

Rural Economic
Development Division

NC Main Street &
Rural Planning Center

Economic
Development
Initiative for
Small Business
Resiliency



**COVID-19 Impacts on
North Carolina Small Businesses:
2020 Survey Results**

December 2020



NC Main Street & Rural Planning Center
FY 2020-21 and FY 2021-22
Economic Development Initiative for Small Business Resiliency

NC Small Business Survey Results
December 2020

Introduction

The [North Carolina Main Street & Rural Planning Center](#) (MS&RP Center), part of the Rural Economic Development Division in the North Carolina Department of Commerce, provides outreach and services to rural communities in the state. The MS&RP Center primarily serves local units of government and their nonprofit downtown and other economic development partners. Its Main Street team works with 87 communities across the state, from Murphy to Manteo, that are in one of three Main Street programs. The Rural Planning team works with local units of government in all 100 North Carolina counties, mainly those that are rural.

Small businesses are the foremost job creators in rural communities. They have, however, clearly experienced challenging times as a direct result of the COVID-19 pandemic. In August 2020, the MS&RP Center formed a partnership with the [NC Small Business & Technology Development Center](#) (SBTDC) to spur recovery and build more resilient local economies that can withstand disasters including the COVID-19 pandemic. The partnership will provide statewide education and one-on-one consulting for small businesses, as well as training for local units of government and their partners on small business development.

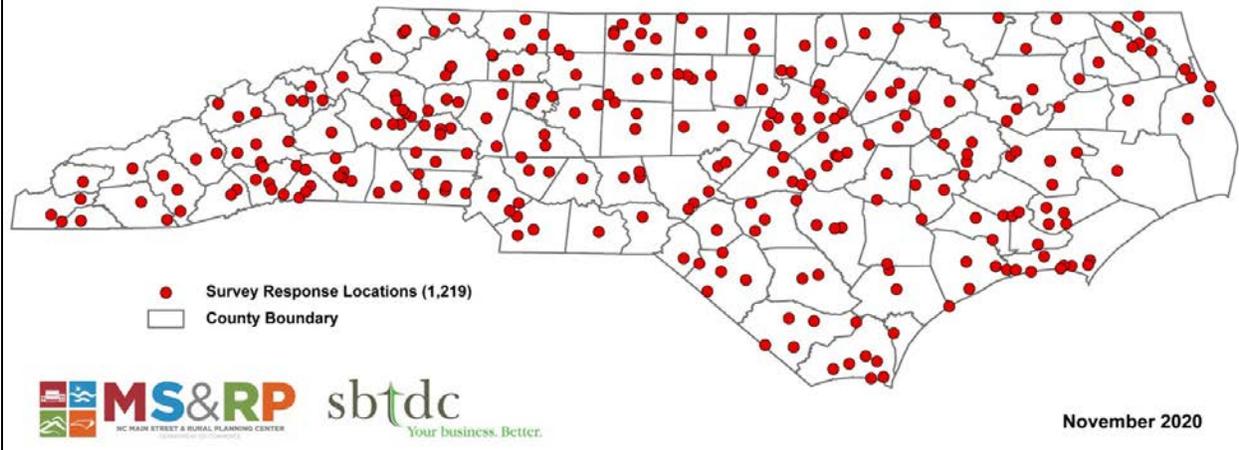
[Main Street America](#) surveyed small businesses across the country in April 2020 to assess how COVID-19 was impacting them. The [national survey results](#) showed some of the greatest needs were immediate financial assistance, information on pivoting businesses, and help with social media, website development, and e-commerce.

In partnership with the SBTDC, the MS&RP Center conducted an online survey of North Carolina small businesses (under 100 employees) in October 2020. The purpose of the NC Small Business Survey¹ was to determine if small business needs aligned with those identified through the national survey and if those needs were still relevant. The survey drew responses from 1,219 small businesses from all 100 North Carolina counties, including 275 towns.

Of the 1,219 responding small businesses, 82% are locally owned, 43% are women owned, and 11% are minority owned. Businesses in downtown areas comprise 52% of the respondents, 32% are within corporate limits of cities and towns, and 17% are in unincorporated areas of counties. In addition, 92% of the small businesses have 20 employees or less, which mirrors the Main Street America survey rate of 91%.

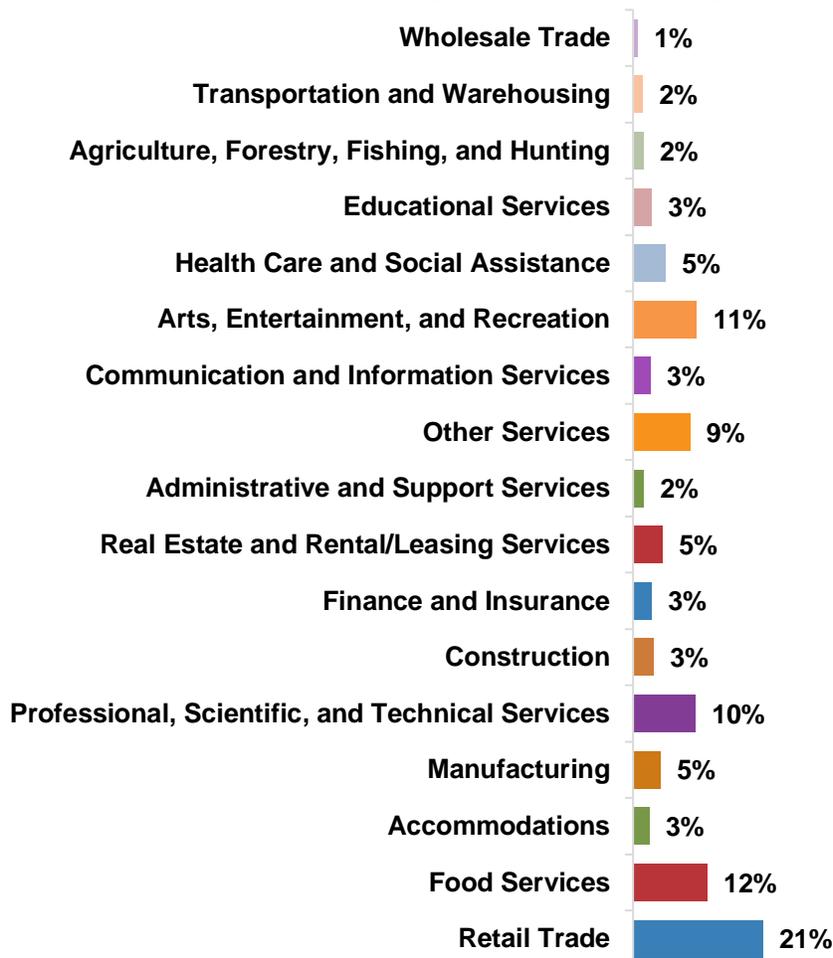
¹ The NC Small Business Survey was not designed to be scientific in nature. The findings in this report are based solely on the responses of survey participants and are not necessarily representative of all businesses in a community or the state. The NC Main Street & Rural Planning Center will use the results to inform its development of new and/or updated programs and services to help communities and small businesses recover from impacts of the COVID-19 pandemic and become more resilient to future crises.

NC Small Business Survey Response Locations



The businesses that participated in the NC Small Business Survey represent many different industries. The primary classifications of businesses with the most responses were Retail Trade (21%), Food Services (12%), Arts, Entertainment, and Recreation (11%), and Professional, Scientific, and Technical Services (10%).

What is the primary classification of your business/industry?



Summary of NC Small Business Survey Findings

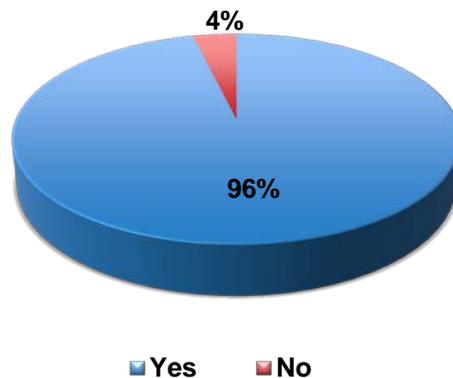
- **Most small businesses are open and operating differently than before the pandemic began.**
- **While most NC Small Business Survey respondents' businesses are open, revenue has decreased. Many report having researched loans and grants but found none are available for their business. Some have received loans or grants from either federal, state, or local sources.**
- **As the COVID-19 pandemic continues, small businesses have many concerns, with a resurgence of coronavirus cases triggering the institution of additional business closures as their primary one. The health and safety of both their customers and staff are also of high concern. The lowest areas of concern are future employee layoffs and furloughs.**
- **Small businesses have extensive and varied needs for training and support services. Information on financial assistance is the most requested, followed by penalty-free extensions on expenses, information on financial planning, training on social media and website/ecommerce development, and business continuity planning.**

NC Small Business Survey Findings

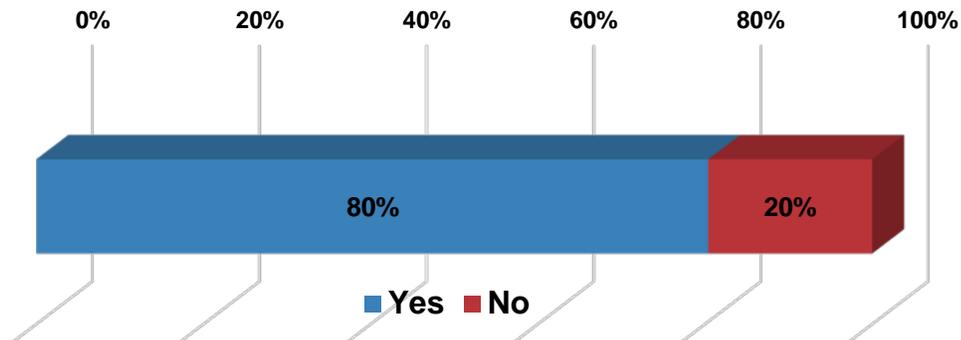
Most small businesses are open and operating differently than before the pandemic began.

Seven months into the COVID-19 crisis, 96% of the small businesses responding to the NC Small Business Survey are currently open. Of those open businesses, 80% are operating differently than they were before the pandemic and most of them plan to continue their current altered form of operation. Of the 1,219 businesses surveyed, 44 report they are temporarily closed and expect to reopen while two say they plan to close permanently.

Is your business currently open?



Is your business operating differently than it did prior to the onset of COVID-19?



One of the ways the NC Small Business Survey shows small businesses have altered their operations since the start of the pandemic is that 109 of the respondents that did not have an online sales component prior to COVID-19 are now conducting online sales. Online sales may also contribute to the 96% of the respondents surveyed reporting they are still open.

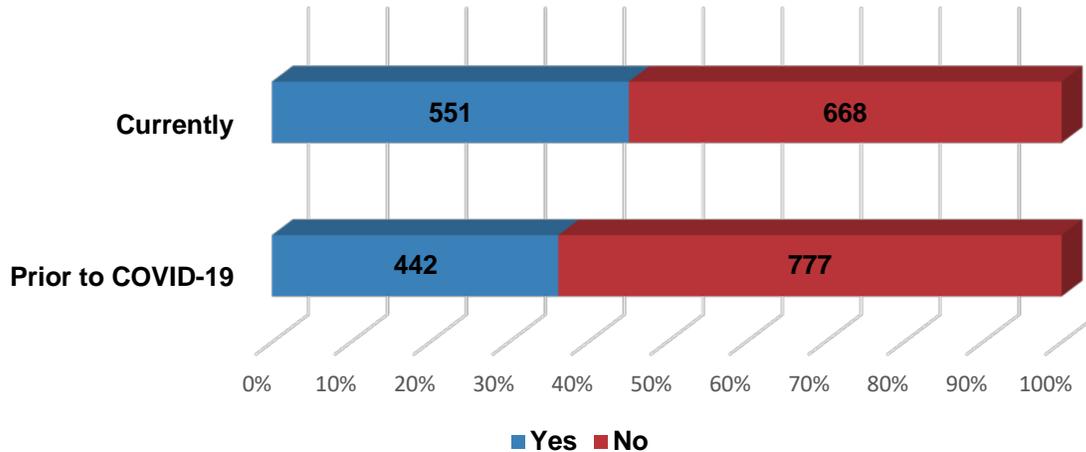
Receiving technology grants to enable transformation of business to an e-commerce model would be helpful.

*NC Small Business Survey Respondent
October 2020*

The Census Bureau of the U.S. Department of Commerce estimates that in the third quarter (Q3) of 2020, e-commerce accounted for 14.3% of all retail sales in the United States. This number is up from Q3 of 2019 when

e-commerce accounted for 11.2% of retail sales nationally. The percent change of e-commerce sales increased 36.7% from the same quarter a year ago: \$153.2 million for Q3 of 2019 compared to \$209.5 million for Q3 of 2020.

Does your business have an online sales component?



While the increase in e-commerce among NC Small Business Survey respondents is encouraging, more than half reported not having an online sales component. Small businesses in the state, particularly those that sell goods and services, would likely benefit from assistance with developing an online presence.

To have an online presence, however, a business must have good broadband service. Lack of broadband availability and issues with internet access, speed, reliability, and cost probably account for some small businesses reporting they do not conduct online sales.

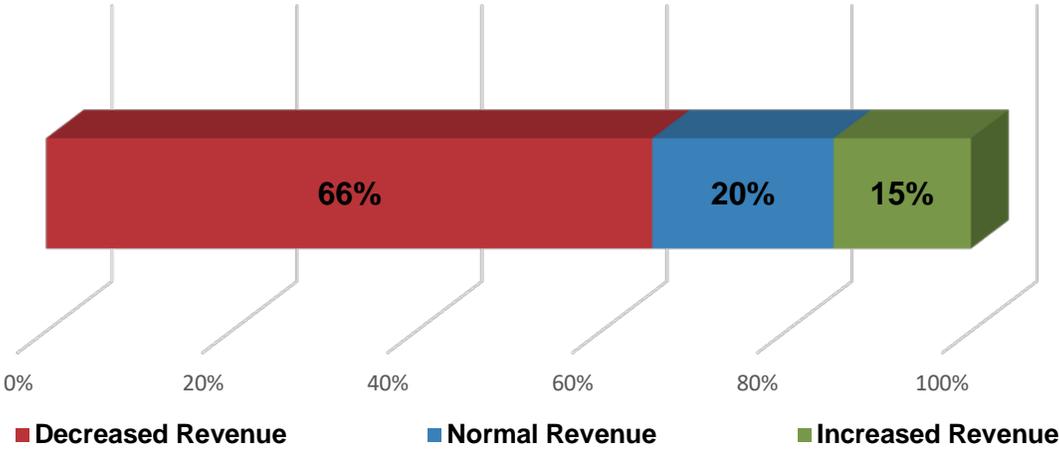
Lack of proper internet service in our county. What we have is slow and unreliable.

*NC Small Business Survey Respondent
October 2020*

While most NC Small Business Survey respondents' businesses are open, revenue has decreased. Many report having researched loans and grants but found none are available for their business. Some have received loans or grants from either federal, state, or local sources.

The Main Street America survey from April 2020 states that “COVID-19 has had a devastating impact on small businesses’ revenue.” The NC Small Business Survey shows that in October 2020, two-thirds (66%) of the responding small businesses have had revenues decrease. Some businesses (15%) have had revenues increase while others (20%) have had it remain at the same level.

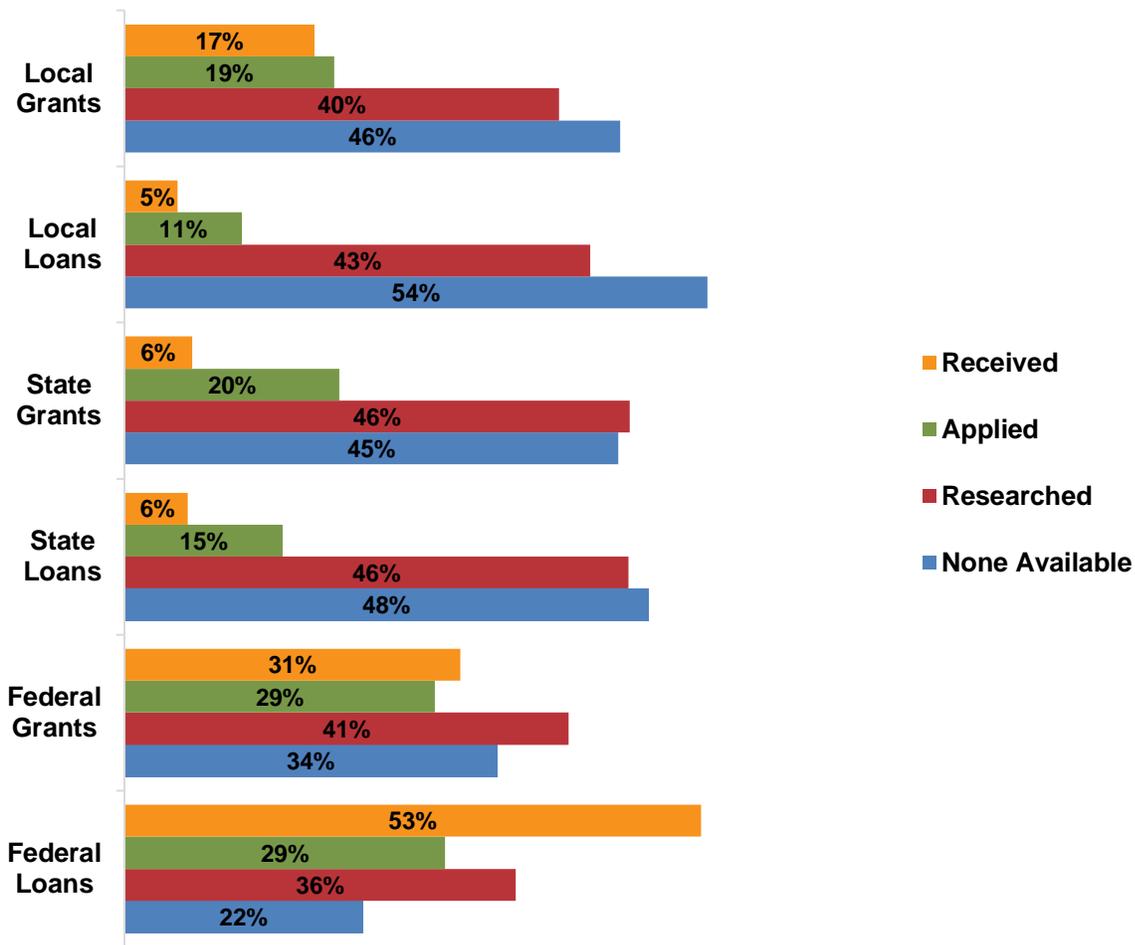
How has your business revenue changed since COVID-19 became a widespread concern in early March 2020?



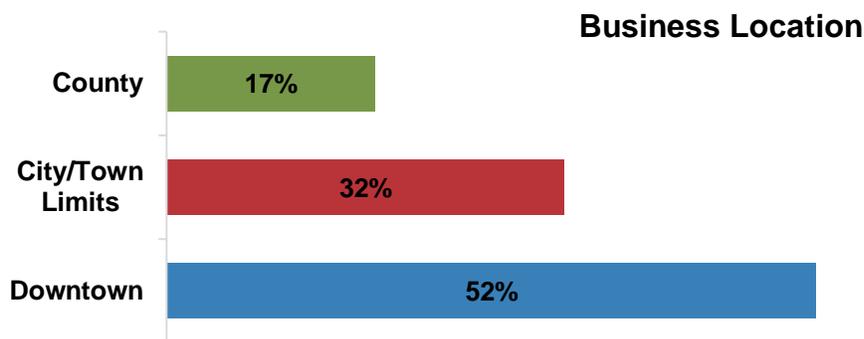
Many small businesses in North Carolina have sought financial assistance due to the impacts of COVID-19. The NC Small Business Survey results show 60% of respondents are recipients of federal, state, and/or local loan and/or grant funds. Federal sources have provided the bulk of the funding small businesses have received, with 53% of the respondents receiving loans and 31% receiving grants. Some businesses reported receiving both loans and grants from different sources.

Need cashflow to survive! Federal and state stimulus packages aren't nearly enough.
*NC Small Business Survey Respondent
 October 2020*

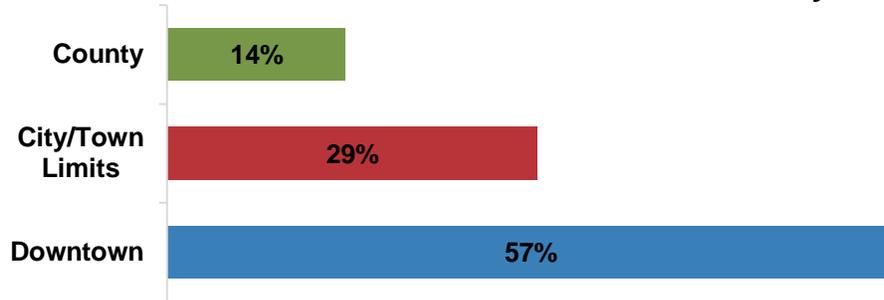
Please indicate your involvement with COVID-19 related financial assistance. Check all that apply



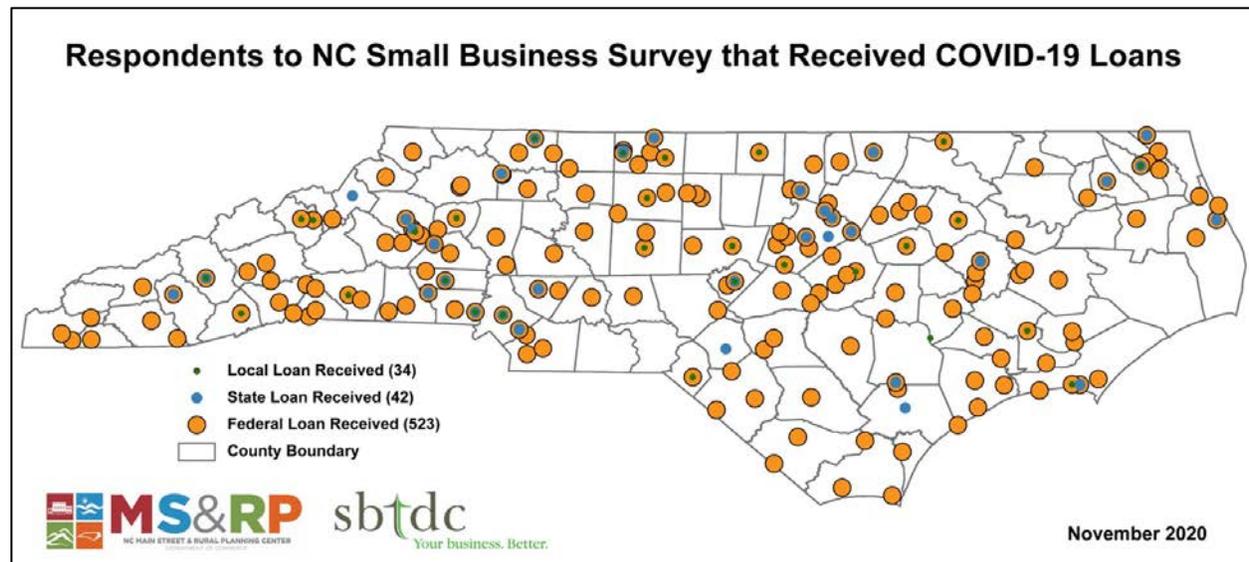
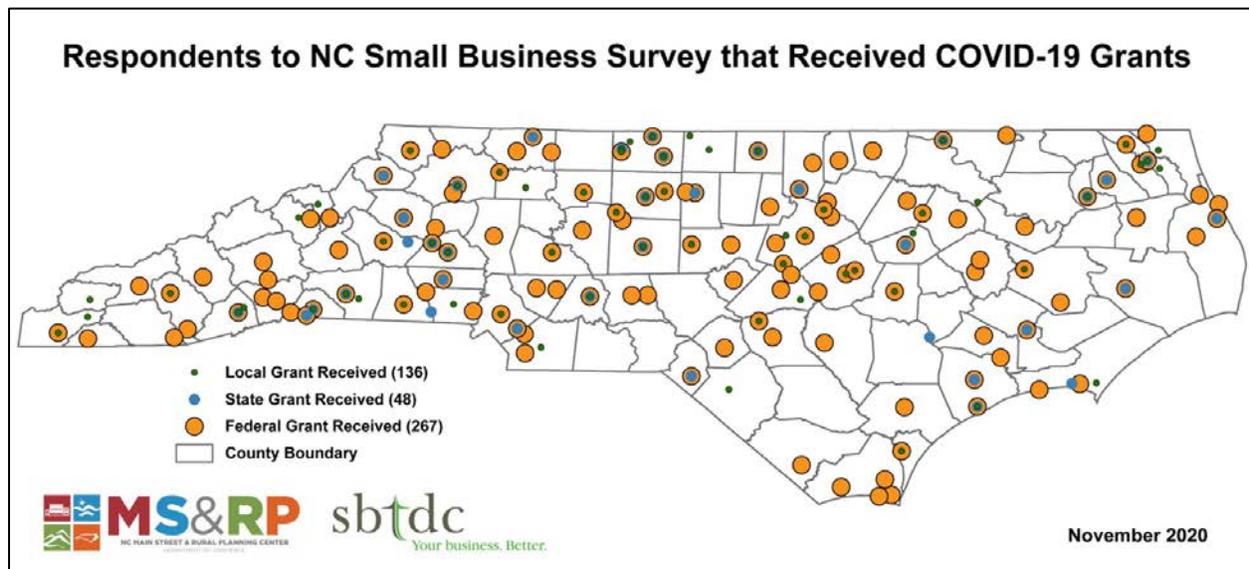
While the percentages of grants and loans received were similar across industry and ownership types, NC Small Business Survey results indicate that downtown businesses were awarded a higher percentage of grants and loans than small businesses located elsewhere, as shown on the graph below. Awards from two new state grant programs, the Mortgage, Utility and Rent Relief Program (MURR) and the Community Development Block Grant Coronavirus Program (CDBG-CV), have been occurring since the close of the survey and are not factored into the results.



Loans and/or Grants Received by Business Location



The maps below show the locations of survey respondents' businesses that have received local, state, and federal COVID-19 grants and loans. Clearly, the businesses that reported receiving financial assistance are spread throughout North Carolina.



NC Small Business Survey respondents shared additional business concerns that were not otherwise addressed in the survey. Although many had received grants and loans, 28% of 208 additional comments addressed the continued need for funding as well as concerns about its availability and accessibility to small businesses. The survey data shows that loans and grants are crucial for small businesses to survive the COVID-19 pandemic but knowing what financial assistance programs exist and how to access them is essential, too.

I know I would qualify for all kinds of assistance but I do not know how to write a grant or apply for a business loan as I have been fortunate to build my business without going into debt but now I am at a critical point that I could lose everything that I have worked so hard for. Please help.

*NC Small Business Survey Respondent
October 2020*

During the early phases of the pandemic, the MS&RP Center staff researched grant and loan opportunities and provided bi-weekly updates on available financial assistance programs, as well as other COVID-19 information, to communities across the state. The MS&RP Center also created a [website](#) to house information about available resources (see image below). Communities then shared this information with local businesses. Many communities have also been offering local grants and loans to small businesses.

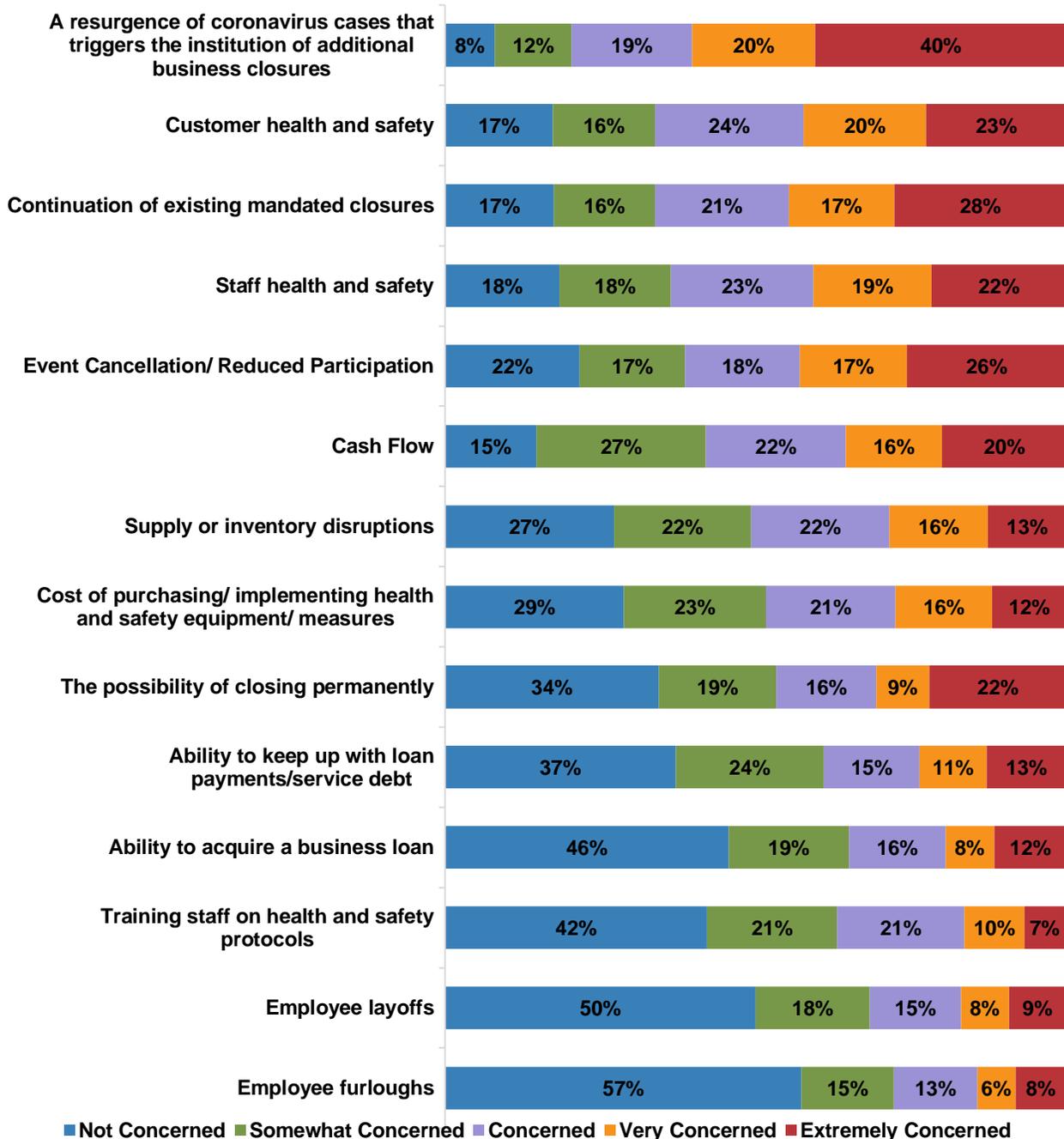


COVID-19: RESOURCES

 Federal Resources	 State Resources	 Private Resources
 Funding	 Tips & Articles	 Business Pivot
 Utilizing Technology	 Community Idea Exchange	 National Main Street
		
Small Business Recovery		

As the COVID-19 pandemic continues, small businesses have many concerns, with a resurgence of coronavirus cases triggering the institution of additional business closures as their primary one. The health and safety of both their customers and staff are also of high concern. The lowest areas of concern are future employee layoffs and furloughs.

Currently, how concerned are you regarding each of the following items?



Ranking of Small Business Concerns from the NC Small Business Survey

Rank	Concerns	Small Businesses Concerned
1	Resurgence of coronavirus cases triggering institution of additional business closures	79%
2	Customer health and safety	69%
3	Continuation of existing mandated closure	66%
4	Staff health and safety	64%
5	Event Cancellation/ Reduced Participation	61%
6	Cash flow	58%
7	Supply or inventory disruptions	51%
8	Cost of purchasing/ implementing health and safety equipment/measures	49%
9	The possibility of closing permanently	47%
10	Ability to keep up with loan payments/service debt	39%
11	Ability to acquire a business loan	39%
12	Training staff on health and safety protocols	38%
13	Employee layoffs	32%
14	Employee furloughs	27%

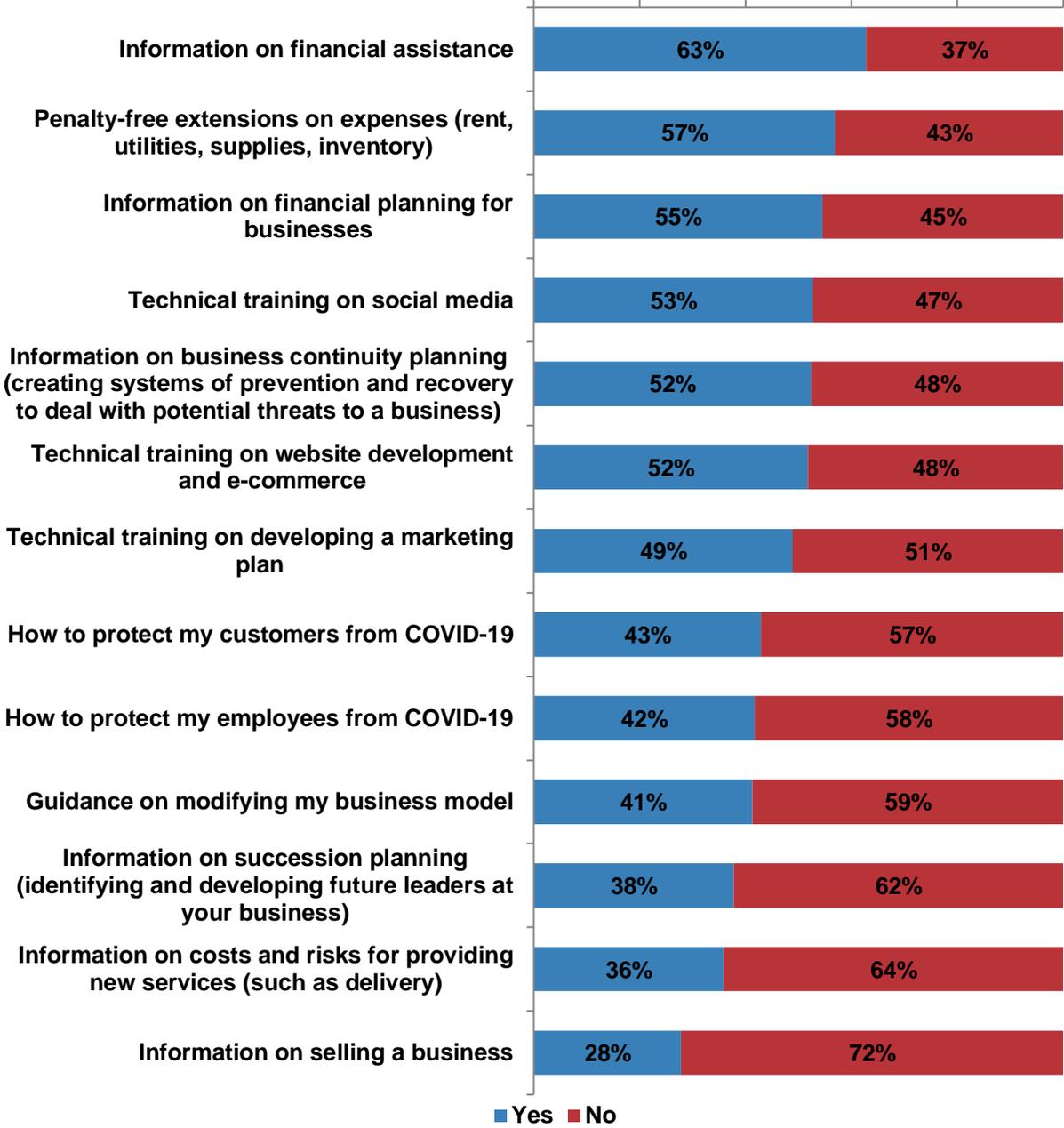
Still trying to figure out advertising without looking like we are asking people to be unsafe.

*NC Small Business Survey Respondent
October 2020*

The concerns expressed by businesses are relevant and many will not be alleviated until a vaccine is widely administered. The MS&RP Center, along with the SBTDC, will continue to support businesses with resources and training during and after the pandemic. Such support will help ensure that small businesses can recover and become more resilient to future crises.

Small businesses have extensive and varied needs for training and support services. Information on financial assistance is the most requested, followed by penalty-free extensions on expenses, information on financial planning, training on social media and website/e-commerce development, and business continuity planning.

What types of training and/or assistance would be most helpful to your business?



According to the Main Street America survey results, information on financial assistance also topped the list of training and support services needed by small businesses across the country, including North Carolina (see table below). The NC Small Business survey shows that a higher percentage (52%) of respondents expressed a need for training on social media and website/e-commerce development compared to respondents nationwide and in North Carolina (both below 20%) to the Main Street America survey.

Comparison of Training and Assistance Needs from the NC Small Business Survey and Main Street America (MSA) Surveys

Rank*	Needs	NC Small Business Survey Oct 2020	MSA Survey All States April 2020	MSA Survey NC Only April 2020
1	Information on financial assistance	63%	70%	69%
2	Penalty-free extensions on expenses (rent, utilities, supplies, inventory)	57%	66%	63%
3	Information on financial planning for businesses	55%	-	-
4	Technical training on social media	53%	16%	19%
5	Information on business continuity planning	52%	-	-
6	Technical training on website development and e-commerce	52%	17%	17%
7	Technical training on developing a marketing plan	49%	-	-
8	How to protect my customers from COVID-19	43%	21%	19%
9	How to protect my employees from COVID-19	42%	21%	22%
10	Guidance on modifying my business model	41%	16%	15%
11	Information on succession planning	38%	11%	11%
12	Information on costs and risks for providing new services (such as delivery)	36%	10%	11%
13	Information on selling a business	28%	8%	6%
14	Other	-	7%	5%

Notes: * Ranking applies NC Small Business Survey responses only.
 - The type of training/assistance was not included in survey question options.

While analyzing the training and assistance needs, the top needs statewide mirrored the top needs of the businesses located downtown and in all eight [North Carolina Prosperity Zone](#) regions. Information on financial assistance was the most requested service in all regions except in the Sandhills Prosperity Zone where the number one need was technical training on social media.

Of the NC Small Business Survey's 1,219 respondents, 29% requested the SBTDC contact them about one-on-one small business counseling, which it provides at no cost.

Next Steps

The Main Street America survey showed that some of the greatest needs identified by businesses are varied: immediate financial assistance, how to pivot a business, creation of social media, website development, and e-commerce. The more recent NC Small Business Survey by the MS&RP Center focused on the needs of North Carolina small businesses. The MS&RP Center determined from its survey that most of the respondents' needs align with those found through the national survey and are still relevant.

In collaboration with the SBTDC, the MS&RP Center sees an opportunity to offer its network at least six statewide training webinars by SBTDC experts that address identified small business needs. The intended outcome will be well-trained small businesses that are more resilient to economic challenges.

Vital to the success of this initiative will be one-on-one support and technical assistance for North Carolina's small businesses in these training areas: planning for business continuity, developing a marketing plan, augmenting financial planning and assistance, pivoting a business, creating social media, and developing websites and e-commerce platforms. It is also important that the SBTDC follow up with the 353 businesses that asked, through survey responses, for one-on-one business counseling services. In November 2020, the MS&RP Center provided the SBTDC with a report containing the names and contact information for such businesses along with the type of assistance each requested.

The MS&RP Center believes there are tremendous opportunities to provide technical assistance and resources to rural local units of government and Main Street programs in partnership with the SBTDC. The technical assistance and resources will provide direct support to small businesses and will build local capacity for small business development. The results of the partnership between the MS&RP Center and the SBTDC will spur recovery and build more resilient local economies that can withstand crises and disasters including the COVID-19 pandemic.

Contacts

For more information about the NC Small Business Survey results or the NC Main Street & Rural Planning Center, please contact:

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Small Business & Technology Development Center
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rbhicks@ncsu.edu



**To view the NC Small Business Survey questions and responses,
please see the attached Appendix.**





NC Small Business Survey

Appendix

1. In what county is your business located?	1
2. In what city/town/unincorporated area is your business located?	2
3. In what county is your business located?	3
4. What is the classification of your business entity?	3
5. Is your business currently open?	4
6. Compared to the period prior to the onset of COVID-19, which best describes your business?	4
7. Is your business operating differently than it did prior to the onset of COVID-19?	5
8. Do you expect to continue to operate your business in its current form?	5
9. How long do you anticipate your business being closed?	6
10. What is the primary classification of your business/industry?	7
11. What type of Retail Trade business you own?	8
12. What type of Food Services business do you own?	9
13. What type of Other Services business do you own?	9
14. How long has your business been established?	10
15. How would you characterize the ownership of the business? Check all that apply	10
16. Including yourself, how many people are currently employed by the business?	11
17. Including yourself, how many people were employed by the business before the onset of the COVID-19 pandemic?	11
18. Does your business have an online sales component?	12
19. How has your business revenue changed since COVID-19 became a widespread concern in early March 2020?	12
20. Please indicate your involvement with COVID-19 related financial assistance. Check all that apply	13
21. Currently, how concerned are you regarding each of the following items?	14
22. What types of training and/or assistance would be most helpful to your business?	16
23. Do you have any additional business concerns that are not addressed in the survey?	18
24. If you would like a report of all the survey responses once available, please leave your email address below. Responses are anonymous.	21
25. SBTDC business counselors provide one on one business assistance at no cost. If you would like to speak with a SBTDC counselor about assistance, please provide your contact information	21

1. In what county is your business located?

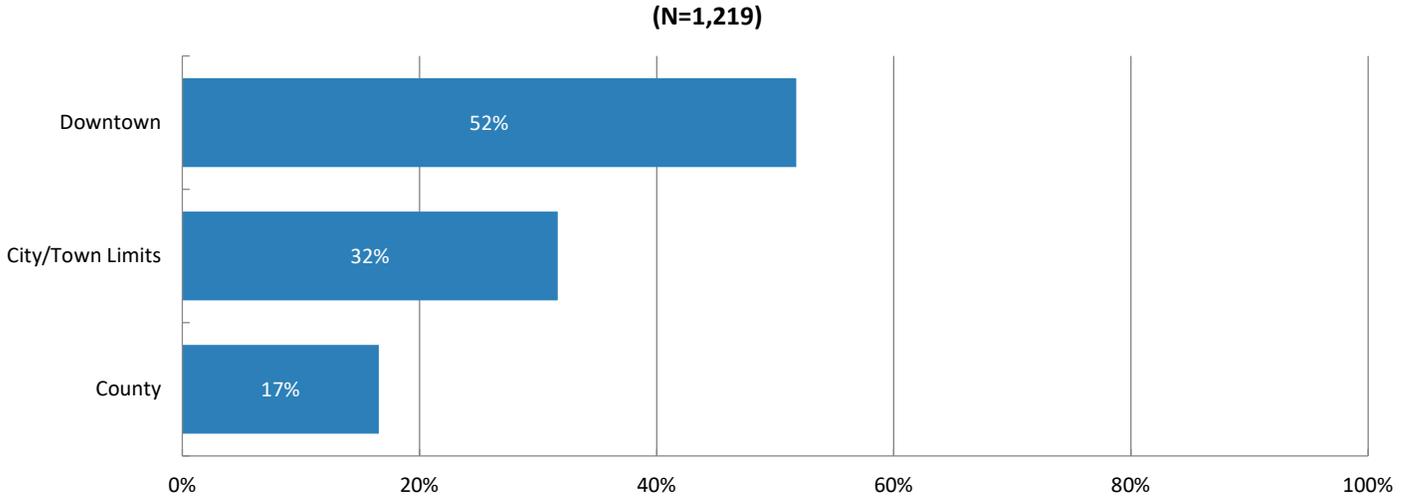
Responses	Count	Percentage
Alamance	23	2%
Alexander	17	1%
Alleghany	1	0%
Anson	1	0%
Ashe	5	0%
Avery	1	0%
Beaufort	44	4%
Bertie	1	0%
Bladen	4	0%
Brunswick	12	1%
Buncombe	8	1%
Burke	14	1%
Cabarrus	15	1%
Caldwell	42	3%
Camden	11	1%
Carteret	28	2%
Caswell	3	0%
Catawba	24	2%
Chatham	12	1%
Cherokee	6	0%
Chowan	15	1%
Clay	13	1%
Cleveland	10	1%
Columbus	12	1%
Craven	31	3%
Cumberland	15	1%
Currituck	10	1%
Dare	7	1%
Davidson	7	1%
Davie	6	0%
Duplin	4	0%
Durham	4	0%
Edgecombe	5	0%
Forsyth	5	0%
Franklin	3	0%
Gaston	13	1%
Gates	1	0%
Graham	2	0%
Granville	19	2%
Greene	1	0%
Guilford	31	3%
Halifax	8	1%
Harnett	13	1%
Haywood	8	1%
Henderson	16	1%
Hertford	2	0%
Hoke	4	0%
Hyde	1	0%
Iredell	9	1%
Jackson	12	1%
Johnston	47	4%
Jones	8	1%
Lee	11	1%
Lenoir	5	0%
Lincoln	13	1%
McDowell	2	0%
Macon	6	0%
Madison	3	0%
Martin	5	0%
Mecklenburg	24	2%
Mitchell	17	1%
Montgomery	9	1%
Moore	5	0%
Nash	16	1%
New Hanover	2	0%
Northampton	2	0%
Onslow	8	1%
Orange	1	0%
Pamlico	9	1%
Pasquotank	10	1%
Pender	9	1%
Perquimans	9	1%

Responses	Count	Percentage
Person	17	1%
Pitt	14	1%
Polk	21	2%
Randolph	19	2%
Richmond	1	0%
Robeson	8	1%
Rockingham	27	2%
Rowan	13	1%
Rutherford	39	3%
Sampson	4	0%
Scotland	8	1%
Stanly	11	1%
Stokes	2	0%
Surry	50	4%
Swain	2	0%
Transylvania	26	2%
Tyrrell	9	1%
Union	5	0%
Vance	4	0%
Wake	63	5%
Warren	6	0%
Washington	3	0%
Watauga	27	2%
Wayne	14	1%
Wilkes	10	1%
Wilson	20	2%
Yadkin	3	0%
Yancey	13	1%
Total Responses	1,219	

2. In what city/town/unincorporated area is your business located?

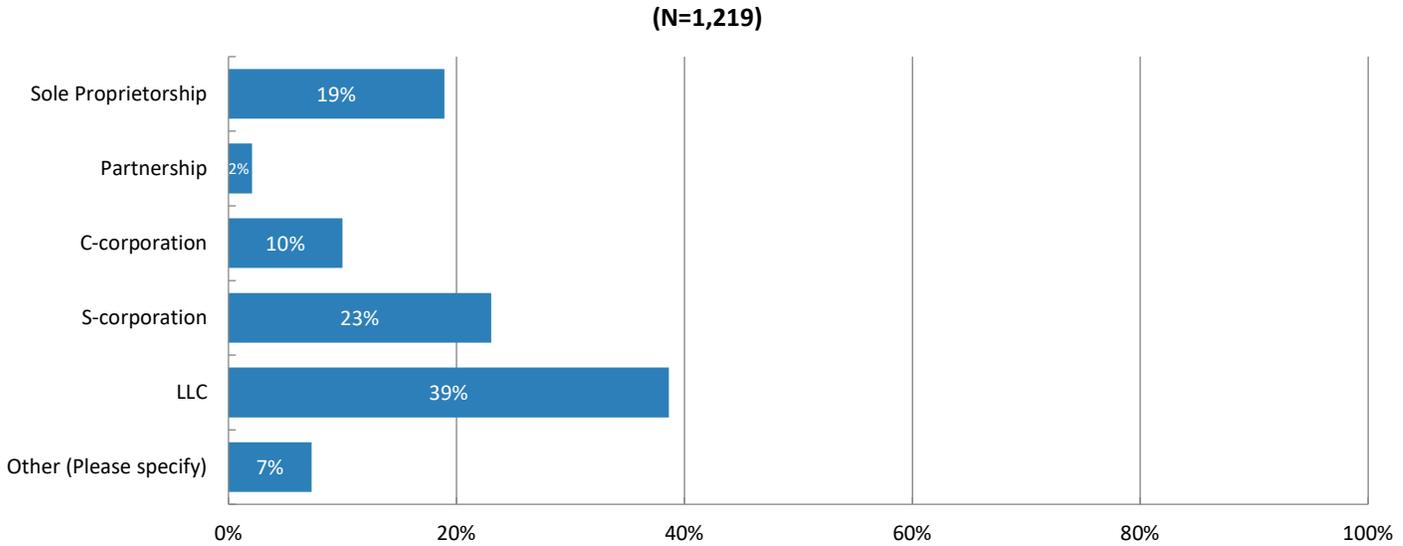
Answer text			
Aberdeen	Ellerbe	Matthews	Shawboro
Advance	Elm City	Maxton	Shelby
Ahoskie	Elon	Mayodan	Shiloh
Albemarle	Emerald Isle	Maysville	Siler City
Andrews	Erwin	McLeansville	Siloam
Angier	Faison	Mebane	Smithfield
Apex	Faith	Merritt	Smyrna
Arapahoe	Falcon	Micaville	Sneads Ferry
Archdale	Farmville	Mill Spring	South Mills
Arden	Fayetteville	Mineral Springs	Southern Pines
Asheboro	Fayetteville	Mint Hill	Southport
Asheville	Flat Rock	Mocksville	Sparta
Atlantic Beach	Franklin	Monroe	Spindale
Aurora	Fuquay-Varina	Mooresville	Spring Hope
Ayden	Garner	Moravian Falls	Spring Lake
Bakersville	Gastonia	Morehead City	Spruce Pine
Bath	Gaston	Morganton	Star
Bear Grass	Gastonia	Morrisville	Statesville
Beaufort	Gates	Mount Airy	Stoneville
Belhaven	Gloucester	Mount Olive	Supply
Belmont	Goldsboro	Fletcher	Surf City
Benson	Graham	Forest City	Swan Quarter
Bethany	Granite Falls	Fountain	Swansboro
Bethlehem	Grantsboro	Four Oaks	Sylva
Biscoe	Greensboro	Mount Pleasant	Tabor City
Black Mountain	Greenville	Moyock	Tarboro
Boiling Spring Lakes	Grifton	Murphy	Taylorsville
Boiling Springs	Hamptonville	Nakina	Thomasville
Boone	Harmony	Nashville	Timberlake
Brasstown	Havelock	New Bern	Tramway
Brevard	Hayesville	Newland	Trent Woods
Brunswick	Henderson	Newport	Trenton
Bryson City	Hendersonville	Newton	Troy
Burgaw	Hertford	North Wilkesboro	Tryon
Burlington	Hickory	Oak Island	Union Mills
Burnsville	Hiddenite	Oriental	Valdese
Butner	High Point	Oxford	Vale
Camden	Highlands	Pelham	Vass
Candler	Hobgood	Pembroke	Wadesboro
Canton	Hope Mills	Pilot Mountain	Wake Forest
Cape Carteret	Horse Shoe	Pink Hill	Wallace
Cary	Hot Springs	Pisgah Forest	Warrenton
Cashiers	Hubert	Pittsboro	Washington
Chapel Hill	Hudson	Plymouth	Waynesville
Charlotte	Indian Trail	Point Harbor	Wendell
Cherryville	Jacksonville	Polk County	Wentworth
Chimney Rock	Jefferson	Powells Point	West jefferson
Chocowinity	Jonesville	Raeford	White Lake
Claremont	Kannapolis	Raleigh	Wilkesboro
Clayton	Kenly	Randleman	Willard
Clinton	Kill Devil Hills	Red Oak	Williamston
Columbia	King	Red Springs	Wilmington
Columbus	Kings Mountain	Reidsville	Wilson
Com	Kinston	River Bend	Windsor
Concord	Knightdale	Roanoke Rapids	Winston-Salem
Connelly Springs	La Grange	Robbinsville	Winterville
Conover	Lake Lure	Rocky Mount	Yadkinville
Creedmoor	Lake Waccamaw	Rolesville	Yanceyville
Dare	Laurel Springs	Rowland	Youngsville
Davie County	Laurinburg	Roxboro	Zebulon
Delco	Lenoir	Rural Hall	
Denver	Lexington	Rutherford	
Dobson	Lillington	Rutherfordton	
Downtown Tuckasegee	Lincolnton	Salemburg	
Dunn	Littleton	Salisbury	
Durham	Lumberton	Saluda	
Eden	Madison	Sanford	
Edenton	Manteo	Sawmills	
Elizabeth City	Marion	Selma	
Elizabethtown	Mars Hill	Severn	
Elkin	Marshall	Shalotte	

3. Which area best describes where your business is located?



Responses	Count	Percentage
Downtown	631	51.8%
City/Town Limits	386	31.7%
County	202	16.6%
Total Responses	1,219	

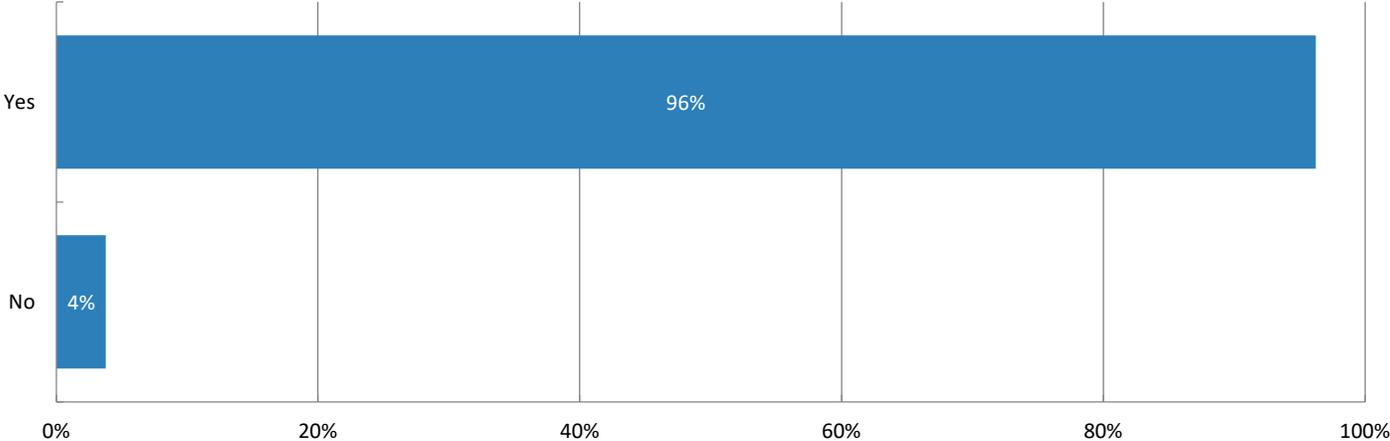
4. What is the classification of your business entity?



Responses	Count	Percentage
Sole Proprietorship	231	19%
Partnership	25	2%
C-corporation	122	10%
S-corporation	281	23%
LLC	471	39%
Other (Please specify)	89	7%
Total Responses	1,219	

5. Is your business currently open?

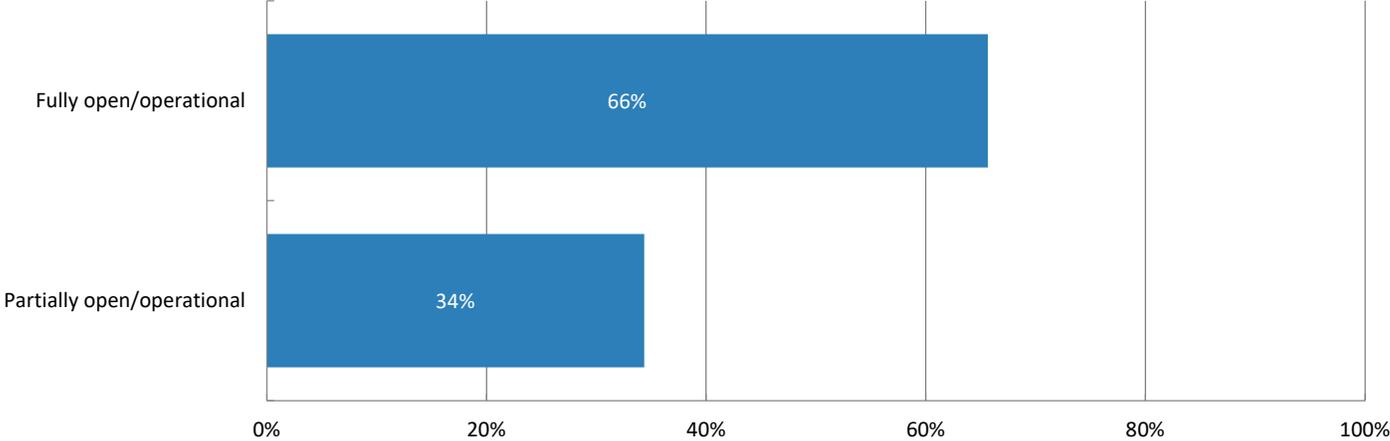
(N=1,219)



Responses	Count	Percentage
Yes	1,173	96%
No	46	4%
Total Responses	1,219	

6. Compared to the period prior to the onset of COVID-19, which best describes your business?

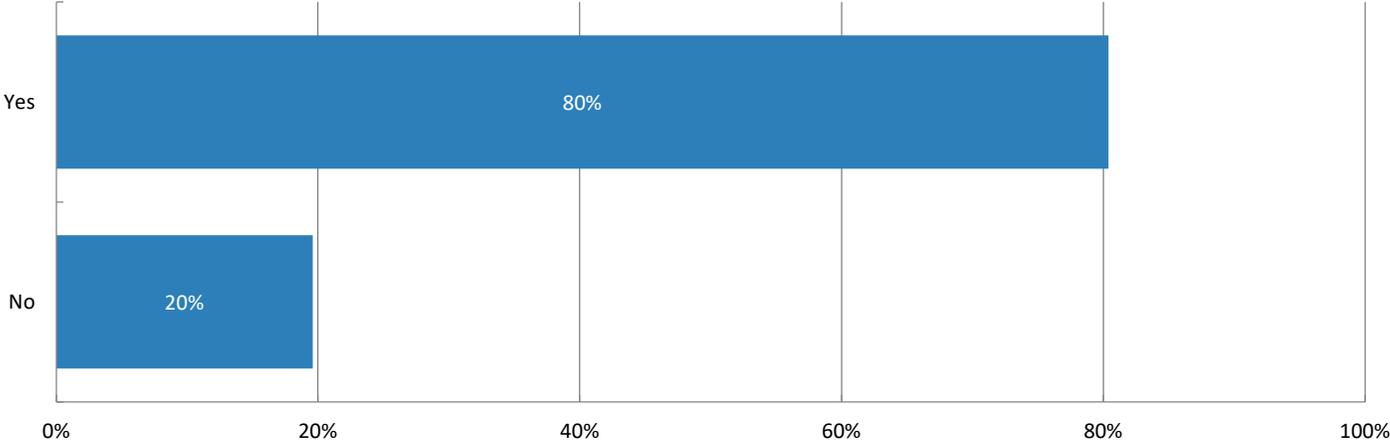
(N=1,173)



Responses	Count	Percentage
Fully open/operational	770	66%
Partially open/operational	403	34%
Total Responses	1,173	

7. Is your business operating differently than it did prior to the onset of COVID-19?

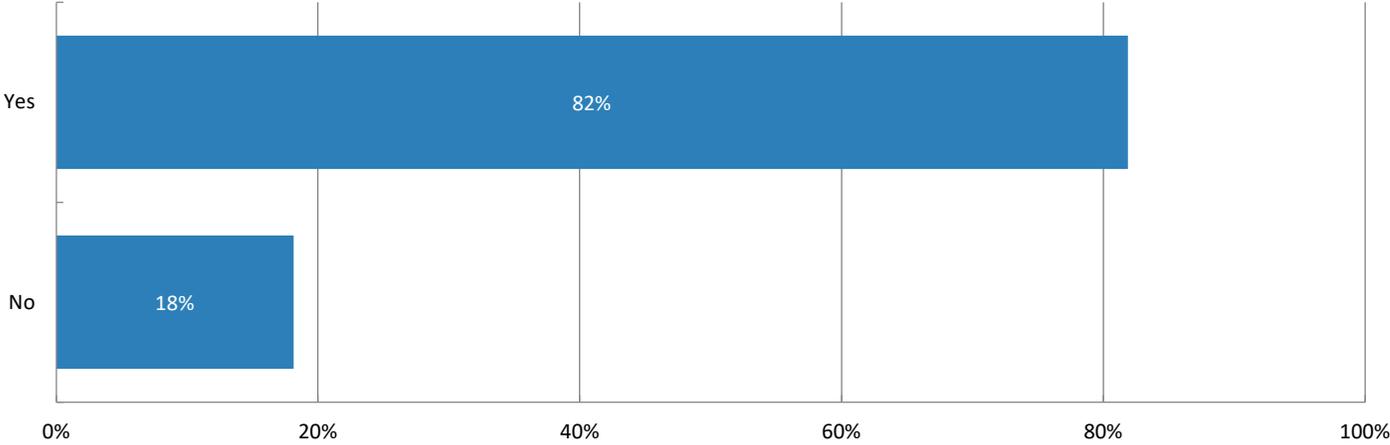
(N=1,173)



Responses	Count	Percentage
Yes	943	80%
No	230	20%
Total Responses	1,173	

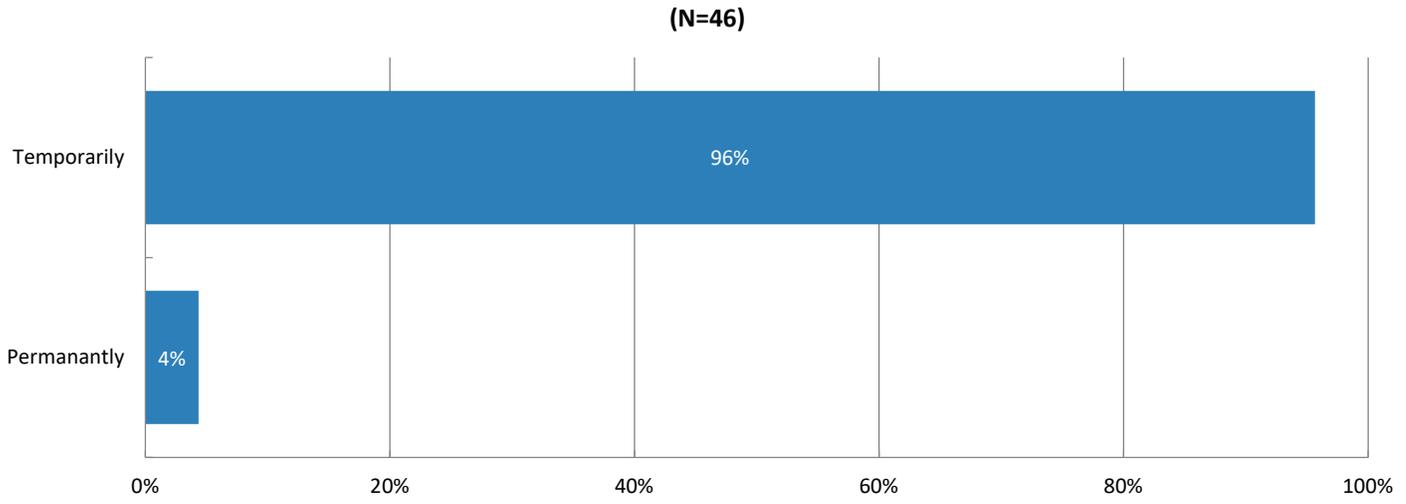
8. Do you expect to continue to operate your business in its current form?

(N=943)



Responses	Count	Percentage
Yes	772	82%
No	171	18%
Total Responses	943	

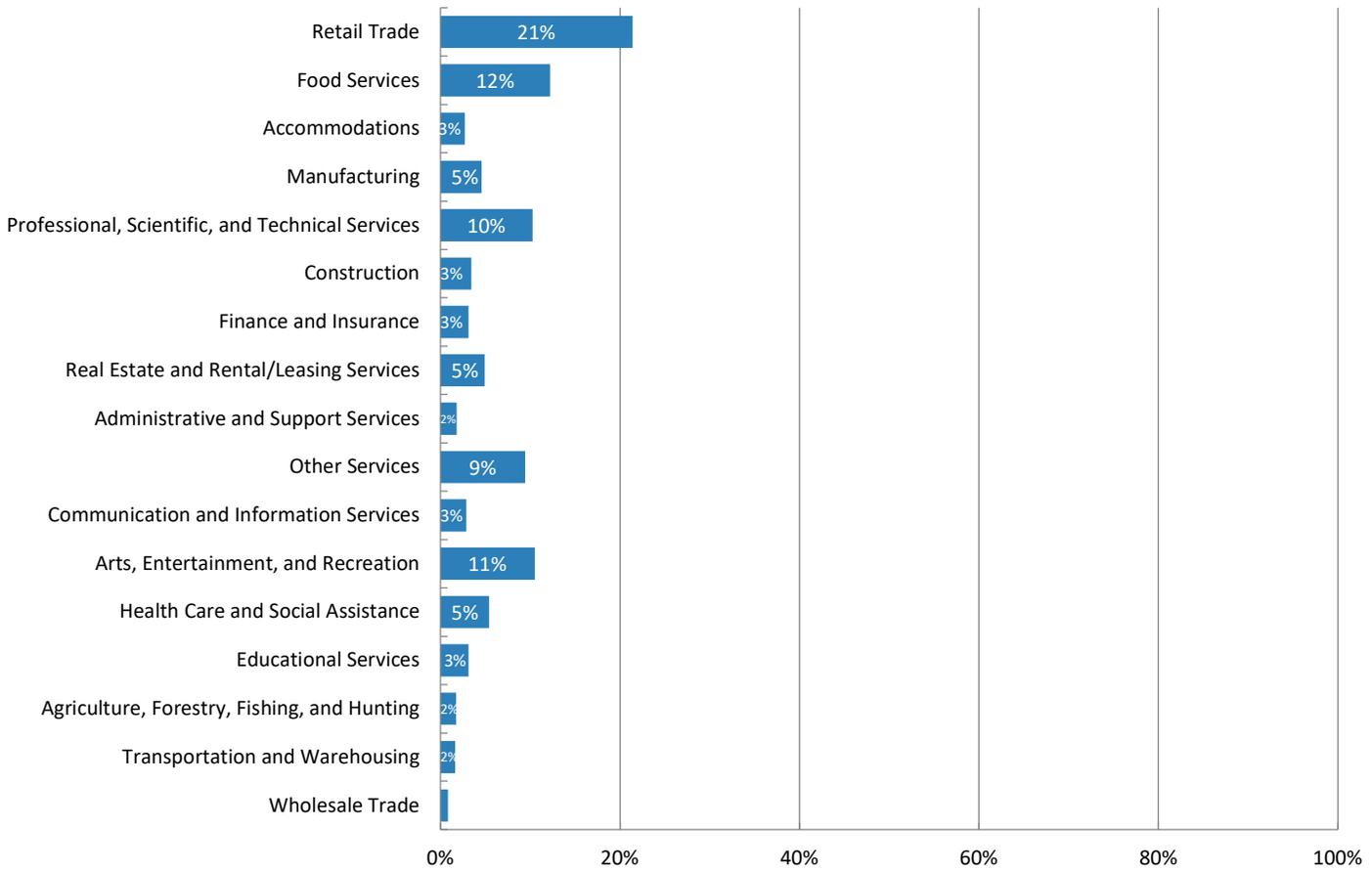
9. How long do you anticipate your business being closed?



Responses	Count	Percentage
Temporarily	44	96%
Permanently	2	4%
Total Responses	46	

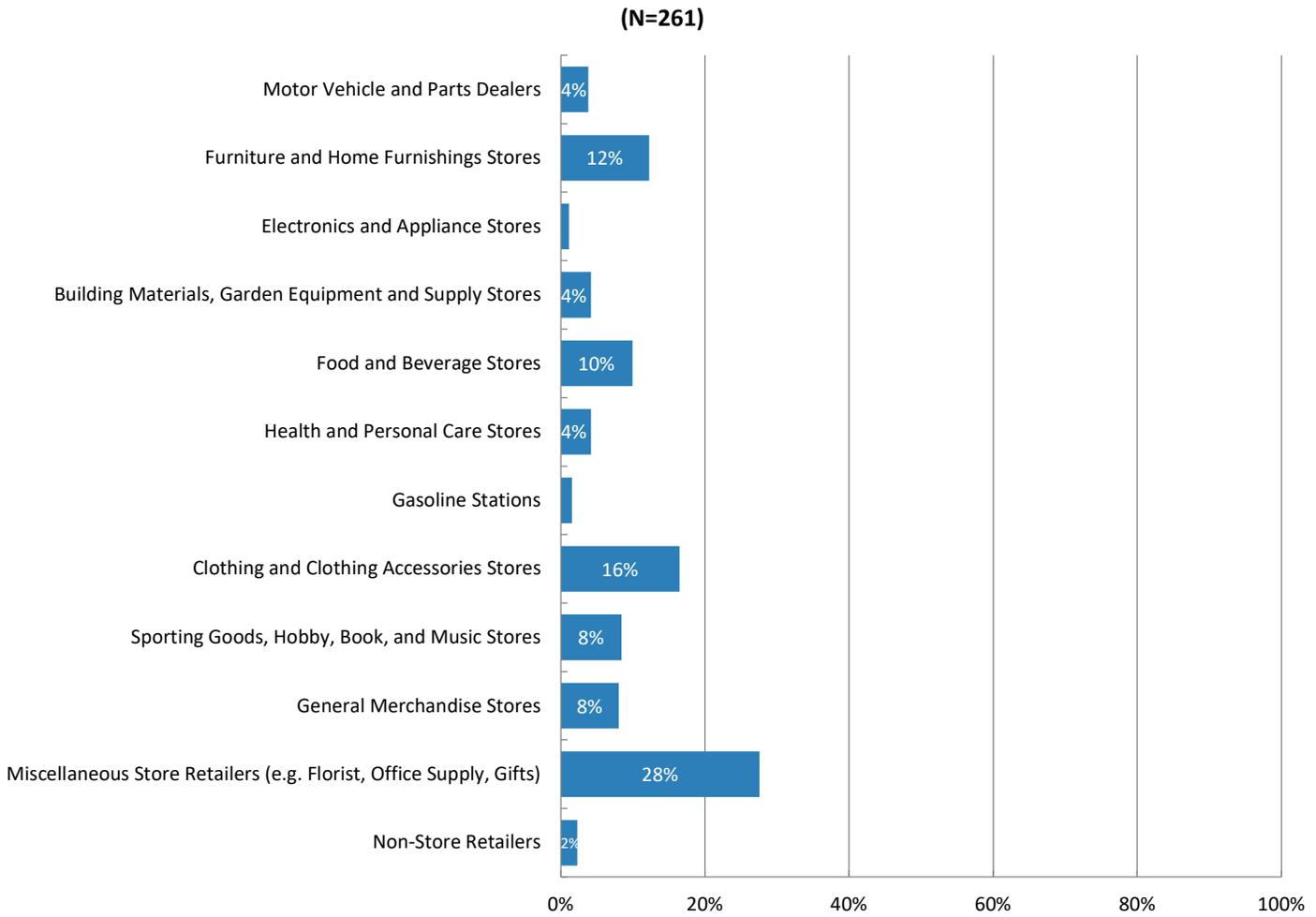
10. What is the primary classification of your business/industry?

(N=1,219)



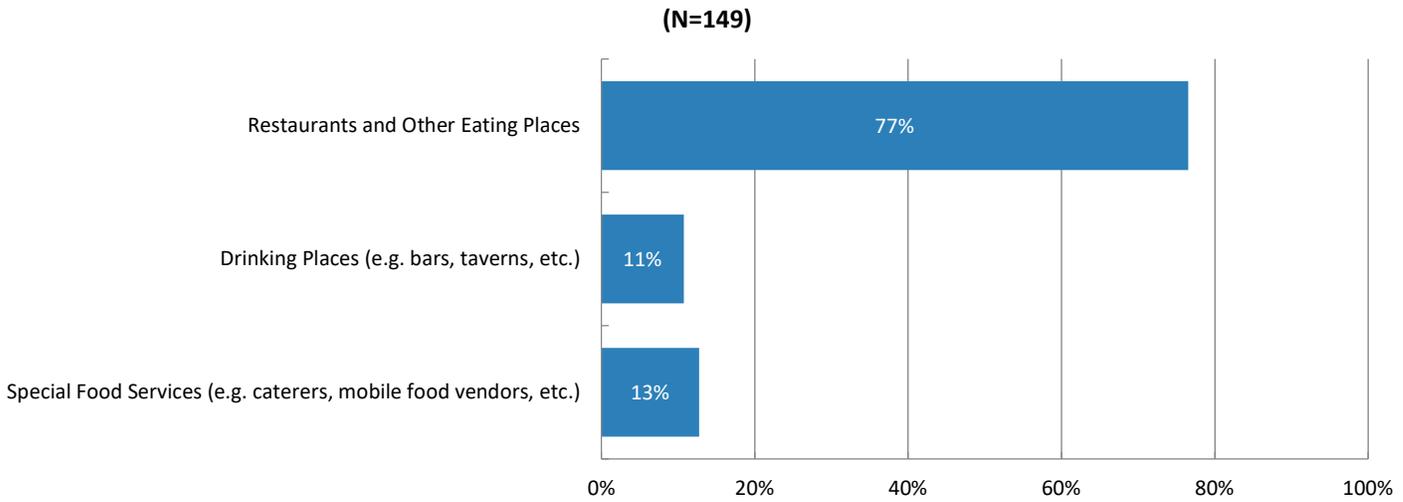
Responses	Count	Percentage
Retail Trade	261	21%
Food Services	149	12%
Accommodations	33	3%
Manufacturing	56	5%
Professional, Scientific, and Technical Services	125	10%
Construction	42	3%
Finance and Insurance	38	3%
Rental/Leasing Services	60	5%
Administrative and Support Services	22	2%
Other Services	115	9%
Communication and Information Services	35	3%
Arts, Entertainment, and Recreation	128	11%
Health Care and Social Assistance	66	5%
Educational Services	38	3%
Agriculture, Forestry, Fishing, and Hunting	21	2%
Transportation and Warehousing	20	2%
Wholesale Trade	10	1%
Total Responses	1,219	

11. What type of Retail Trade business you own?



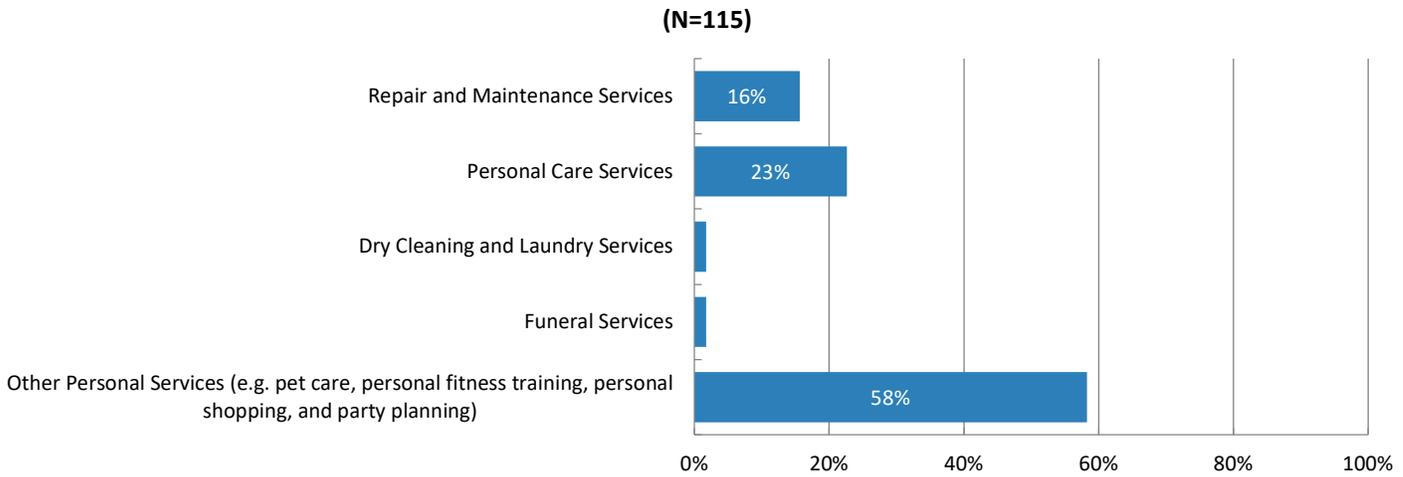
Responses	Count	Percentage
Motor Vehicle and Parts Dealers	10	4%
Furniture and Home Furnishings Stores	32	12%
Electronics and Appliance Stores	3	1%
Building Materials, Garden Equipment and Supply Stores	11	4%
Food and Beverage Stores	26	10%
Health and Personal Care Stores	11	4%
Gasoline Stations	4	2%
Clothing and Clothing Accessories Stores	43	16%
Sporting Goods, Hobby, Book, and Music Stores	22	8%
General Merchandise Stores	21	8%
Miscellaneous Store Retailers (e.g. Florist, Office Supply, Gifts)	72	28%
Non-Store Retailers	6	2%
Total Responses	261	

12. What type of Food Services business do you own?



Responses	Count	Percentage
Places	114	77%
taverns, etc.)	16	11%
caterers, mobile food vendors,	19	13%
Total Responses	149	

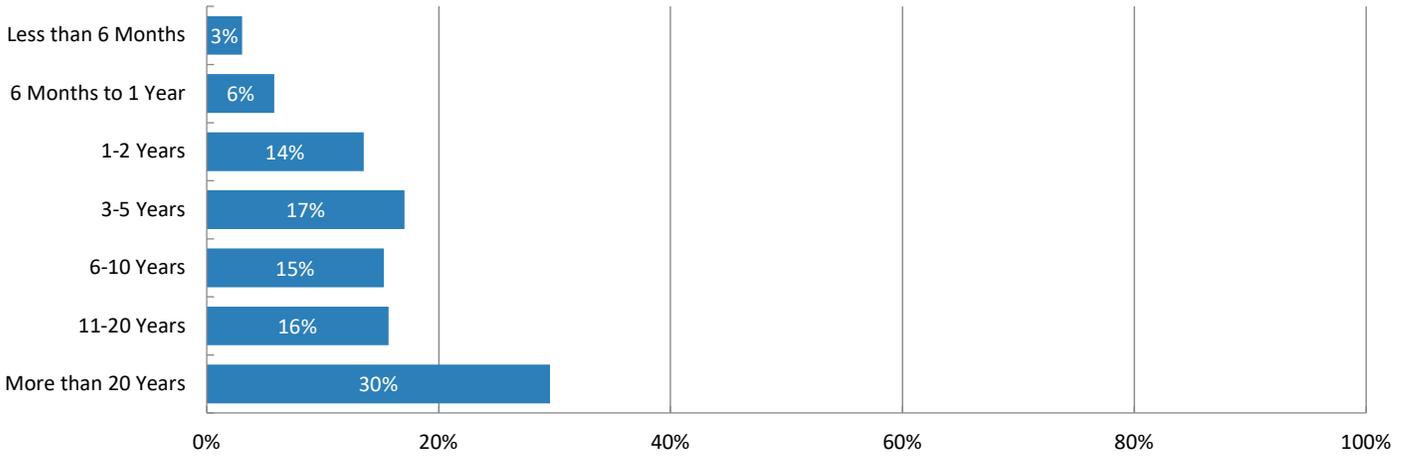
13. What type of Other Services business do you own?



Responses	Count	Percentage
Repair and Maintenance Services	18	16%
Personal Care Services	26	23%
Dry Cleaning and Laundry Services	2	2%
Funeral Services	2	2%
pet care, personal fitness training, personal shopping, and party planning)	67	58%
Total Responses	115	

14. How long has your business been established?

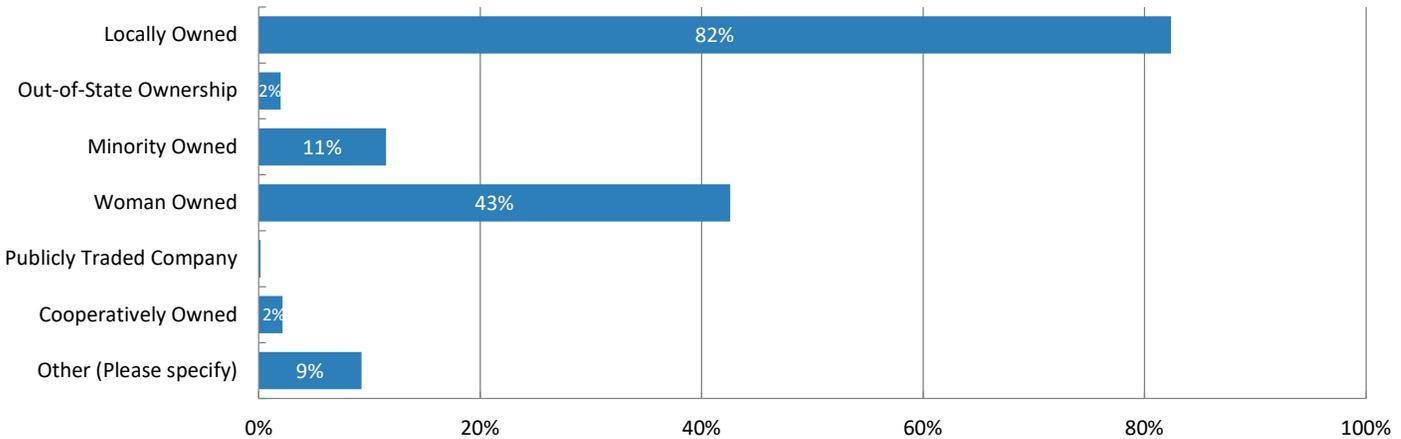
(N=1,219)



Responses	Count	Percentage
Less than 6 Months	37	3%
6 Months to 1 Year	71	6%
1-2 Years	165	14%
3-5 Years	208	17%
6-10 Years	186	15%
11-20 Years	191	16%
More than 20 Years	361	30%
Total Responses	1,219	

15. How would you characterize the ownership of the business? Check all that apply

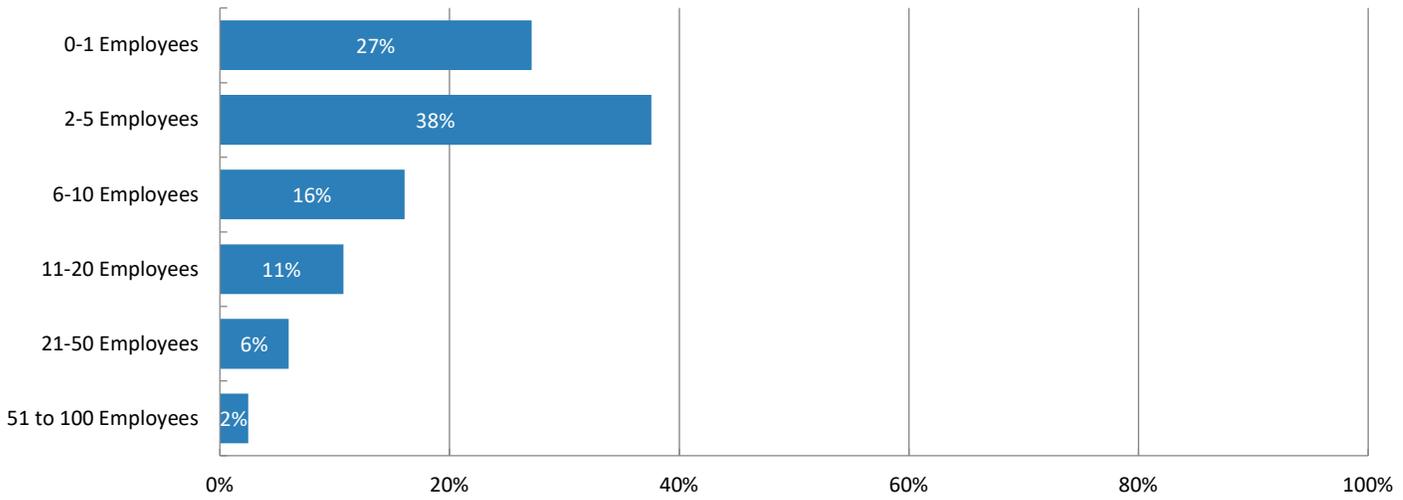
(N=1,219)



Responses	Count	Percentage
Locally Owned	1,004	82%
Out-of-State Ownership	24	2%
Minority Owned	140	11%
Woman Owned	519	43%
Publicly Traded Company	2	0%
Cooperatively Owned	26	2%
Other (Please specify)	113	9%
Total Unique Response	1,219	
Total Responses	1,828	

16. Including yourself, how many people are currently employed by the business?

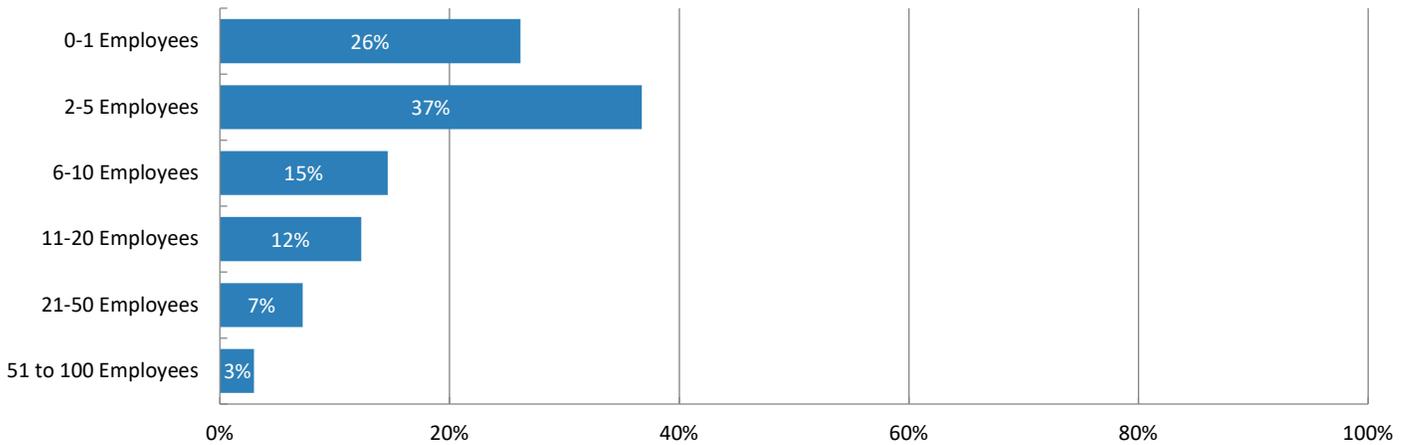
(N=1,219)



Responses	Count	Percentage
0-1 Employees	331	27%
2-5 Employees	458	38%
6-10 Employees	196	16%
11-20 Employees	131	11%
21-50 Employees	73	6%
51 to 100 Employees	30	2%
Total Responses	1,219	

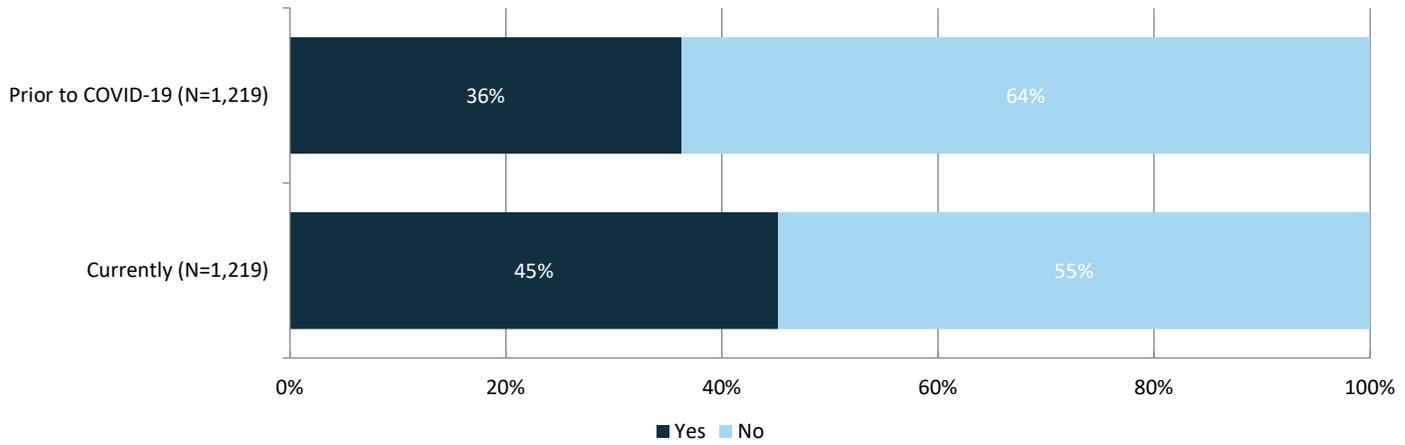
17. Including yourself, how many people were employed by the business before the onset of the COVID-19 pandemic?

(N=1,219)



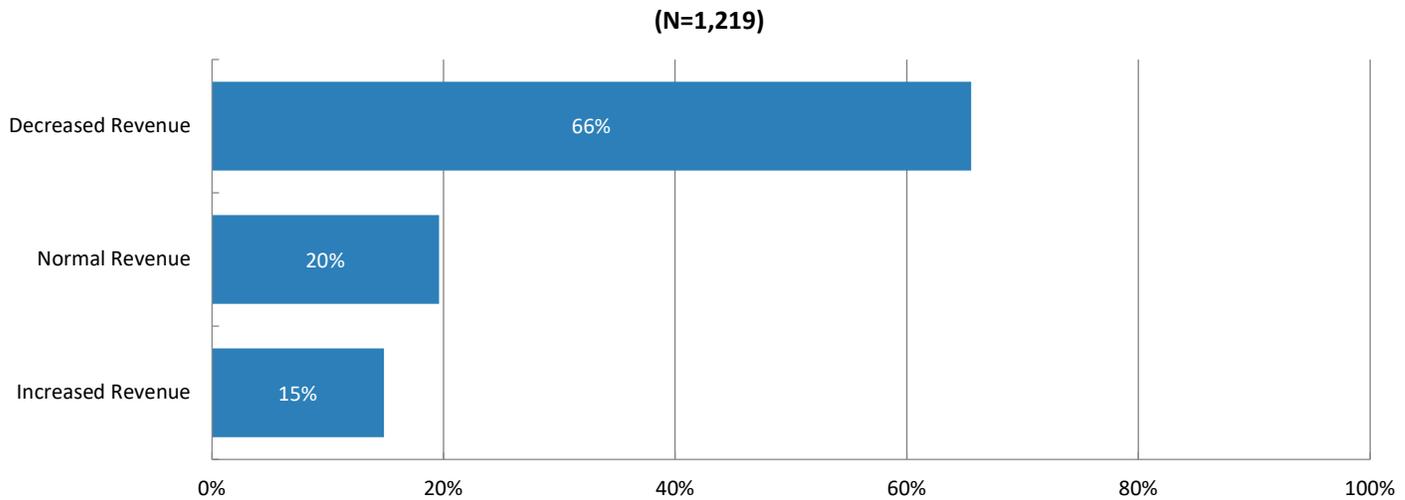
Responses	Count	Percentage
0-1 Employees	319	26%
2-5 Employees	448	37%
6-10 Employees	178	15%
11-20 Employees	150	12%
21-50 Employees	88	7%
51 to 100 Employees	36	3%
Total Responses	1,219	

18. Does your business have an online sales component?



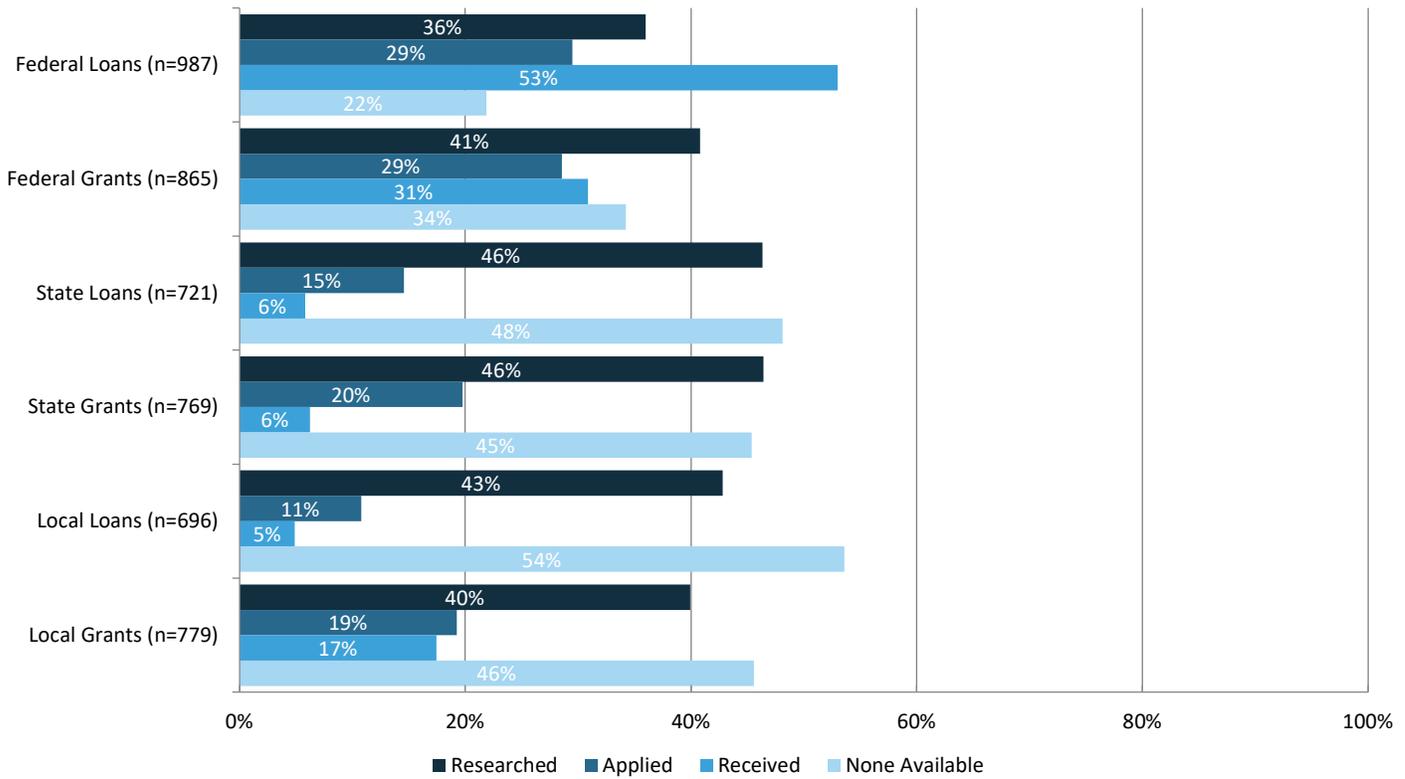
Does your business have an online sales component?		Yes	No	Total
(a)	Prior to COVID-19	442	777	1,219
		36%	64%	
(b)	Currently	551	668	1,219
		45%	55%	

19. How has your business revenue changed since COVID-19 became a widespread concern in early March 2020?



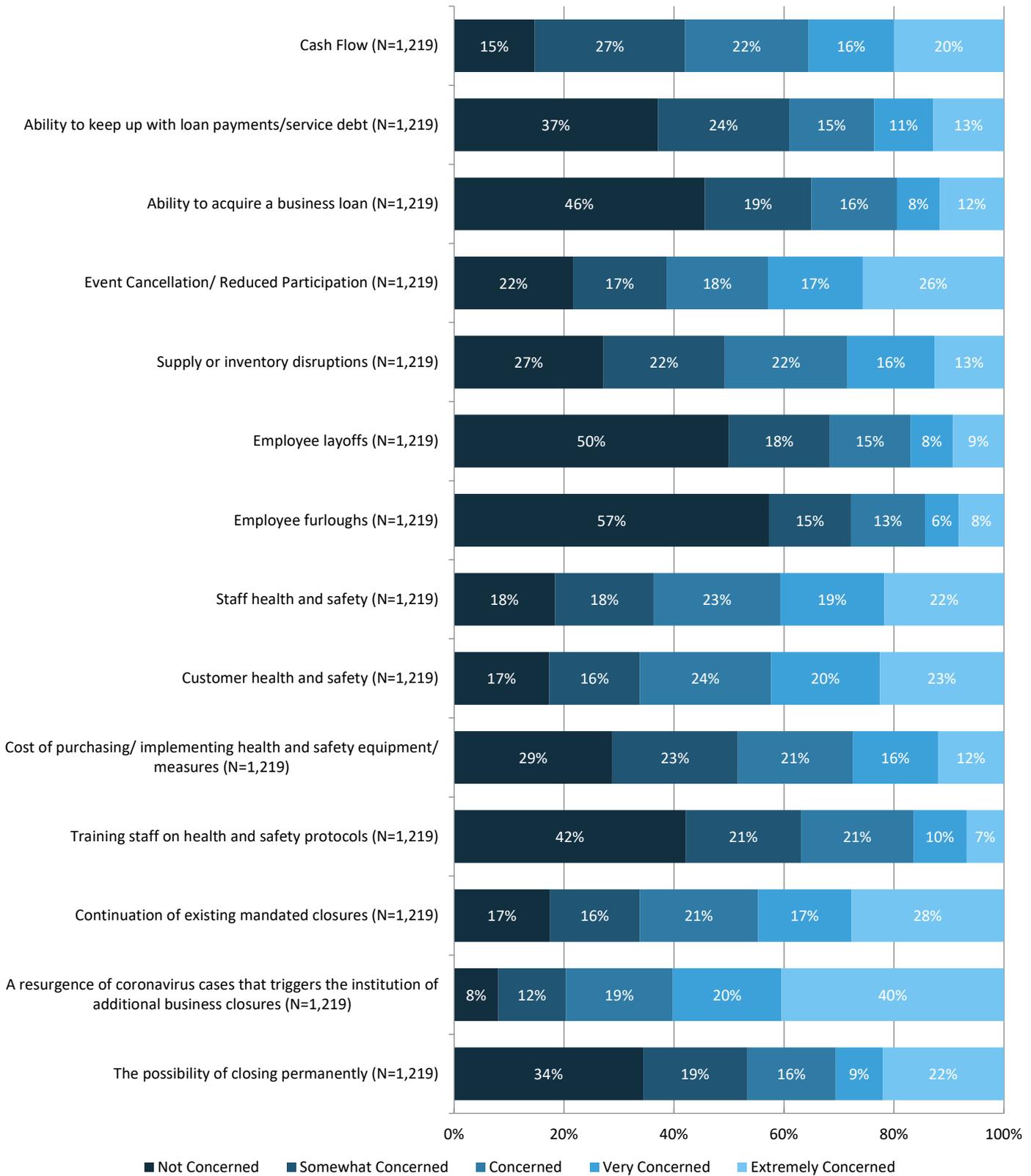
Responses	Count	Percentage
Decreased Revenue	799	66%
Normal Revenue	239	20%
Increased Revenue	181	15%
Total Responses	1,219	

20. Please indicate your involvement with COVID-19 related financial assistance. Check all that apply



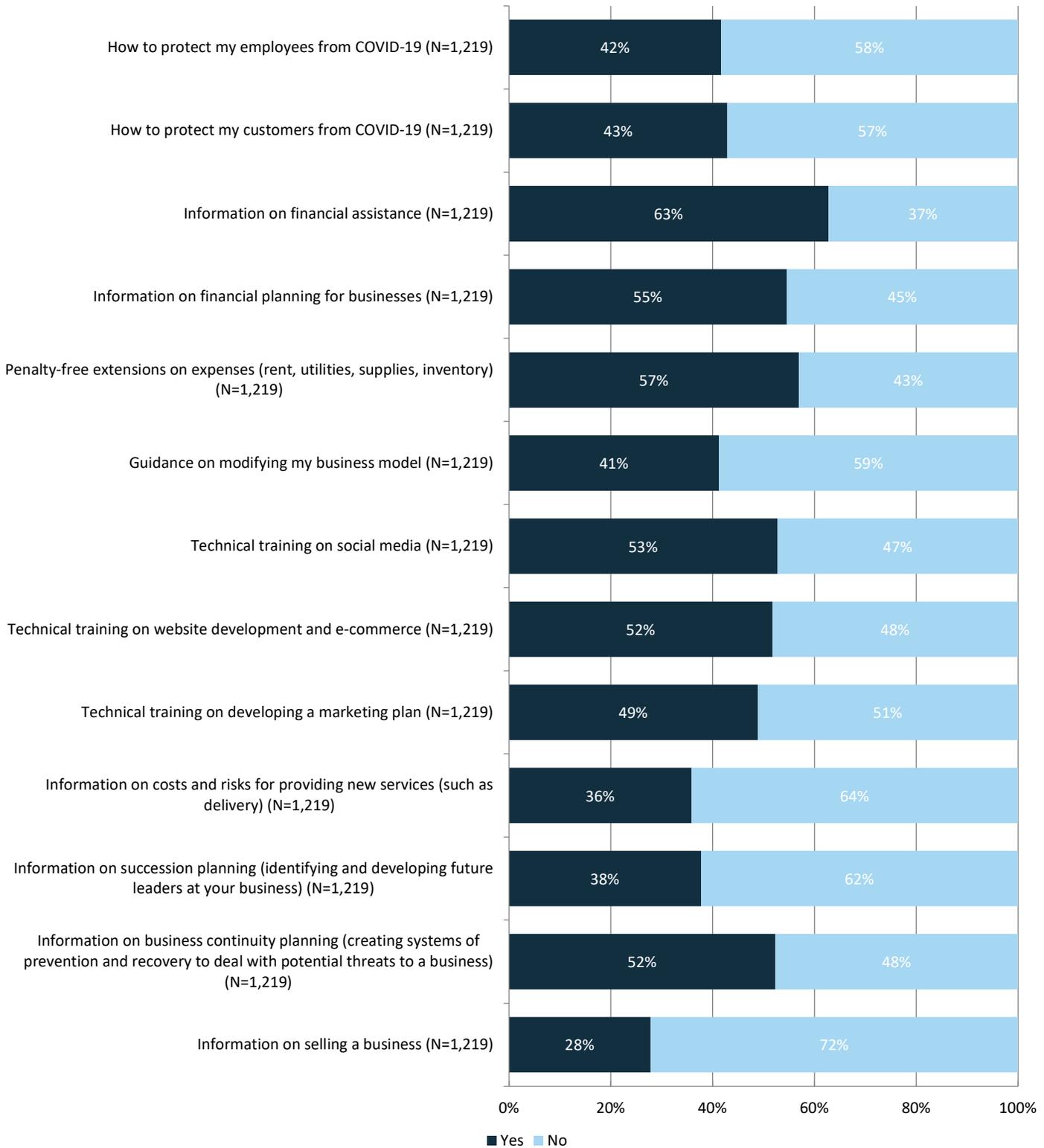
Please indicate your involvement with COVID-19 related financial assistance. Check all that apply							
		Researched	Applied	Received	None Available	Total Unique	Total
(a)	Federal Loans	355	291	523	216	987	1,385
		36%	29%	53%	22%		
(b)	Federal Grants	353	247	267	296	865	1,163
		41%	29%	31%	34%		
(c)	State Loans	334	105	42	347	721	828
		46%	15%	6%	48%		
(d)	State Grants	357	152	48	349	769	906
		46%	20%	6%	45%		
(e)	Local Loans	298	75	34	373	696	780
		43%	11%	5%	54%		
(f)	Local Grants	311	150	136	355	779	952
		40%	19%	17%	46%		

21. Currently, how concerned are you regarding each of the following items?



Currently, how concerned are you regarding each of the following items?							
		Not Concerned	Somewhat Concerned	Concerned	Very Concerned	Extremely Concerned	Total
(a)	Cash Flow	179 15%	333 27%	274 22%	189 16%	244 20%	1,219
(b)	Ability to keep up with loan payments/service	452 37%	291 24%	188 15%	131 11%	157 13%	1,219
(c)	Ability to acquire a business loan	556 46%	236 19%	190 16%	95 8%	142 12%	1,219
(d)	Event Cancellation/ Reduced Participation	264 22%	207 17%	225 18%	210 17%	313 26%	1,219
(e)	Supply or inventory disruptions	331 27%	269 22%	272 22%	193 16%	154 13%	1,219
(f)	Employee layoffs	609 50%	224 18%	179 15%	94 8%	113 9%	1,219
(g)	Employee furloughs	699 57%	181 15%	164 13%	75 6%	100 8%	1,219
(h)	Staff health and safety	224 18%	219 18%	280 23%	231 19%	265 22%	1,219
(i)	Customer health and safety	211 17%	201 16%	291 24%	241 20%	275 23%	1,219
(j)	Cost of purchasing/ implementing health and safety equipment/ measures	351 29%	278 23%	255 21%	189 16%	146 12%	1,219
(k)	Training staff on health and safety protocols	514 42%	255 21%	250 21%	117 10%	83 7%	1,219
(l)	Continuation of existing mandated closures	213 17%	199 16%	262 21%	207 17%	338 28%	1,219
(m)	A resurgence of coronavirus cases that triggers the institution of additional business closures	98 8%	150 12%	237 19%	241 20%	493 40%	1,219
(n)	The possibility of closing permanently	419 34%	231 19%	196 16%	104 9%	269 22%	1,219

22. What types of training and/or assistance would be most helpful to your business?



What types of training and/or assistance would be most helpful to your business?				
		Yes	No	Total
(a)	How to protect my employees from COVID-19	508 42%	711 58%	1,219
(b)	How to protect my customers from COVID-19	523 43%	696 57%	1,219
(c)	Information on financial assistance	765 63%	454 37%	1,219
(d)	Information on financial planning for businesses	665 55%	554 45%	1,219
(e)	Penalty-free extensions on expenses (rent, utilities, supplies, inventory)	694 57%	525 43%	1,219
(f)	Guidance on modifying my business model	503 41%	716 59%	1,219
(g)	Technical training on social media	643 53%	576 47%	1,219
(h)	Technical training on website development and e-commerce	631 52%	588 48%	1,219
(i)	Technical training on developing a marketing plan	596 49%	623 51%	1,219
(j)	Information on costs and risks for providing new services (such as delivery)	437 36%	782 64%	1,219
(k)	Information on succession planning (identifying and developing future leaders at your business)	460 38%	759 62%	1,219
(l)	Information on business continuity planning (creating systems of prevention and recovery to deal with potential threats to a business)	638 52%	581 48%	1,219
(m)	Information on selling a business	339 28%	880 72%	1,219

23. Do you have any additional business concerns that are not addressed in the survey?
Unable to hire. People don't want to work and not applying for jobs.
Less government regulation
How the public will not be scared to get out and do the fun things they used to do.
None that I can think of at this point.
My Clients are afraid to come back due to fears of being out in public. Even tho I offer personal training only enrollment is way down, I am trying to diversify and invested in installing a smoothie bar to increase sales. Im doing what I can to survive. other than sba loan, I didnt qualify for ppp
Need billboards on HWY 421 to attract tourists to Historic Downtown Wilkesboro. Support of City Council members to All business owners not council members' neighbors should be treated the same. Business owners /residents should serve on HPC board. Don't Knick-pick merchants about promotional banners regulations
Why local government wants to make more restrictions on small business instead of being more lenient on methods to help promote local small business. The want to restrict banners and signs which forces small business to use more expensive medias.
How to address the rising costs of products related to our business
It could be helpful to have some local advertising (low cost or free) to remind folks locally that we (an independent primary care medical office) are here, and open, and needing to continue to INCREASE our patient/customer base rather than have it constrict as a result of COVID.
SECURITY FROM NOT ONLY COVID EXPOSURE, BUT UNLAWFUL INVASIONS not at this time
Lack of support from community organizations like Merchants Assoc. & Chamber of Comm
High speed internet availability and costs in rural ne nc
help people survive in a low interest rate envorment
Reinstating public events in town
The lack of support the local town and leaders have shown to small businesses has been very disappointing.
Can not find competent employees, Education system has failed to produce a work force in hands on manufacturing
I own a small yoga studio and the government's message is my business is unsafe. This will have a long-term impact on my business without any actual science to back it up. Gyms and studios are NOT the problem but now people think they are due to our governor's closure practice.
As a long Term Care Pharmacy, its important that our elected officials when making decisions, like who will test patients and administer vaccines in these facilities don't over look the small businesses. not enough space, but big pharmacies are not always the best solution.
This point loans would not help me nor would any extensions on rent utilities or inventory. There is too much uncertainty to take on more debt.
payroll loans as well as other small business loans
help finding qualified employees
Don't know which direction we are going in, therefore we don't know what to ask for. Not interested in going in debt for this business at this point.
Learning how to obtain forgiveness for federal covid loans
Potential election turmoil
How to identify potential partnerships
Very concerned about viability of businesses renting from us.
providing water and trash pickup
Local ostracizing
how to pay 100% bills with 60% revenue
Lack of state grant money for rural businesses
Access to local, state and federal grants & loan is key to survive for us in lodging industry.
Extremely concerned about unilateral decisions to shut down business in the name of "Safety". These mandates are clearly unconstitutional and represent a direct threat to our business as well as our constitutionally guaranteed freedoms. In no way should we be forced to submit to this type of tyranny
yes
No Facilities available for our growth in our area.
Need federal aid to cities, or I will lose clients
please help our restaurants no, we are not in the food business
I'm primarily online so thankfully Covid-19 hasn't affected my business too much. It has only affected my participation in the local farmers & artisans market. The kind of training I'd appreciate is sales tax training. It's so entirely confusing trying to fill out my E-500 without losing my mind.
I do not want the government to shut down our business again. I can make that decision.
Guidance on lingering symptoms from Covid
Lack of reliable internet
Need for grants instead of loans.
Federal and state loans available
No supply of locals for boating/tourism contract work
Tourism industry is not even mentioned in the survey, that is our industry.
possibility of grant/match type of incentive to assist restaurant to add outdoor dining area as this seems to be a thing of the future regardless of the COVID timeline. Best practices and financial assistance to make ventilation upgrades to old buildings could be helpful
Concerns that other establishments are not complying with state mandates thereby jeopardizing the safety of our potential customers and putting us in the position of having to defend the fact that we are doing "the right thing" as well as following the law.
This organization is co-operated by a husband and wife team.
Keep businesses open no matter what.
Getting government our of the way of Business. All Business is essential. Stop favoring large businesses and penalizing smaller ones
one on one counseling on Quickbooks.
I feel like a "between the cracks" business. Being only 2 yrs open, the business isn't generating a paycheck for me yet so I don't think I qualify for PPP loans/grants. I don't qualify for self-employed unemployment b/c I'm still trying to save my business by working. Landlord is difficult.
Grants or loans for businesses that are a year old for computer purchases, etc.
was turned down for unemployment financially devastated
Employee engagement, Hiring top people. Understanding business relationships
Information regarding PPP forgiveness, HR guidance with staff that are semi-permanent
getting NC back open!!!!
Dealing with employees with continuous high stress over a long period of time/reduced efficiency.
Availability of online resources to support various small business owner schedules.
Legal protection from unconstitutional executive orders that infringe on American's right to do business. When we are forced to close and cash flow stopped is not an ideal time to hire an attorney and add expenses.
Retaining Staff and keeping morale up
Need cashflow to survive! Federal and state stimulus packages aren't nearly enough

How to recover from extreme loss of income
Covid-19 employee costs and government reimbursements based on the Cares Act
It is very challenging as a small business to identify the right size, right cost, right fit manufacturing software programs and shipping resources that best fit company needs. We don't have a department to do this.
Business grants for issues caused to our business by no fault of our own.
Customer discovery, customer centered selling, scaling the business
I'm a portrait studio and studio time rental for creatives. I didn't know how to answer the services category.
Forgiveness of federal loans for costs associated with COVID-19
We are also concerned about people trying to sell us on ways to make to make things better due to the Pandemic.hings better
I feel that this question is not worded well, or there needs to be two How has your business revenue changed since COVID-19 became a widespread concern in early March 2020?. For example, my revebue is down only because I was closed for 47 days. Since June, my revenue is up though.
None that can be answered.
Time Management and development of managers for the business
Taxes help
The structure of our tax funded "downtown" program should be revisited post covid. The focus should expand to city wide or even county wide independent business operations. The role of the downtown staff needs to open up.
Unsure how my customers are engaging with my brand or my competitors
Yes, I have known since 2003 what my community needs however My organization suffers from public resistance. Brought on by churches and local govt leadership. Is there anyway to get noncompetitive support in dying drug and nuisance labeled communities. Also we are heavily involved in the Arts
Pivoting to new opportunities rather than suffering. Every cloud has a silver lining.
How to acquire other businesses that may not be doing as well as we maybe
Not at this time
Unemployment benefits, PPP loan forgiveness and tax treatment,
We contract people to work for us. That is nearly impossible since COVID.
We are an early childhood music education business. Until groups of children and their parents are allowed to father again, we're sunk.
Yes, that the DWA that is supposed to support our Main St. Program is absurd! How they continue to receive funding is beyond me and I would rather eliminate our designation as a main st than continue on our current path.
not really
predictions and strategies for towns like ours; university, tourists drive economy. a seasonal town in which most retail activity happens June-Dec. Other months very unpredictable (at least for my biz)
We simply cannot expand because there are not enough manufacturing skilled employees
Amount of Taxes that the Fed and State government requires businesses to pay.
building business credit
as a sole proprietor there seems to be little help since we do not have a payroll
I had a coaching business for teachers and had to revise because of COVID 19. I had to completely revise my business and pick up a new skill set. I need training and help with new transition.
Escalation in material cost
Help with Marketing Plan and Resources like Grants
Lack of proper internet service in our county. What we have is slow and unreliable.
need more help for self-employed who work from home
I am now a client of Carmela and she has been a tremendous help
We cannot meet budget due to our business plan (play and educational services). The cleaning and time between each session is cost prohibitive.
The job pool is null right now. Every restaurant is hiring but people are not showing up to interviews. We also can't compete with \$15 an hour Walmart jobs.
RUN FOREST RUN
the longterm impacts of this on my industry (fitness / yoga)
How to partner with other businesses and agencies
Government COVID-19 regulations which target businesses unfairly
Closing our business for 14 days to a cluster of cases. Families refusing to pay tuition. Making ends meet as a business.
The concern I have is minority businesses are not getting enough capital and support from the banks to help them to continue to stay in business
Legalities of Telehealth. When to decide you should cut your losses and close your business.
As a minority can't get assistance
Lack of support from local and State
Mostly just financial. Engineers were going to come from Germany to fix my machines about may 1 but covid. Hard to make money as embroidery shop with unreliable equipment
MORE THAN I CAN BARE
Hard times finding an loan with bad credit
Payroll taxes , state taxes ..it would be great to see a a federal program reducing or eliminating payroll tax obligations. air would be nice to have greater flexibility in sales tax obligations to enhance cash flow.
Need fiber internet access in downtown Lenoir (it is 1 block away, City won't help)
Funding for businesses like mine that dont make ten thousand a month in revenue
All grants available to small businesses
Bidding on local contracts, establishing business credit, Small Business certifications
Too much government control and that causing customer fears.
Tax issues. Business Taxes Change the color of font on survey this blue green is hard to read,
Recruiting and retaining workers
Our concern is how our Government thinks they can control our business. The Governor should not be able to shut down our business.
Assistance obtaining a business startup loan. My business was established as a sole proprietor in 3/2019 and became an LLC 9/2020. I'm adding additional healing modalities I'm 10/2021 and will open a physical location 3-6 months prior in preparation. I need a business loan to get off the ground.
I have a thriving hair salon business that's always struggled financially because of lack of resources and financial assistance to help grow the business. I am passionate about my business and will continue to thrive and do whatever it takes to ensure its successful. Thanks for the concern.
Continued general disruption in other states affecting my customer base need to abate. Shutdown has been too long and too ineffective to continue denying people's rights to operate but the election should clear away political component of shutdowns.
Additional extensions on rental payments from Tenants, without consideration for owners
Grant applications
Capacity Building
Loans are not an option. I cannot afford to pay more for existence than I have thus far.

I represent a Chamber of Commerce and am very concerned for our small businesses and their ability to survive Covid 19 with all the restrictions put on businesses.
Dealing with incompetent govt officials
We still do NOT have broadband/fast internet available here 5 miles outside of Burgaw
I worry that people will be to busy worrying about the short-term cost of a shut down and refuse to do it even though that's what we need to do to get this virus under control.
Receiving technology grants to enable transformation of business to an e-commerce model would be helpful.
The fraud being perpetrated upon the world is outrageous. I'm disappointed by the "sheep0le" who are asleep.
social unrest, hunger, theft, violence
contacted NC officials last Sept. about help .. still waiting for a reply to our needs
Availability of grants
How to obtain a site using business income
Grants for businesses that offer rental spaces but that do not have employees.
I know i would qualify for all kinds of assistance but I do not know how to write a grant or apply for a business loan as I have been fortunate to build my business without going into debt but now I am at a critical point that I could lose everything that I have worked so hard for. Please help.
We sell gift baskets, many of which go to business offices. I am concerned that in this 4th quarter the group gifting will be reduced because of the fear of sharing food items drives business to buy non-food gifts this year.
Minority nonprofits need greater access to capital.
Government overreach
Historical Tax Credits (Federal and State)
No. This survey was very comprehensive
Antifa and other rioters destroying our businesses and downtown. Outbreak of civil war. Socialism
Finding qualified employees
How to not be put out of business by the state, local, federal government.
I want a strong community of businesses that can get through this covid pandemic.
Affordable Commercial space available. Rental space costs have not changed with the pandemic. Even without the pandemic rental prices are way too high for those area and only benefit the facility owner but will crush a small business.
Lower tax rates for small business
1) Uncontested election results and transfer of power; it will probably take until Xmas to know the results; 2) social media spreading disinformation 3) COLOR blind people can't see red, green or blue.; the colors in this survey may hinder some people being able to see the survey.
Going from Store sells to internet sells to provide enough income to stay open?
I am a sole proprietor and have one other employee, my fiancé. We have run into the problem of being denied grants due to having 2 employees and being so new
Obtaining buyers for my business
downtown re-development and revival
supplemental insurance, market growth, networking techniques
changes that affect our retirement plan for the business
general traffic and customers conducting business online rather than local stores
I own a bar. We haven't been able to open in 7 months. It is incredibly frustrating seeing other businesses open that are similar to my business.
We have applied for numerous business loans with Golden Leaf Foundation - Denied, Kerr Terr Regional Council of Government - Spouses that are not a part of the business will have to sign as a loan guarantee. So many hurdles to jump to get funding for small businesses that are under 2 years old.
Maintaining staff
No Federal or State help for micro businesses.
KEEPING EMPLOYEES
I have few concerns with respect to the virus itself. I am extremely concerned about the possibility of another unconstitutional lock down forced upon us by an intrusive government that stops our business.
Safety during riot situations.
Street renovations in downtown have added to the impact of COVID-19
Impact of change in infrastructure downtown Washington, NC
Closure of Main Street
Staff training for production and information of energy conservation
Roy Cooper needs to 1) stop illegally closing businesses, 2) focused on real Covid-19 issue helping the elderly, 3) open and keep open all schools, 4) support local police, and 5) reduce/punish the violence.
Looking for a local social media specialist
Continued supply chain trade and tariff stand point - importing supplies and exporting product
Customer flow. No people no sales
Movement out of businesses and new business that does not attract foot traffic to our downtown, ie CPAs, lawyers, interior designers. We need retail and restaurants in storefronts.
value of my business at sale
hiring new employees. Getting the tourist market back to normal.
All staff are volunteers, most over 65, some not working, fearing exposure.
Need for assistance vendor and services engagement, could be all things needed because do not have trade shows or personal meetings. What assistance can be provided in shipping & logistics within the US. Hygeine & cleaning for employees at home. Travel protocols.Protocol for delivery personnel.
traffic
Tax training
Trump's COVID measures that were anti-immigration hurt our business and community and immigration is not even on your survey. But without investor visas and without being able to reunite families, Wilmington is losing out on capital and jobs.
Please bring our jobs and economy back to the USA
Website design
Reopening fully and returning to normal
Information on cross-training employees
Construction/ Equipment Repairs have skyrocketed; specialized repairpersons such as welders, boiler repair, etc are naming their prices; businesses are waiting months for equipment repairs causing significant additional financial losses
In February, we had a devastating fire that rendered our motel unusable. After waiting MONTHS for the insurance money, the check was substantially lower than what the repairs would require. The motel generated the majority of the income to our facility.
possibility of another small loan to help continue until things get better with Covid 19
We may experience such a decrease in business due to lack of inventory that we have no income.
remaining flexible with inflexible civic leaders in charge

keeping current on COVID 19 CDC guidelines and restrictions
liability related to covid19
concerns on paying outstanding franchise fees
The affordability of goods and services if businesses are not allowed to open back up in full operation
Leave us all alone. Stay away.
Too many to list but I'm concerned about being made de facto law enforcement by being forced to enforce mandates while losing revenue and alienating healthy customers.
Overreaction and government overreach
Yes. Tell Roy Cooper to reopen NC we are dying a slow
Still trying to figure out advertising without looking like we are asking people to be unsafe.
Decreased Foot Traffic Downtown because all the Store Closures Around Us
Initially concern was high in March with many pending orders expected to be lost. Although those losses did happen, we were able to make up for the losses and look forward to finishing out the year with good profits.
Navigating the tax code
City working with business & property owners to successfully get buildings & businesses open. Many obstructions & unknowns. Ordinances & assistance not upfront.
Suggest that there be more inspection of businesses for compliance with health guideline (non compliance effects everyone)
Increase staffing
Finding small business grants.
I already work with SBTDC and SBC
Need More Advertising or Outreach Funds
Actively seeking possible grant monies
Ask about Chamber of Commerce and local leadership during covid to help small businesses to survive. There has been none. Doors of the COC have been locked until recently. They promote rivers and hiking trails but leave their members hanging out to dry, members who PAY for representation.
how to begin a business, how to write a business plan, how to get a loan
Possible ways to temporarily rent out the space

24. If you would like a report of all the survey responses once available, please leave your email address below. Responses are anonymous.

560 email addresses provided

25. SBTDC business counselors provide one on one business assistance at no cost. If you would like to speak with a SBTDC counselor about assistance, please provide your contact information

353 businesses left contact information