- Nonprofit Collaborations: Small businesses collaborated with local nonprofits to donate a portion of sales, creating goodwill and drawing socially conscious customers.
- Community Sponsorships: Businesses sponsored local sports teams, charity events, or school programs, boosting their brand presence and showing community support

Green Initiatives

- 1. Sustainable Certifications:** The number of small businesses earning certifications such as LEED and B Corp increased by 35% in 2024, appealing to eco-conscious customers. ([source](#))
 - **Global Growth of B Corps:** As of 2024, there are over 8,100 certified B Corporations across 95 countries, covering 161 industries and representing more than 745,000 employees. [Sustainability Magazine](#)
 - **Resilience of B Corps:** Between 2019 and 2021, B Corps were more likely to grow their revenue and headcounts, with 95% remaining in business in 2023 compared to 88% of non-B Corp businesses. [Sustainability Magazine](#)
 - **Diverse Industry Representation:** B Corp certification encompasses 161 industries, indicating a broad adoption of sustainable practices across various sectors. [Sustainability Magazine](#)
 - **Enhanced Business Performance:** Achieving B Corp status has been associated with positive financial impacts, with many certified companies reporting growth in revenue and resilience. [Sustainability Magazine](#)
 - **Increased Certification Efforts:** There has been a notable rise in businesses seeking certifications like B Corp and LEED, driven by consumer demand for verified sustainable practices. [CSE Net](#)

- 2. Government Grants for Green Energy:** Programs provided \$1.5 billion in grants to small businesses adopting renewable energy systems or improving energy efficiency. ([source](#))
 - **USDA's REAP Funding:** The Rural Energy for America Program (REAP) provides grants ranging from \$2,500 to \$1 million to agricultural producers and rural small businesses for renewable energy systems and energy efficiency improvements. [Rural Development](#)

- DOE's SBIR and STTR Programs: In 2024, the Department of Energy awarded \$52 million to small businesses across 39 states for research and development projects, including those focused on clean energy and decarbonization.
[Energy.gov](#)
 - Inflation Reduction Act Opportunities: The Inflation Reduction Act has opened funding opportunities for small businesses to invest in renewable energy systems and energy efficiency improvements, with various programs offering financial support.
[White House](#)
 - State-Level Initiatives: Cities like Chicago have launched Climate Infrastructure Fund grants, providing between \$75,000 to \$250,000 to small businesses and nonprofits for renewable energy and energy efficiency projects.
[Chicago](#)
 - International Examples: In Australia, grants up to \$50,000 have been allocated to eligible small businesses for energy relief, assisting in purchasing solar panels, batteries, and energy-efficient appliances.
[Adelaide Now](#)
3. **Consumer Demand:** 67% of consumers reported being more likely to buy from environmentally responsible businesses, encouraging adoption of sustainable practices. ([source](#))
- Consumer Preference for Sustainability: A significant portion of consumers are more likely to purchase from businesses that demonstrate environmental responsibility, influencing small businesses to adopt sustainable practices.
[FinancesOnline](#)
 - Impact on Purchasing Decisions: The growing consumer awareness and concern for environmental issues have led to increased demand for sustainably produced goods and services.
[FinancesOnline](#)
 - Market Differentiation: Businesses with sustainability certifications, such as B Corp, are perceived more favorably by consumers, potentially leading to increased customer loyalty and

market share.

[CSE Net](#)

- Influence on Business Practices: The rise in consumer demand for sustainability has prompted businesses to integrate environmental considerations into their operations and product offerings.

[Women in Cleantech & Sustainability](#)

- Economic Incentives: Consumers' willingness to support environmentally responsible businesses creates economic incentives for companies to pursue sustainable certifications and practices.

[Women in Cleantech & Sustainability](#)

The Demands of a “New Sell”: Key Success Factors In 2025

We affectionately call it the “hardest sell on Planet Earth”: closing a Small Business owner sale. The factors working against the earnest salesperson are too many to rehash here, BUT customer intel (much of it being powered by AI) will provide a new setting and framework for success.

What rules are new - and what are merely upgrades to the old saws?

We asked a number of our Sales Leadership Members for their do’s and don’ts in the new value propositions technology is bringing to their products and services. Here’s their combined list of must-haves:

1. Clear ROI Demonstration

- Focus on immediate cost savings and revenue generation
- Provide concrete metrics and case studies from similar businesses
- Offer ROI calculators or trial periods that prove value within 30-60 days

2. Simplified Integration & Implementation

- Ensure seamless integration with existing small business tools (QuickBooks, Shopify, etc.)
- Provide "plug-and-play" solutions requiring minimal technical expertise
- Offer comprehensive but straightforward onboarding support

3. Problem-Specific Solutions

- Target specific pain points rather than selling "AI" broadly
- Focus on common small business challenges like:
 - Customer service automation
 - Inventory management optimization
 - Marketing personalization
 - Administrative task automation

4. Privacy & Data Security Assurance

- Demonstrate compliance with current AI regulations

- Provide clear data handling and privacy policies
- Offer local data storage options where possible

5. Cost-Effective Pricing Models

- Implement flexible, scalable pricing structures
- Offer "pay-as-you-grow" options
- Provide clear feature tiers without hidden costs

6. Education & Support

- Offer hands-on training and resources
- Provide 24/7 customer support
- Create user communities for peer learning and support

7. Mobile-First Approach

- Ensure solutions work seamlessly on mobile devices
- Provide mobile apps or responsive interfaces
- Enable on-the-go management capabilities

8. Human-AI Balance

- Emphasize how AI augments rather than replaces staff
- Show how AI frees up time for higher-value activities
- Maintain human oversight options

9. Localization & Customization

- Offer industry-specific customizations
- Provide regional compliance features
- Support multiple languages and local business practices

A Checklist of “Proof Points”: Implementation Strategies for “The New Sell”

While no one has perfected the Playbook for selling to Small Business, our Members report several key requirements for 2025, and how they are responding:

1. Clear ROI Demonstration

- Build industry-specific ROI calculators showing:
 - Labor cost savings (e.g., 20 hours/week of administrative tasks automated)
 - Revenue potential (e.g., 15% increase in customer response rate)
 - Cost reduction metrics (e.g., 30% reduction in customer service costs)
- Create micro-case studies:
 - "Local restaurant saves \$2,000/month using AI inventory management"
 - "Boutique retail store increases sales by 25% with AI-powered personalization"
- Implement a "Value-First" trial approach:
 - 30-day free trial focused on one high-impact use case
 - Weekly ROI tracking reports
 - Success milestone celebrations

2. Simplified Integration & Implementation

- Develop "One-Click" integrations with:
 - Payment systems (Square, Stripe, PayPal)
 - Accounting software (QuickBooks, Xero, FreshBooks)
 - CRM platforms (Salesforce, HubSpot)
- Create implementation playbooks:
 - Day 1-30 roadmap
 - Pre-built templates and workflows
 - Video tutorials under 5 minutes
- Offer "Done-For-You" services:
 - Initial setup and configuration

- Data migration assistance
- Custom workflow creation

3. Problem-Specific Solutions Offered as “Packages”

- Marketing Automation Package:
 - Social media content generation
 - Email campaign optimization
 - Customer segmentation and targeting
 - Ad copy generation and testing

- Customer Service Package:
 - 24/7 AI chatbot with local business knowledge
 - Automated appointment scheduling
 - FAQ automation
 - Customer feedback analysis

- Operations Package:
 - Inventory forecasting
 - Staff scheduling optimization
 - Supply chain management
 - Quality control monitoring

4. Privacy & Security Implementation

- Implement "Privacy by Design":
 - Local data processing options
 - Encrypted data storage
 - Regular security audits
- Create transparency tools:
 - Real-time data usage dashboard
 - Automated compliance reports
 - Data deletion verification
- Establish trust markers:
 - Third-party security certifications
 - Regular penetration testing
 - Clear data handling documentation

5. Cost-Effective Pricing Strategies

- Basic Tier:
 - Essential AI features
 - Limited monthly transactions
 - Standard support
 - Perfect for solopreneurs
- Growth Tier:
 - Advanced AI capabilities
 - Increased usage limits
 - Priority support
 - Ideal for growing businesses
- Enterprise Tier:
 - Custom AI solutions
 - Unlimited usage
 - Dedicated support
 - For established businesses

6. Education & Support Framework

- Create multi-format training:
 - Interactive video courses
 - Live weekly webinars
 - Step-by-step guides
 - Mobile-friendly documentation
- Establish support channels:
 - 24/7 chatbot + human backup
 - Community forums
 - Monthly user groups
 - Expert office hours

7. Mobile-First Implementation

- Design mobile-optimized interfaces:
 - Quick-action buttons

- Voice command options
- Offline capabilities
- Create mobile-specific features:
 - Photo-to-data conversion
 - Voice-to-text reporting
 - Location-based insights
 - Push notifications for critical updates

8. Human-AI Balance Strategy

- Implement "AI Assistant" model:
 - AI handles repetitive tasks
 - Humans make final decisions
 - Clear escalation paths
- Create hybrid workflows:
 - AI draft review system
 - Human oversight dashboards
 - Performance monitoring tools

9. Customization & Localization Frameworks

- Industry "Best Practices" Templates:
 - Retail-specific AI models
 - Service business workflows
 - Professional services automation
- Regional Adaptation:
 - Local language support
 - Regional compliance features
 - Cultural preference settings
- Custom Solutions:
 - Industry-specific algorithms
 - Branded AI interfaces
 - Custom reporting tools

Best Practices for a New Sell: A Simple Model

1. Start with a "Quick Win":

- Choose one high-impact feature
- Implement in under 48 hours
- Document immediate results

2. Create Success Milestones:

- 30-day implementation plan
- 60-day optimization phase
- 90-day expansion strategy

3. Build Feedback Loops:

- Weekly usage reports
- Monthly ROI reviews
- Quarterly strategy sessions

Important Resources for B2SMB Leaders in 2025

Top 25 Small Business Influences

- **Melinda Emerson ("SmallBizLady")**
 - Focus: Small business startup and social media marketing.
 - Platforms: [SmallBizLady Blog](#)
 - Why Follow: She's a leading expert on small business startup, reinvention, and social media marketing.
- **Rieva Lesonsky**
 - Focus: Small business trends, startup advice, and marketing.
 - Platforms: [GrowBiz Media](#)
 - Why Follow: A former editor of Entrepreneur magazine, she has decades of experience in small business reporting.
- **Gene Marks**
 - Focus: Small business finance, technology, and leadership.
 - Platforms: [The Marks Group](#)
 - Why Follow: He's a frequent contributor to Forbes, Inc., and The Washington Post, offering practical advice on business operations.
- **Barry Moltz**
 - Focus: Small business operations, overcoming obstacles, and growth strategies.
 - Platforms: [BarryMoltz.com](#)
 - Why Follow: Barry helps business owners get unstuck and move forward with his "no-nonsense" advice.
- **Anita Campbell**
 - Focus: Small business news, trends, and marketing.
 - Platforms: [Small Business Trends](#)
 - Why Follow: She runs one of the most popular small business news sites and frequently shares advice on how to grow and manage your business.
- **John Jantsch**
 - Focus: Marketing for small businesses.
 - Platforms: [Duct Tape Marketing](#)
 - Why Follow: John provides practical marketing advice tailored for small businesses.
- **Susan Solovic**
 - Focus: Small business growth and marketing strategies.

- Platforms: [SusanSolovic.com](https://www.susansolovic.com)
- Why Follow: Susan is a small business expert, speaker, and author who frequently appears on national media.
- **Carol Roth**
 - Focus: Business growth, branding, and financing.
 - Platforms: [CarolRoth.com](https://www.carolroth.com)
 - Why Follow: Carol is an author, investor, and former judge on Mark Burnett's "America's Greatest Makers."
- **Ramon Ray**
 - Focus: Personal branding, marketing, and small business growth.
 - Platforms: [Smart Hustle](https://www.smart hustle.com)
 - Why Follow: He's a dynamic speaker and entrepreneur who provides tips on marketing and entrepreneurship.
- **Steve Strauss**
 - Focus: Small business finance, legal advice, and management.
 - Platforms: [TheSelfEmployed](https://www.the self employed.com)
 - Why Follow: Steve provides practical tips for freelancers, solopreneurs, and small business owners.

11. **Marcus Lemonis**

- Focus: Business turnarounds and leadership.
- Platforms: [The Profit \(TV Show\)](https://www.the profit.tv)
- Why Follow: Marcus is the host of CNBC's *The Profit*, where he helps struggling businesses find success.

12. **Ali Brown**

- Focus: Business coaching and growth strategies.
- Platforms: [AliBrown.com](https://www.alibrown.com)
- Why Follow: Known as a leader in empowering women entrepreneurs.

13. **Barbara Corcoran**

- Focus: Real estate and business advice.
- Platforms: [Shark Tank](https://www.shark tank.com)
- Why Follow: One of the most well-known business leaders from *Shark Tank*.

14. **Mike Michalowicz**

- Focus: Business profitability and financial management.
- Platforms: [MikeMichalowicz.com](https://www.mikemichalowicz.com)
- Why Follow: Author of *Profit First*, which teaches businesses how to achieve consistent profitability.

15. **Andrew Warner**

- Focus: Entrepreneurship and interviews with successful founders.
- Platforms: [Mixergy](https://www.mixergy.com)
- Why Follow: Andrew interviews entrepreneurs to learn their success secrets.

16. Kim Garst

- Focus: Social media marketing for small businesses.
- Platforms: KimGarst.com
- Why Follow: She provides actionable tips on leveraging social media for business growth.

17. Neil Patel

- Focus: Digital marketing and SEO strategies.
- Platforms: NeilPatel.com
- Why Follow: Neil is a world-renowned marketing expert who offers free tools and guides to small businesses.

18. Mari Smith

- Focus: Facebook marketing and social media.
- Platforms: MariSmith.com
- Why Follow: Known as the "Queen of Facebook," Mari provides insights on growing your business through social platforms.

19. Dorie Clark

- Focus: Branding and leadership strategies.
- Platforms: DorieClark.com
- Why Follow: Dorie helps business owners build their brands and establish their authority.

20. Michael Stelzner

- Focus: Social media marketing strategies.
- Platforms: [Social Media Examiner](http://SocialMediaExaminer.com)
- Why Follow: Founder of Social Media Examiner, which is one of the largest resources for social media marketing.

21. Brian Solis

- Focus: Digital transformation and innovation.
- Platforms: BrianSolis.com
- Why Follow: He offers insights into adapting your business to the digital age.

22. Tina Forsyth

- Focus: Business systems and operations.
- Platforms: TinaForsyth.com
- Why Follow: Tina helps businesses scale by creating efficient systems.

23. John Lee Dumas

- Focus: Entrepreneurial advice and success stories.
- Platforms: [Entrepreneurs on Fire](http://EntrepreneursOnFire.com)
- Why Follow: His podcast interviews some of the most successful entrepreneurs in the world.

24. Pamela Slim

- Focus: Business coaching and growth strategies.
- Platforms: PamelaSlim.com

- Why Follow: Author of *Escape from Cubicle Nation*, she helps entrepreneurs transition from employee to business owner.

25. Chris Brogan

- Focus: Leadership and business growth strategies.
- Platforms: ChrisBrogan.com
- Why Follow: Chris provides actionable advice on leadership and building strong relationships with customers.

Top News & Information Sites for Small Business

- **Forbes Small Business**
 - <https://www.forbes.com/small-business/>
 - Covers entrepreneurship, funding, leadership tips, and market trends.
- **Entrepreneur**
 - <https://www.entrepreneur.com/>
 - Focuses on small business management, innovation, and startup strategies.
- **Inc.**
 - <https://www.inc.com/>
 - Provides insights on leadership, finance, and startup culture.
- **Small Business Trends**
 - <https://smallbiztrends.com/>
 - Offers news, tips, and trends tailored to small businesses.
- **Business News Daily**
 - <https://www.businessnewsdaily.com/>
 - Offers guides, product reviews, and market analysis.
- **CNBC Small Business**
 - <https://www.cnbc.com/small-business/>
 - Financial insights and news affecting small businesses.
- **Bloomberg Small Business**
 - <https://www.bloomberg.com/small-business>
 - Market trends and economic forecasts.
- **Reuters Business News**
 - <https://www.reuters.com/business/>
 - Global news and economic developments relevant to small businesses.
- **Fast Company**
<https://www.fastcompany.com/>
 - Focuses on innovation, leadership, and future-focused business strategies.
- **TechCrunch**
 - <https://techcrunch.com/>
 - Covers startups, tech trends, and funding news.

- **SCORE**
 - <https://www.score.org/>
 - Provides free resources, workshops, and mentorship.
- **US Small Business Administration (SBA)**
 - <https://www.sba.gov/>
 - Government-backed resources and legal updates.
- **AllBusiness**
 - <https://www.allbusiness.com/>
 - Features articles on operations, marketing, and leadership.
- **Fit Small Business**
 - <https://fitsmallbusiness.com/>
 - Offers practical guides on business software, finance, and operations.
- **NPR Business**
 - <https://www.npr.org/sections/business/>
 - Business-focused stories with a human-interest angle.
- **Harvard Business Review**
 - <https://hbr.org/>
 - Offers insights on business leadership and strategy.
- **Small Biz Daily**
 - <https://www.smallbizdaily.com/>
 - Covers business ideas, trends, and marketing strategies.
- **The Balance Small Business**
 - <https://www.thebalancesmb.com/>
 - Offers practical financial advice for small businesses.
- **Bplans**
 - <https://www.bplans.com/>
 - Offers business plan templates and startup resources.
- **The Motley Fool**
 - <https://www.fool.com/>
 - Provides financial and investment advice.
- **Mashable Business**
 - <https://mashable.com/category/business/>
 - Covers business innovation and tech trends.
- **Business Insider**
 - <https://www.businessinsider.com/>
 - Offers business news, insights, and market analysis.
- **Yahoo Finance Small Business**

- <https://finance.yahoo.com/small-business>
- Offers business and market news for small businesses.
- **Inc42**
 - <https://inc42.com/>
 - Focuses on tech startups and small businesses.
- **ZDNet Business**
 - <https://www.zdnet.com/>
 - Offers news on business technology.
- **HuffPost Small Business**
 - <https://www.huffpost.com/section/small-business>
 - Covers a variety of business-related topics.
- **The Guardian Business**
 - <https://www.theguardian.com/business>
 - Offers news on global economic and business developments.
- **The Economist**
 - <https://www.economist.com/>
 - Offers in-depth global economic analysis.
- **Kiplinger Business**
 - <https://www.kiplinger.com/>
 - Provides financial advice and business insights.
- **Fortune**
 - <https://fortune.com/>
 - Covers business leaders, innovation, and market trends.
- **BBC Business News**
 - <https://www.bbc.com/news/business>
 - Offers global business news and insights.
- **The Wall Street Journal Small Business**
 - <https://www.wsj.com/news/business/small-business>
 - Offers comprehensive business news and analysis.
- **TechRepublic**
 - <https://www.techrepublic.com/>
 - Focuses on business technology solutions.
- **StartUp Donut**
 - <https://www.startupdonut.co.uk/>
 - Offers resources for small business startups.
- **Work It Daily**
 - <https://www.workitdaily.com/>
 - Provides career and business advice.

- **Kabbage Small Business Resource Center**
 - <https://www.kabbage.com/resource-center>
 - Offers resources on business loans and financial management.
- **Entrepreneur's Organization (EO)**
 - <https://www.eonetwork.org/>
 - Provides resources and networking for entrepreneurs.
- **Springwise**
 - <https://www.springwise.com/>
 - Offers insights on innovation and new business ideas.
- **Noobpreneur**
 - <https://www.noobpreneur.com/>
 - Focuses on small business management and strategies.
- **Business2Community**
 - <https://www.business2community.com/>
 - Offers marketing and business advice.
- **SmartBrief on Entrepreneurs**
 - <https://www.smartbrief.com/>
 - Curated business news and insights.
- **StartupNation**
 - <https://www.startupnation.com/>
 - Offers resources for entrepreneurs and small businesses.
- **American Express Business Trends & Insights**
 - <https://www.americanexpress.com/en-us/business/trends-and-insights/>
 - Offers business insights and advice.
- **B2B Marketing**
 - <https://www.b2bmarketing.net/>
 - Focuses on marketing strategies for businesses.
- **Foundr**
 - <https://foundr.com/>
 - Provides advice on scaling and growing a business.
- **Business Pundit**
 - <https://www.businesspundit.com/>
 - Covers business news and entrepreneurship.
- **Startup Grind**
 - <https://www.startupgrind.com/>
 - Offers events and resources for entrepreneurs.
- **Thrive Global**

- <https://thriveglobal.com/>
- Offers insights on productivity and well-being in business.
- **OpenForum by American Express**
 - <https://www.americanexpress.com/en-us/business/trends-and-insights/openforum/>
 - Offers advice and resources for small businesses.

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