



BOTTOM LINE FOR OWNERS

Help is arriving: Goldman's AI Institute and BOB's free beta lower the cost of getting started.

Pro teams are using AI on chores every club and gym shares: waivers, fan calls and game video.

One task today: confirm two-step sign-in and a tested offline backup with your IT person.

AI AT WORK

THE AI NEWS THAT SAVES OWNERS TIME THIS WEEK.

TOP STORY

1. Goldman puts \$500M behind AI training for small businesses

Goldman Sachs is putting \$500 million behind helping another 10,000 small businesses grow, and its new Small Business AI Institute brings Anthropic, Google, Meta and OpenAI in as teachers. It's today's top story because it turns 'figure out AI on your own' into structured help aimed squarely at Main Street.

WHAT HAPPENED On Oct 22, Goldman Sachs launched the Small Business AI Institute as part of a new \$500 million commitment that also extends its 10,000 Small Businesses program to another 10,000 businesses. Anthropic, Google, Meta and OpenAI are partners: Google will offer its Grow with Google AI Professional certificate, with three months of no-cost Google AI Pro, to almost 20,000 owners and employees; Anthropic is building an applied-AI learning series; and OpenAI will run workshops through the program's community college partners. A Goldman survey of more than 2,400 program graduates found 86% use AI, but only 15% say it's fully part of their core operations.

WHY IT MATTERS FOR YOUR BUSINESS Most owners don't need another app; they need someone to show them where AI saves time in their own business, and this is structured help from the companies that make the tools. A fitness studio, youth sports club, tutoring center or groomer could use the Google certificate to train a staff member, or look at the expanded 10,000 Small Businesses program. Goldman CEO David Solomon also told owners most of the economy doesn't need the most powerful AI models, so everyday plans are enough; eligibility details for the new spots weren't spelled out in the announcement.

IMPACT What it means for you This is structured help from the companies that make the tools, aimed at owners who do not need another app. Everyday AI plans are enough; the new 10,000 Small Businesses spots and the Google certificate are the doors to watch.

@Goldman Sachs on X · Thu 7:00 AM ET — Goldman's launch post naming Anthropic, Google, Meta and OpenAI as partners.

Goldman Sachs announcement · Oct 22 — Goldman's release: the \$500M commitment, the four AI partners, the Google certificate offer and the new owner survey.



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WHY IT MATTERS FOR YOUR BUSINESS unpatched internet-facing devices, remote access) exist in small businesses too. A gym, academy or kennel whose booking records and backups sit on one network is the kind of setup ransomware counts on. The fixes the agencies list are basic and mostly cheap.

WATCH FOR Get a written yes on multifactor sign-in, current router updates and a tested offline backup. If someone calls claiming to have your data, don't negotiate on the spot; call your IT person first.

CISA/FBI joint advisory · Oct 21 — U.S. government announcement of the SafePay advisory: how the group gets in and the recommended defenses.

2. BOB, a free AI finance helper, handles invoices by text

WHAT HAPPENED Miami startup BOB raised a \$5.5 million seed round on Oct 22 for its AI financial assistant for small business owners. It works through WhatsApp, text, Slack, Microsoft Teams, email or its own app to keep financial records, send bills, accept payments and show real-time cash flow. Its private beta opened last month, 500 businesses have signed up, and it's free for now, though the company is choosing which businesses it takes on.

WHY IT MATTERS FOR YOUR BUSINESS Chasing invoices and keeping the books current is evening work for most owners. A gym, sports academy, tutoring center or pet sitter could text a question like 'who still owes for October?' instead of opening accounting software. It's early: the beta is selective, BOB hasn't said what it will cost later, and you should keep approval over any payment it sends.

IMPACT Ways to use it A gym, academy or pet sitter could text a question like who still owes for October instead of opening accounting software. Keep a person on any payment it sends, and treat later pricing as unknown.

Refresh Miami coverage · Oct 22 — Refresh Miami on BOB's \$5.5M seed round, what the assistant does and its free private beta.

3. Notion's new widget starts AI meeting notes from your home screen

WHAT HAPPENED On Oct 22, Notion released an AI Meeting Notes widget for iPhone and Android home screens, so you can start transcribing a conversation right from your phone's home screen. Notion's help center says AI Meeting Notes needs a Business or Enterprise plan, or an eligible mobile subscription that includes Notion AI. On a phone it only transcribes what the phone's microphone hears, so it suits in-person conversations rather than calls playing on the same phone.

WHY IT MATTERS FOR YOUR BUSINESS Parent conferences, trainer consults, new-member tours and staff huddles happen on the floor, not at a desk. Starting notes from the home screen means follow-ups don't slip. Always ask before you record, and keep kids' and health details out of notes you share widely.

IMPACT Try it today If you already pay for Notion AI, add the home-screen widget and start notes at your next in-person consult, with



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WATCH OUT

Watch out: a busy ransomware gang gets in through weak remote logins

WHAT HAPPENED On Oct 21, CISA, the FBI, the U.S. Secret Service and international partners issued a joint advisory on the SafePay ransomware group, which they call one of 2026's most active, with about 600 victims across sectors in the Americas, Europe and Australia. SafePay gets in with stolen passwords and through known flaws in internet-facing devices, often over VPN connections, then deletes or disables backups, steals data and locks systems. In some cases the group calls victims directly to pressure them to pay.

WHY IT MATTERS FOR YOUR BUSINESS The advisory focuses on critical infrastructure, but the ways in it describes (stolen passwords,



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IMPACT Try it today the other person's OK. Skip an upgrade just for this; a phone recorder plus an assistant you already use can cover a rough version.

@Notion announcement on X · Thu 6:23 PM ET — Notion's post introducing the AI Meeting Notes home-screen widget for iOS and Android.

Notion Help: AI Meeting Notes — Which plans include AI Meeting Notes and how mobile transcription works.

4. Octane AI's Phoenix builds product-finder quizzes for Shopify shops

WHAT HAPPENED Octane AI launched Phoenix, its biggest release yet, for Shopify merchants (announced Oct 20). Describe the quiz you want or upload what you already have, and it builds the questions, logic, email sign-up and results pages, then walks thousands of paths a shopper could take to flag dead ends and out-of-stock products. It also shows which orders came from a quiz, can run split tests, and can use a shopper's photo, like a pet's size, to pick products; it's available now through the Octane AI app in the Shopify App Store.

WHY IT MATTERS FOR YOUR BUSINESS If you sell online, a short 'which one is right for you?' quiz helps customers choose, and their answers tell you what they want. A pet store could match food or harness size, and a gym's shop could recommend starter gear. Octane says 15% of shoppers who finish one of its quizzes place an order, but that's the company's own figure, and pricing wasn't in the announcement.

IMPACT Ways to use it Turn the five questions you already ask in person into a short quiz that points shoppers to the right food, harness or starter gear. Shopify shops can build that in Phoenix; everyone else can use the same questions as a simple form.

Octane AI announcement (Business Wire) · Oct 20 — Octane AI's release on Phoenix: AI quiz building, automatic checks, revenue analytics and split tests.

5. Claude proved 123 open-source libraries free of certain crashes

WHAT HAPPENED Anthropic said on Oct 22 that, working with Theorem, it had Claude write mathematical proofs that 239 test entry points across 123 widely used open-source libraries can't crash on any input up to 64 MB, under specific technical assumptions. Along the way the process turned up hundreds of bugs, some that had gone undetected for years despite trillions of test runs, and Claude patched the ones it found. Anthropic says this kind of proof used to take years of expert effort.

WHY IT MATTERS FOR YOUR BUSINESS Your booking site, payment tools and member apps are built from shared open-source parts like these. Cheaper proof that those parts are solid should mean fewer emergencies like this week's PHP patching scramble. Anthropic is clear it's not 'bug-free': the proofs cover one chip type and setup, not most real servers yet.

IMPACT What it means for you Booking, payment and member apps sit on shared open-source parts like these. Cheaper proofs that those parts hold up should mean fewer scramble patches, even though this is not a claim that software is bug-free.

Anthropic research post · Oct 22 — Anthropic's write-up of the formal verification project, the bugs it found and its limits.

@Anthropic on X · Thu 6:01 PM ET — Anthropic's announcement post about using Claude to formally verify software at scale.

SPORTS BUSINESS

AI AND DATA IN THE BUSINESS OF SPORTS, FROM PRO FRONT OFFICES TO YOUTH CLUBS.

1. The Hawks built an AI waiver tracker for 12,000 forms a year

WHAT HAPPENED SBJ's Oct 21 tech newsletter profiled three new AI agents in sports. Over the offseason, the Atlanta Hawks used AI to create Abicus, a sign-up page plus an internal tracker for the roughly 12,000 performer



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WHAT HAPPENED waivers (half-court shooters, dance groups, anthem singers) the team deals with each year. Rock Entertainment Group, the Cavaliers' parent, launched Roxy with Satisfi Labs on Oct 1 to answer fans' ticket and merchandise questions, and FanIQ added Mo, an assistant inside its platform that helps teams with paid search and social campaigns.

WHY IT MATTERS FOR YOUR BUSINESS Waivers, medical forms and photo releases are the same headache for every club, camp and gym. The Hawks' tech chief said waivers were "not enough of a pain to warrant investment" until AI made a custom fix cheap to build. A youth club or camp could build a simple who-signed-what tracker the same way, while keeping the signed forms in its registration system.

IMPACT Ways to use it A club, camp or gym can keep a simple who-signed-what list the same way, using initials instead of full names. Leave medical details out and keep the signed forms in the registration system you already use.

SBJ Tech: three new AI agents · Oct 21 — Sports Business Journal's look at Roxy, Abicus and Mo, and the problems each one solves.

SBJ article version · Oct 21 — The same SBJ report as a standalone article.

2. Warriors pick RingCentral's AI voice agent to answer fan calls

WHAT HAPPENED On Oct 22, the Golden State Warriors named RingCentral their official agentic AI voice platform for fan engagement, expanding a decade-long partnership. The two say the AI will help with ticket inquiries, game-day questions and ongoing fan contact. The announcement didn't give a launch date or say which calls the AI will take first.

WHY IT MATTERS FOR YOUR BUSINESS If an NBA team is putting AI on routine ticket and game-day calls, the same idea works for a club's 'what time is pickup?' or a gym's 'are you open Sunday?' calls. The win is that staff spend phone time on the conversations that need a person. Start with routine questions and keep a person on billing, injuries and upset parents.

IMPACT Try it today Tally last month's top repeat phone questions. If most are hours, prices or schedules, those are the calls an AI voice agent can take so staff keep billing, injuries and upset parents.

RingCentral announcement · Oct 22 — RingCentral and the Warriors' release on the expanded partnership and AI voice for fan questions.

3. Hudl lets video coaches write Sportscodel scripts in plain English

WHAT HAPPENED Hudl said on Oct 23 that its AI Scripting Chat is available to all Hudl Sportscodel customers, with no setup and no tier restriction. You describe what you need and it writes the script for a Sportscodel code window, or finds the problem in an existing one. Hudl says more than 800 analysts have used it since the summer.

WHY IT MATTERS FOR YOUR BUSINESS In most programs only one or two people know Sportscodel scripting, so when they leave, the tagging setup breaks. This puts that skill in reach of any coach or video volunteer at a high school, club or academy that uses Sportscodel. Hudl says the output is a starting point, so review it before game day.

IMPACT Ways to use it Any coach or video volunteer on Sportscodel can describe a missing tag in plain English and get a starting script. Review it on last week's film before you trust it on game day.

Hudl blog: AI Scripting Chat · Oct 23 — Hudl on what AI Scripting Chat does, where it works best and how to open it.

4. Owl AI's Parliament clips highlights and tracks sponsor screen time live

WHAT HAPPENED Owl AI opened the beta waitlist for Parliament on Oct 21, a platform where AI agents work on live or archived sports video: 'Ask Owl' finds the key



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WHAT HAPPENED moments on request, social teams can clip highlights, and commercial teams can pull live sponsor-exposure numbers. It works with existing video feeds, so no new cameras are needed. Sign-up is free during the beta, pricing will scale with use, and a full launch is planned for December.

WHY IT MATTERS FOR YOUR BUSINESS Fast highlights and proof of sponsor exposure are what keep local sponsors renewing, and Owl names leagues, teams and content creators as possible users. A tournament or club that streams games could show a sponsor exactly how often its banner was on screen. It's a beta built for live sports broadcasts, so test it on one recorded game before you promise anything to a sponsor.

IMPACT *Ways to use it* A tournament or club that already streams games can pull highlight clips and a sponsor screen-time report from the same feed, with no new cameras. Test one recorded game before you quote numbers to a sponsor.

Owl AI: Introducing Parliament · Oct 21 — Owl's announcement of the Parliament beta and what its AI agents do with live video.

SBJ coverage · Oct 21 — SBJ on Parliament's free beta sign-up, usage pricing and December launch plan.

5. Phone video plus Claude turned tennis strokes into a coaching plan

WHAT HAPPENED On Oct 22, research group Off Policy published how it turned 34 hours of broadcast video of 11 ATP pros into precise measurements of serves, forehands and backhands, then ran phone footage of one of the authors and a friend through the same pipeline. Given the numbers, Claude recognized each player's weaker stroke without being told and ranked what to fix first. It's a research project, not an app you can download.

WHY IT MATTERS FOR YOUR BUSINESS The authors put a good tennis coach in the Bay Area at about \$150 an hour, and this shows a phone plus AI can give coaches hard numbers to back up what they see. It doesn't remove the coach: choosing what to measure took a lot of human judgment. For academies and private coaches, it points to a future 'video review' add-on for clients.

IMPACT *What it means for you* A phone plus AI can give coaches hard numbers to back up what they see, without replacing the coach. This is a research project, not an app, and choosing what to measure still takes a person.

Off Policy: Claude as a Tennis Coach · Oct 22 — The full write-up: the video pipeline, the stroke traits and Claude's coaching advice.

@Off Policy on X · Thu 3:03 PM ET — Off Policy's launch post for the project.

AROUND THE INDUSTRIES

WHAT AI IS DOING FOR BUSINESSES NEXT DOOR TO YOURS.

RETAIL & FASHION

1. AI styling app Alta lifted Rent the Runway engagement 35%

WHAT HAPPENED On Oct 22, Alta, a 'Clueless'-closet style app where people build outfits and try them on a personal avatar, raised a \$20 million Series A led by Forerunner, Fortune reported. Alta has trained 12 in-house AI models and began powering all the AI in Rent the Runway's app earlier this year, after which engagement rose 35%. Users have created 700 million outfits and 20 million avatars, and brands like Gap and Zimmermann are using it too.

WHY IT MATTERS FOR YOUR BUSINESS The retail lesson is that AI that helps a customer picture the product on themselves keeps them browsing. Zimmermann even used avatar try-ons ahead of release to judge how much to manufacture. For a gym, club or studio selling apparel, try-on and 'complete the look' features are coming to e-commerce tools, so ask vendors for before-and-after numbers.

IMPACT *What it means for you* AI that lets a customer picture the product on themselves keeps people browsing. Team and studio shops should ask e-commerce vendors for before-and-after numbers when try-on or complete-the-look tools show up.

@Forerunner on X · Thu 1:41 PM ET — Forerunner's post on leading the round, with Alta's usage figures.

Fortune exclusive · Oct 22 — Fortune on Alta's \$20M round, its in-house AI models and its work with Rent the Runway, Gap and Zimmermann.

RESTAURANTS & HOSPITALITY

2. OneDine's AI ordering helper gets new servers up to speed faster

WHAT HAPPENED On Oct 21, restaurant tech company OneDine launched ROM (Restaurant Ordering Mentor), a patent-pending tool that works with any point-of-sale system. Servers enter orders in texting-style shorthand, and ROM maps it to the menu and guides them through required choices, dietary and allergy needs, and pairings. It's available now for full-service restaurants; pricing wasn't announced.

WHY IT MATTERS FOR YOUR BUSINESS OneDine, citing federal labor data, says restaurants fill more than 423,000 server positions a year, so faster training is real money. The pitch is faster training for people, not fewer people. The same idea, putting 'how we do it here' into the tool, fits any front desk with turnover.

IMPACT *Ways to use it* The same idea works at any front desk with turnover: put how we do it here into a short cheat sheet, then turn it into a quiz for the next new hire. Faster training for people, not fewer people.

OneDine announcement (Business Wire) · Oct 21 — OneDine's release on ROM, how servers use it and why it targets training time.

FRANCHISE

3. Hand & Stone franchisees halve hiring time with AI scheduling

WHAT HAPPENED Hand & Stone Massage and Facial Spa was named the first Overall Winner of the Franchise Innovation Awards, Franchise Update reported on Oct 21. One winning project added conversational AI to the hiring tools franchisees already use (CareerPlug and Paradox): applicants hear back within minutes, answer each owner's screening questions, and book their own interview slot. Nearly 300 locations use it, and from December 2024 to December 2025 time to hire fell from 26.28 days to 12.71 days.

WHY IT MATTERS FOR YOUR BUSINESS In appointment businesses, an empty coaching or therapist slot is lost revenue, and the first employer to reply often wins the hire. Locations using the AI outreach turned 69% of applicants into interviews, versus 16% with manual outreach. People still run the final interviews and make the hiring decision. The figures come from the brand.

IMPACT *What it means for you* The first employer to reply often wins the hire, and locations using AI outreach cut time-to-hire roughly in half. People still run the final interviews; the figures come from the brand.

Franchise Update: Hand & Stone wins · Oct 21 — Franchise Update's interview with Hand & Stone's executives on its AI recruiting and booking projects and their results.

FITNESS

4. ABC Trainerize adds AI check-in drafts and at-risk client alerts

WHAT HAPPENED On Oct 22, coaching app ABC Trainerize released its October update for personal trainers and coaches. A new Coach Command Centre puts client messages, at-risk clients, program status and nutrition compliance on one screen. A new paid add-on, FitMetrics, drafts check-in replies from client data for the coach to review, turns a meal photo into a macro breakdown, and handles intake and recurring check-in forms. Pricing for the add-on wasn't listed.

WHY IT MATTERS FOR YOUR BUSINESS For personal trainers and studios, check-ins and paperwork eat the hours that should go to coaching, and clients who quietly drift away are the ones who cancel. The AI writes a first draft and the coach decides what gets sent, so the relationship stays with the trainer. It's one company's product update, so ask for a trial before buying.

IMPACT Try it today Pull the clients who have not booked or checked in for 14 days and send each one a short note from their coach this week. If you use Trainerize, the new at-risk view and draft replies can start that list.

ABC Trainerize: October updates · Oct 22 — ABC Trainerize's Oct 22 release notes on the Coach Command Centre, at-risk client view and the FitMetrics AI add-on.

SALONS & SPAS

5. Mangomint's Mira answers salon and spa calls and texts 24/7

WHAT HAPPENED On Oct 21, salon and spa software maker Mangomint launched Mira, an **AI receptionist** for beauty and wellness businesses, including day spas, med spas, massage studios and tattoo shops. Mira answers calls and texts around the clock; books, reschedules and cancels appointments; manages waitlists; collects deposits for certain services; and asks for Google reviews after visits. It's only for Mangomint customers, and pricing wasn't in the announcement.

WHY IT MATTERS FOR YOUR BUSINESS Missed calls while you're with a client are lost bookings in any appointment business, including grooming and personal training. Mira alerts staff when it doesn't know an answer, and every message it sends shows in the team inbox, which is the setup to look for in any **AI receptionist**. One customer quoted by Mangomint says Mira 'has booked customers that I would have missed because I'm with customers.'

IMPACT What it means for you Missed calls while you are with a client are lost bookings in grooming, training and every appointment business. The receptionist setup to look for is one that hands off when unsure and shows every message to staff.

Mangomint: introducing Mira · Oct 21 — Mangomint's launch post on what Mira does, who it's for and how staff stay in control.



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THE FUNNY PAGES

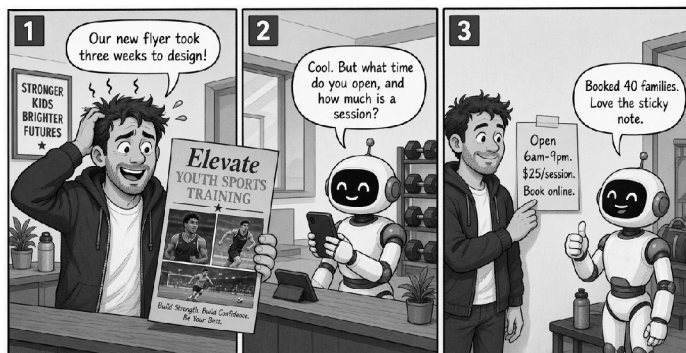
THIS WEEK'S CARTOON ABOUT AI AT WORK.

THE STRIP The Sticky Note Strategy

Daily Lift · Daily Lift DAILY LIFT ORIGINAL



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Daily Lift Funny Pages

Inspired by **Marketing to AI Agents**

THE STRIP AI shopping assistants read plain text, not pretty flyers. Post your hours, prices and booking link where bots and people can find them.

WHY IT IS IN THE BRIEF AI assistants increasingly search and shop for

WHY IT IS IN THE BRIEF customers, and Fishburne notes they pull prices, specs, reviews and policies and skip what they can't read. For owners, that's a nudge to post prices, hours and policies as plain text on your website.

@Tom Fishburne on X · Mon 12:24 PM ET — The artist's post sharing the new cartoon.

Marketoonist: Marketing to AI Agents · Oct 19 — Tom Fishburne's cartoon and the post explaining it.

OPINION

THE AI-AT-WORK OPINION PIECE PEOPLE ARE PASSING AROUND.

X POST

Box CEO Aaron Levie: cybersecurity is where AI adds jobs

Aaron Levie, CEO of Box · X (@levie) · Thu 1:15 AM ET

THE ARGUMENT Box CEO Aaron Levie argues that cybersecurity will become one of the biggest investment areas for businesses as AI gets better at finding and attacking weak spots. Even as the work gets more automated, he says companies will need more people to point AI agents at the most critical work, review findings, patch systems and respond to incidents. He sees real opportunity for the companies and professionals who protect business data.

"If you wanted to know all the jobs that AI will produce, look no further than cybersecurity." **Aaron Levie, CEO of Box**

OUR TAKE FOR OWNERS For a small business, the practical version is simple: AI is speeding up both attacks and defenses, so turn on two-step sign-in everywhere and choose vendors who can explain how they protect your data. Today's watch-out gives you one email to start.

@Aaron Levie on X · Thu 1:15 AM ET — Levie's post arguing that AI will create a wave of cybersecurity work.

Business Insider (identifies Levie as Box CEO) · Oct 12 — Business Insider article that identifies Aaron Levie as Box's CEO (background on the author).



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PLAIN-ENGLISH TERMS

AI agent An AI helper that takes steps for you, like booking or sending, not just answering questions.

AI receptionist An AI that answers your business calls and texts, books appointments and hands tricky ones to staff.

Open-source software Free, shared building blocks that most websites and apps are made from.

Formal verification Using math to prove software can't have certain kinds of bugs, instead of just testing it.

Ransomware Malicious software that locks your files until you pay, often after stealing a copy.

Multifactor authentication (MFA) A second sign-in step, like a code on your phone, so a stolen password isn't enough.

VPN A secure tunnel for logging in to your business network from somewhere else.

QUICK HITS

TODAY IN ONE LINE

1. Goldman puts \$500M behind AI training for small businesses · Most owners don't need another app; they need someone to show them where AI saves time in their own business, and this is structured help from the companies that make the tools.

18. Watch out: a busy ransomware gang gets in through weak remote logins · The advisory focuses on critical infrastructure, but the ways in it describes (stolen passwords, unpatched internet-facing devices, remote access) exist in small businesses too.

2. BOB, a free AI finance helper, handles invoices by text · Chasing invoices and keeping the books current is evening work for most owners.

6. The Hawks built an AI waiver tracker for 12,000 forms a year · Waivers, medical forms and photo releases are the same headache for every club, camp and gym.