

NSBAi Task Force

Working Framework for Small Business Protections and Empowerment in AI Infrastructure and Implementation

Revised to incorporate and align with the AI Task Force Recommendations | Nov. 2025

National Digital Empowerment & Protection Framework for Small Businesses

Resolution of the NSBA / SBTC AI Task Force

Date: XXXX

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Preamble

Small businesses drive America’s economic growth, innovation, and community vitality. As technological change accelerates, particularly in the rapidly scaling artificial intelligence (AI) landscape, data governance, and cybersecurity, small businesses face both unprecedented opportunities and risks. Ensuring that small firms can adopt, benefit from, and compete through modern technologies requires intentional, small-business-focused policies.

To serve as steadfast advocates for this objective, NSBA, its Small Business Technology Council (SBTC) and the NSBAi Task Force hereby adopt this Framework to advance a national strategy that empowers small businesses digitally, while ensuring protection from disproportionate burdens, regulatory ambiguity, and unintended harms.

I. Guiding Principles

A. Small Businesses as Core Actors

- i. Policy must recognize small firms as creators, deployers, and innovators in AI, not just users shaped by large platforms.

B. Innovation with Protection

- i. Ensure AI and digital policies foster experimentation and productivity without imposing undue liability or compliance burdens on small firms.

C. Access, Equity & Inclusion

- i. Small businesses, including micro-firms and underserved communities, must have priority access to digital training, broadband, and AI tools.

D. Simplicity & Clarity

- i. Regulations, standards, and guidance must be clear, streamlined, and easy to implement, avoiding burdensome or legal uncertainty.

E. Proportionality

- i. Obligations must scale by business size and risk profile. Small firms should not face enterprise-level requirements.

F. Security & Resilience

- i. Strengthen small-business cybersecurity and provide accessible resources, toolkits, and rapid-response support.

G. Data as Shared Value

- i. Small businesses should have access to and benefit from data, with protections around ownership, privacy, and transparency.

H. Government–Private Sector Partnership

- i. Agencies, including the National Institute for Standards and Technology (NIST) and the U.S. Small Business Administration (SBA), private platforms, academia, and small business organizations must co-create AI tools, standards, and guidance.

II. Strategic Objectives

By 2030, national progress should include:

- Clear federal guidance clarifying that AI-related expenses are eligible under SBA 7(a) loans, reducing barriers to adoption.
- Federal agencies, including NIST and SBA, must receive dedicated appropriations to build small-business-focused AI resources and training.
- A national small-business AI and digital certification program covering 75 percent of small firms.
- Clear legal standards regarding AI-assisted IP and copyright to eliminate uncertainty disproportionately harming small businesses.
- A defined liability federal framework for AI systems protecting small firms, including clarified responsibility removing ambiguity and opposing private rights of action that enable predatory litigation.
- A regulatory environment where AI rules are innovation-friendly and scaled to business size.

By 2040, the small-business digital ecosystem will feature universal access to advanced technologies, strengthened IP protections, responsible liability structures, and a regulatory environment promoting innovation, rather than penalizing it.

III. Key Policy Pillars & Actions

A. Infrastructure & Access

- i. Expand broadband, cloud, and AI computing access with universal availability for small firms.
- ii. Prioritize small-business participation in federal digital programs with explicit statutory direction.

B. Small Business Innovation & Adoption

- i. Launch a Small Business AI Adoption Program led by NSBA and SBTC.
- ii. Create AI sandboxes with safe-harbor liability protections.
- iii. Ensure size-appropriate regulatory expectations for AI developers and small-business deployers.

C. Data Governance & Market Access

- i. Provide small businesses with fair and transparent access to data markets.
- ii. Promote interoperable standards that prevent vendor lock-in.
- iii. Introduce “data-value vouchers” supporting small-business analytics adoption.

D. AI Governance, Fairness & Liability

- i. Establish federal guidelines clarifying IP eligibility for AI-assisted works.

- ii. Develop an AI liability framework defining responsibility, limiting excessive litigation, and explicitly rejecting private rights of action.
- iii. Require proportional compliance obligations for small firms.
- iv. Publish a Small Business AI Compliance Toolkit, including templates, transparency guidance, and risk management checklists.

E. Cybersecurity & Resilience

- i. Create a Small Business Cyber-Resilience Program with subsidized assessments and shared threat intelligence.
- ii. Require digital vendors serving small businesses to maintain baseline security safeguards.
- iii. Support affordable cyber insurance access.

F. Digital Literacy & Workforce

- i. Establish a national small-business digital skills credential.
- ii. Prioritize small-business enrollment in AI training and federal workforce upskilling programs.
- iii. Support mentorship and peer-learning networks.

G. Procurement & Market Entry

- i. Promote small-business-preferred procurement standards in digital and AI categories.
- ii. Establish a “Digital-Ready Small Business” credential.
- iii. Expand access to federal and corporate supply chains.

H. Measurement, Oversight & Accountability

- i. Form an SBTC Digital Small Business Council to track progress, issue scorecards, and recommend regulatory reform.
- ii. Require small-business impact assessments for all new AI rules.
- iii. Publish transparent data on adoption, IP rulings, liability landscapes, and regulatory burdens.

IV. Implementation Roles

A. Government

- i. Fund NIST and SBA programs dedicated to small-business-focused AI support.
- ii. Ensure size-based regulatory scaling.

B. Small Business Organizations

- i. Serve as primary outreach hubs and feedback channels.

C. Private Sector

- i. Co-develop tools tailored to small-business cost, risk, and operational needs.

D. Academia

- i. Support innovation sandboxes and AI safety research accessible to small firms.

E. SBTC AI Task Force

- i. Issue bi-annual reports, coordinate training, and update guidance.

V. Budgeting & Incentives

- Provide appropriated funding for small-business AI resources at NIST and SBA.
- Offer tax incentives for digital and AI investments.
- Expand loan eligibility and R&D grants.

VI. Review & Updating

This Framework will be reviewed every two years to integrate emerging technologies, legal developments, and evolving small-business needs.

ADOPTED BY

National Small Business Association (NSBA)

Small Business Technology Council (SBTC), AI Task Force

Date: XXXX