

Expanded owner's guide and workbook

The Owner's CAIO

The Chief AI Officer job for business owners. A weekend quickstart and a 90-day operating reference.

Carlos Martinez

NetWebMedia / October 2026 / 150 interior pages

Expanded edition / October 2026

Copyright 2026 NetWebMedia. Licensed for use within one business; print worksheets for your team. No resale or public redistribution.

General business information. Examples are hypothetical. Obtain qualified review for legal, financial, security or regulated decisions. No outcome is guaranteed.

Contents

Inside

Before you start

A letter before you start	3
What a Chief AI Officer actually does	4
The evidence, read honestly	5
How to use this book	6
Your AI Baseline	7
The Next Meeting Rule	8
Make it fit your business	9

Part 1 · Saturday: see it

Tool 1: The AI Reckoning	17
Tool 2: The Hours Map	29
Tool 3: The Opportunity Grid	41

Part 2 · Sunday: decide it

Tool 4: The Stack Decision	53
Tool 5: The One-Page AI Policy	65
Tool 6: The 90-Day Roadmap	77
Open in week 6	101
Tool 7: The AI Board Meeting	89
Day 90: The Rescore	102

The working pages and bonuses

The whole method on one page	125
Bonus 1: The 7-Day Quickstart	126
Bonus 2: Staff AI Policy, ready to sign	127
Bonus 3: 12 questions for any AI vendor	129
Bonus 4: The Owner's Prompt Pack	130
Bonus 5: Starter bets by department	132
Bonus 6: The 12-month AI Board tracker	133

The back of the book

When you want help	145
Sources	146
The honest small print	147

From the author

A letter before you start

If you feel behind on AI, you're in good company. The US Census Bureau's business survey found that fewer than one in five firms with four or fewer employees used AI at all in early 2026. Most owners aren't against it. They're busy, they've tried a tool or two, and nobody in the business owns the question.

Big companies fixed that by creating a new executive seat. In IBM's 2026 CEO study, 76% of the organizations surveyed had a Chief AI Officer, up from 26% the year before. You're not going to hire one. You don't need to. The job is five decisions, made on purpose and reviewed once a month: where AI goes, what it may touch, what we buy, who owns it, and whether it paid off.

This workbook turns those decisions into seven tools you fill in over one weekend. By Sunday night you'll have a one-page plan with three bets, a 90-day roadmap with dates on it, a policy your team can sign, and a 30-minute meeting on the calendar that keeps it all honest.

One thing may surprise you. I run an AI marketing agency, and the first tool in this book will probably have you cancel AI subscriptions. It's less strange than it sounds. The tools are cheap; the decisions are what cost you. Businesses that get real value from AI pick fewer things, measure them, and keep only what pays. We run NetWebMedia the same way.

Three ground rules. Write in pencil, because you'll revise. Be honest on the scorecards, because nobody sees them but you. And if a tool feels like homework, do the smallest version and move on. A rough plan you run beats a perfect plan you file.

Measured, not promised.

Carlos Martinez

Founder, NetWebMedia

Why this works

What a Chief AI Officer actually does

Take away the title, the salary and the org chart, and a CAIO does five jobs. Every tool in this book is one of those jobs, cut down to the size of an owner's weekend.

The job	In a big company	In your business	Your tool
1. Choose where AI goes	A ranked portfolio of use cases	Three bets, not thirty experiments	Tools 2, 3
2. Set the rules	Governance, risk and data policy	One page your team can follow	Tool 5
3. Pick the stack	Vendor selection and architecture	Use what you pay for; buy before you build	Tools 1, 4
4. Name the owners	AI teams, champions, training	One champion per bet: whoever does the task today	Tool 6
5. Prove the return	ROI reporting to the board	Five numbers, 30 minutes, once a month	Tool 7

The gap in the middle

The tools are available to every business at roughly the same price. The leadership isn't. Large companies are adding an executive to own AI; most small businesses have nobody in the seat, so AI shows up as scattered subscriptions and private habits instead of a plan.

76%

of organizations in IBM's 2026 CEO study have a Chief AI Officer, up from 26% in 2025.

<1 in 5

US firms with four or fewer employees use AI in the business at all.

25%

of the workforce uses AI regularly as part of their job, per the same IBM study.

Sources: IBM Institute for Business Value with Oxford Economics, 2026 CEO study (2,000 CEOs, 33 geographies, Feb to Apr 2026), published May 4, 2026. US Census Bureau, Business Trends and Outlook Survey, Dec 14, 2025 to May 3, 2026. IBM's sample is weighted to large organizations.

The five jobs still need doing. In a business your size, the obvious person to do them is the one who already makes the final call.

The evidence, read honestly

Outside research helps identify questions. It does not establish the return your business will earn. The findings below describe their own populations and periods; use your baseline to evaluate your own pilots.

Leadership has an owner

IBM surveyed 2,000 CEOs and equivalent leaders across 33 geographies from February to April 2026. It reports that 76% of surveyed organizations have a Chief AI Officer. This is a description of that executive sample, not a claim that 76% of small businesses employ one. For this workbook, the practical question is who owns the decisions.

Small firms have a different starting point

The US Census Bureau reports that fewer than 20% of firms with four or fewer employees used AI in its reported period. Read that size boundary carefully. The result does not measure every kind of informal AI use or prove what prevents a particular owner from adopting it. Start with your own inventory.

Governance is a process

NIST provides a voluntary AI risk framework with Govern, Map, Measure and Manage functions. This workbook uses an owner-sized operating method inspired by those questions. Completing the pages is not certification or a declaration of legal compliance. Assign responsibilities, understand context, measure behavior and act on the evidence.

[IBM 2026 CEO study](#) / [US Census Bureau, May 2026](#) / [NIST AI RMF](#)

Before you start

How to use this book

One weekend to build the plan. Ninety days to run it. Thirty minutes a month after that, for as long as you own the business.

<i>Saturday AM</i> ABOUT 2 HOURS Your AI Baseline Tool 1: The AI Reckoning	<i>Saturday PM</i> ABOUT 2 HOURS Tool 2: The Hours Map Tool 3: The Opportunity Grid	<i>Sunday AM</i> ABOUT 2 HOURS Tool 4: The Stack Decision Tool 5: The One-Page AI Policy	<i>Sunday PM</i> ABOUT 90 MINUTES Tool 6: The 90-Day Roadmap Tool 7: book 12 meetings
--	---	--	---

What you need

- A printed copy or a PDF editor, and a pencil
- Three months of card and bank statements (Tool 1)
- Your team list, with who does what
- Your calendar, to book the monthly meeting
- Monday: 20 minutes with each champion you pick

Running solo?

Do it in one long day. Skip the team survey in Tool 1, write the policy for your contractors, and hold the monthly meeting with yourself and your calendar. It still works.

What to expect

Saturday morning	It stings a little. Most owners find at least one subscription they forgot about. That's the point of looking.
Saturday afternoon	The interesting part. The Hours Map usually shows more repetitive hours than you'd have guessed, and the obvious bets appear.
Sunday	Decisions. You'll want more than three bets. Don't. The Three Bets Rule exists because focus is the whole advantage.
Weeks 3 to 6	The dip. The first pilot is messier than the demo, people drift back to old habits, and you'll wonder if it's working. This is planned for: there's a letter to open in week 6.
Day 90	You rescore against your Baseline and decide what to scale, fix or kill. Then you pick the next three bets.

Your AI Baseline

Score where you are today. You'll score the same four lines on Day 90, and the difference is your proof. Be honest: a low start makes a better story.

0 = not at all true · 10 = completely true. Circle one number per line.

Clarity

I can name the three places AI would pay off most in my business.

0 1 2 3 4 5 6 7 8 9 10

Control

I know which AI tools my team uses, and what data goes into them.

0 1 2 3 4 5 6 7 8 9 10

Return

I can show, in hours or money, what AI returned last month.

0 1 2 3 4 5 6 7 8 9 10

Spend

Every AI dollar we spend has a named owner and a recent result.

0 1 2 3 4 5 6 7 8 9 10

Your starting numbers

Monthly AI spend: \$ _____

Repetitive hours per week: _____

Number of paid AI tools: _____

People using AI weekly: ____ of _____

Estimates are fine today. Tool 1 and Tool 2 will sharpen them; update this page when they do.

A line to yourself on Day 90

What do you hope is true in 90 days? Write it plainly. You'll read it back on the Rescore page.

Date: _____

Signed: _____