

Acronyms and Terms Reference

Plain-English definitions for every abbreviation used in this package

AB — Assembly Bill	AI — Artificial Intelligence
AIO — AI Overview	ARPU — Average Revenue Per Unit (or Per User)
ASE — Automotive Service Excellence	BAR — Bureau of Automotive Repair
CCPA — California Consumer Privacy Act	CDTFA — California Department of Tax and Fee Administration
CFR — Code of Federal Regulations	CPUC — California Public Utilities Commission
CRM — Customer Relationship Management	CSLB — Contractors State License Board
CTR — Click-Through Rate	DBA — Doing Business As (also called a Fictitious Business Name)
DDS — Doctor of Dental Surgery	DIY — Do It Yourself
DNS — Domain Name System	FPAW — Falsification Protocol Audit Workbench
FTC — Federal Trade Commission	GBP — Google Business Profile
GBP/SEO — Google Business Profile / Search Engine Optimization	HVAC — Heating, Ventilation, and Air Conditioning
IICRC — Institute of Inspection, Cleaning and Restoration Certification	IRS — Internal Revenue Service
LLC — Limited Liability Company	LSA — Local Services Ads
LTV — Lifetime Value	MRR — Monthly Recurring Revenue
MTR — Motor Truck Registration	NLR — Navigator's Log R&D;
OSHA — Occupational Safety and Health Administration	PAC-12 — Pacific-12 Conference
ROI — Return on Investment	SBA — Small Business Administration
SEM — Search Engine Marketing	SEO — Search Engine Optimization
SGE — Search Generative Experience	SMB — Small and Medium Business
SSL — Secure Sockets Layer (or TLS — Transport Layer Security)	SaaS — Software as a Service
VR — Virtual Reality	

GBP	Google Business Profile The listing that appears when someone searches a business on Google — showing hours, address, phone number, photos, and reviews. The primary product NLR manages. A business with no GBP, or one with an unmanaged GBP, is increasingly invisible in Google search results and in AI-generated local answers.
AI	Artificial Intelligence Software that generates responses by analyzing patterns in large amounts of data. Relevant here because Google now uses AI to write summary answer boxes (called AI Overviews) at the top of local search results — pulling from GBP data to decide which businesses to mention.
AIO	AI Overview The AI-generated summary box that now appears above the traditional business listings in more than 60% of local Google searches. A business whose GBP is accurate, current, and actively managed is more likely to be cited in an AI Overview. A business whose GBP is stale or incomplete may not appear at all.
NLR	Navigator's Log R&D; Christopher Blake Head's research and development company, operating out of Fresno. The entity that provides GBP management services in partnership with Steve Richardson.
SEO	Search Engine Optimization The practice of improving how a business appears in search results — not through paid ads, but through the quality, accuracy, and completeness of its online presence. Managing a GBP profile is a core component of local SEO.
SEM	Search Engine Marketing Paid advertising on search engines such as Google Ads. Different from SEO, which earns visibility through content quality. NLR does not provide SEM services — the service is focused on organic local visibility through GBP management.

LSA	Local Services Ads Google's pay-per-lead advertising product for service businesses. LSA listings appear above standard search results and require a Google-verified license and background check. Separate from GBP but linked to it — a well-managed GBP supports a stronger LSA presence.
SGE	Search Generative Experience Google's original name for AI Overviews, used before May 2024. The terminology changed but the feature is the same. If you see SGE in older documents or articles, it means AI Overview.

SMB	Small and Medium Business The category of clients NLR serves — independent businesses, typically under 50 employees, operating in a local market. Auto repair shops, dental practices, landscapers, plumbers, and hair salons are all SMBs in the Fresno context.
MRR	Monthly Recurring Revenue The predictable, contract-based income received each month from ongoing clients. A client on a \$125/month Tier 2 contract contributes \$125 to MRR. The financial projections in this package are built on MRR growth.
ROI	Return on Investment A measure of whether money spent on something is generating more value than it costs. When speaking with a prospect, the ROI question is: does the \$125/month service produce more than \$125/month in additional business from improved Google visibility?
LTV	Lifetime Value The total revenue a client generates over the entire relationship — not just one month. A client paying \$125/month who stays for 18 months has an LTV of \$2,250. Used in the financial projections to evaluate how much it is worth spending to acquire and retain each client.
ARPU	Average Revenue Per Unit (or Per User) A metric used by software and subscription businesses to measure average monthly revenue per customer. Thryv's ARPU was \$373/month in late 2025 — meaning the average SMB using Thryv pays \$373/month across all the services they bundle. Relevant as a benchmark for what Fresno service businesses will pay.
CRM	Customer Relationship Management Software that tracks contacts, communications, and sales activity with clients and prospects. Thryv bundles a CRM into its platform. NLR uses a simpler approach at current scale — the logbook and prospect database serve this function.

DIY	Do It Yourself A service model where the business owner manages their own GBP profile, using tools like BrightLocal, rather than paying a service provider. Relevant because some prospects will consider DIY as an alternative — addressed in the GBP Manual and Scams, Pitches & Scenarios documents.
SaaS	Software as a Service A software delivery model where users pay a monthly subscription to access a platform through a web browser, rather than buying and installing software. BrightLocal, Thryv, and most marketing tools are SaaS products.
CTR	Click-Through Rate The percentage of people who see a search result and click on it. AI Overviews have reduced organic CTR by approximately 58% on queries where they appear — meaning fewer clicks reach individual business websites, making GBP visibility (which appears inside the AI answer) more important than ever.

HVAC	Heating, Ventilation, and Air Conditioning The trades category covering contractors who install and service heating, cooling, and ventilation systems. One of the primary target client categories in Fresno — high seasonal demand, strong local competition, and typically underserved GBP profiles.
VR	Virtual Reality Immersive digital experiences delivered through a headset that replaces the user's field of view with a computer-generated environment. Referenced in the Kids Fresno document — Sandbox VR opened at Fashion Fair mall in Fresno in March 2026.
DNS	Domain Name System The technical infrastructure that connects a website address (like fresnobusinesses.com) to the server where the site is stored. Relevant in the Migration Plan document — DNS records need to be updated when moving a website to a new host.
SSL	Secure Sockets Layer (or TLS — Transport Layer Security) The security certificate that enables the padlock icon in a browser address bar and the "https://" prefix in a web address. Any professional website requires an active SSL certificate. Referenced in the Migration Plan.
GBP/S EO	Google Business Profile / Search Engine Optimization Shorthand combining the two most common elements of local digital marketing. When you see GBP/SEO together, it refers to the combined practice of managing the Google listing and optimizing the broader online presence for local visibility.

CSLB	Contractors State License Board California's licensing authority for contractors of all trades. Issues and regulates license classifications: B (general contractor), C-27 (landscaping), C-33 (painting), C-9 (drywall), C-35 (lathing/plastering), C-53 (pools), C-61/D-28 (garage doors/gates), and dozens more. Verify any contractor client's license at cslb.ca.gov before onboarding.
BAR	Bureau of Automotive Repair California's licensing and inspection authority for auto repair dealers. Every shop that repairs vehicles for compensation in California must hold a BAR registration. The registration number should appear in the shop's GBP description and on all invoices. Verify at bar.ca.gov .
CPUC	California Public Utilities Commission State agency that regulates public utilities and transportation carriers, including moving companies. Household goods carriers (movers) must hold a CPUC Motor Truck Registration (MTR) number, which must appear in all advertising. Verify at cpuc.ca.gov .
MTR	Motor Truck Registration The license number issued by the California Public Utilities Commission (CPUC) to authorized household goods carriers (moving companies). A moving company advertising without an MTR number is operating illegally. This is the most common licensing gap in the moving category.
IICRC	Institute of Inspection, Cleaning and Restoration Certification The industry certification body for restoration contractors — businesses that clean up water damage, mold, and fire/smoke damage. Required by most insurance companies before a restoration contractor can work on a claim. Verify at iicrc.org . An uncertified restoration contractor cannot take most insurance-funded jobs, which limits their business viability.
OSHA	Occupational Safety and Health Administration The U.S. federal agency that sets and enforces workplace safety standards. Referenced in the business plans in relation to safety documentation services that Clear-Point Technical provides for industrial clients. Not a licensing requirement for the GBP management service itself.

ASE**Automotive Service Excellence**

A voluntary professional certification for auto mechanics and service technicians issued by the National Institute for Automotive Service Excellence. Not a government license — a credential that signals quality. Shops with ASE-certified technicians frequently mention it in reviews, and it belongs in GBP content where applicable.

FTC	Federal Trade Commission The U.S. federal agency that protects consumers from deceptive business practices. Their Consumer Reviews and Testimonials Rule (effective October 21, 2024) directly governs review management: no fake reviews, no incentivized reviews without disclosure, no selective suppression of negative feedback. Applies to everything NLR does on behalf of clients. See the Legal Reference document.
LLC	Limited Liability Company A business entity structure that separates personal assets from business liability. Recommended for both Christopher and Steve in the Legal Reference document. California LLC filing fee is \$70; the annual minimum franchise tax is \$800. Also strengthens the independent contractor classification under AB 5.
DBA	Doing Business As (also called a Fictitious Business Name) "Navigator's Log R&D;" is a DBA — a trade name that is not the owner's legal surname. California law requires a Fictitious Business Name filing with the Fresno County Clerk before operating under a trade name. After filing, the name must be published in a local newspaper for four consecutive weeks.
AB	Assembly Bill California state legislation originating in the State Assembly. Two ABs are referenced in this package: AB 2622 (raised the unlicensed handyman project limit from \$500 to \$1,000, effective January 1, 2025) and AB 5 (established the ABC test for independent contractor classification, effective January 1, 2020).
IRS	Internal Revenue Service The U.S. federal tax collection agency. Income from GBP management services is self-employment income, reported on Schedule C (Form 1040). Quarterly estimated tax payments are required if the annual tax liability will exceed \$1,000. The IRS Fresno Taxpayer Assistance Center is at 2525 Capitol St, Fresno — (559) 443-7741.
CCPA	California Consumer Privacy Act California's comprehensive data privacy law. At NLR's current scale, the business is almost certainly exempt — the thresholds are \$25 million in annual revenue, or handling data for 100,000+ consumers. Relevant to monitor as the business grows. See the Legal Reference document.

CDTFA	California Department of Tax and Fee Administration The state agency that administers California sales and use tax. GBP management is a service, not a sale of tangible property, so it is generally not subject to California sales tax. No seller's permit is required at current scope. Contact CDTFA at (800) 400-7115 if this changes.
CFR	Code of Federal Regulations The official codification of U.S. federal agency rules. The FTC Endorsement Guides — which govern how businesses and their representatives handle reviews and endorsements — are published at 16 CFR Part 255.
SBA	Small Business Administration The U.S. federal agency that supports small businesses with loans, training, and counseling. The SBA Fresno District Office offers free resources through SCORE and the Small Business Development Center (SBDC). Contact: (559) 487-5791 · sba.gov/district/fresno .

OTHER ABBREVIATIONS

3 terms

**PAC-1
2**

Pacific-12 Conference

The college athletic conference that Fresno State joins on July 1, 2026. Referenced in the Fresno Market Study as a civic identity shift for the region with implications for local business visibility and regional tourism.

FPAW

Falsification Protocol Audit Workbench

A separate Navigator's Log R&D; software product — a desktop application for adversarial audit workflows. Not directly part of the GBP management service. Referenced in some documents for NLR background context.

DDS

Doctor of Dental Surgery

The professional degree held by general dentists. Referenced in GBP profile context for dental practice clients — the DDS credential belongs in a dental practice's GBP description and is a consumer trust signal.