Big banks may be warming to small businesses. The owners of many small to midsize companies have turned to a variety of alternatives when seeking commercial loans. But don’t rule out major providers just yet. According to lending matchmaker Biz2Credit, as of March 2013 big banks had approved 15.9% of the 1,000 small business loan applications factored into its Small Business Lending Index. That is up a bit from the 15.3% its index indicated in January 2013 and noticeably higher than the 11.7% recorded in February 2012.

Do you know where to find skilled labor? The uncertain economy may lead you to assume that there are scores of qualified employees waiting to be hired. A Wells Fargo / Gallup Small Business Index survey of 601 small business owners conducted in January discovered a perhaps unexpected quandary. It found that 53% of respondents had difficulty finding the right employees, and 24% stated that this challenge had hurt their businesses. Moral of the story: Do not assume skilled labor will be easily obtainable when you are ready to start hiring.

Companies work harder to deal with taxes. Does it seem like you are spending more time on tax planning than ever? If so, you are not alone. Information provider Thomson Reuters polled 60 tax executives at one of its Synergy conferences earlier this year and found that 63% believed that they were spending more time on tax strategy. In addition, 88% noticed an uptick in tax authority activity over the preceding two years. The increasing complexity of federal, state and local income taxes — not to mention sales and use taxes — has put the onus on business owners to find flexible, evolving compliance solutions.