

ALASKA SBDC

2024 ANNUAL SMALL BUSINESS SURVEY

We grow small business

KB LASER WASH



Alaska Small Business
Development Center

UAA BUSINESS ENTERPRISE INSTITUTE



Statewide data collected Q4 2024
A follow-up survey, "Quick Pulse", was sent to 2024 survey respondents Q1 2025



Insights into Resilience, Challenges, and Growth



JON BITTNER

Alaska SBDC State Director

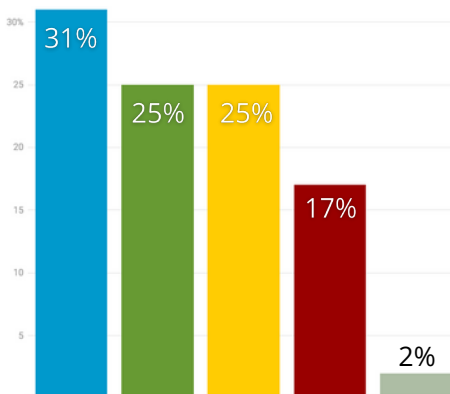
It's no exaggeration to say that so far, 2025 has been a year of major economic shifts and unprecedented uncertainty for small businesses across the country. These changes have had a particularly significant impact on Alaska's business sector due to our geographic location, high cost of living, and dependence on federal funding and global markets for oil, seafood, and tourism. The difference in where businesses were economically and how they felt about their prospects has changed significantly from the end of 2024 when we collected our annual Small Business Survey data, and today.

As a result, the Alaska SBDC was faced with a difficult decision. Should we release our 2024 survey results, knowing that they no longer represented small business owners' beliefs and experience, or should we attempt to conduct a short supplementary survey to gauge the impact of the recent economic changes on Alaska's small business owners? Because this survey is meant to serve as a guide for policymakers and economic development agencies across the state and in Congress, we felt that a second limited survey was the best option to ensure that business owners' situations and difficulties were represented as accurately as possible.

The initial survey conducted at the end of 2024 received nearly 960 responses. We targeted our 2025 Quick Pulse survey to those businesses and asked them a series of 13 questions. Most of the questions were from the initial survey so that we could gauge what, if any, changes there were in the small business landscape. We also added several new questions regarding the impact of tariffs on their business, whether their suppliers had raised prices, and whether they were raising prices as a result of the tariffs.

At What Stage is Your Business Operating? (2024)

■ Closed or Sold
■ Operating 1 - 5 years
■ Operating 5+ years
■ Operating less than 1 year
■ Pre-Launch



Out of the initial 958 survey participants, 273 businesses (over 29% of all respondents), participated in the 2025 Quick Pulse survey conducted in April 2025. The new responses showed a marked shift in economic optimism, barriers to business, financial situations, and workforce plans. Financial outlooks for businesses showed a decrease for 2025 and a belief that state and local economies were going to suffer as a result of economic changes and political uncertainties.

The 2025 Quick Pulse survey results have been integrated with the 2024 data throughout the survey report to highlight the changes in perspective and focus businesses have undergone over the first four months of 2025.

We hope these results and the feedback we solicited from business owners from nearly 100 Alaskan communities will be used by policymakers and others to develop policies and plans to help mitigate the impact of the economic changes that are happening on a global level with significant local impact.



958

RESPONSES



92

COMMUNITIES



75%

OF INDUSTRIES



KENAI ADVENTURE CABINS

CHALLENGES TO BUSINESS



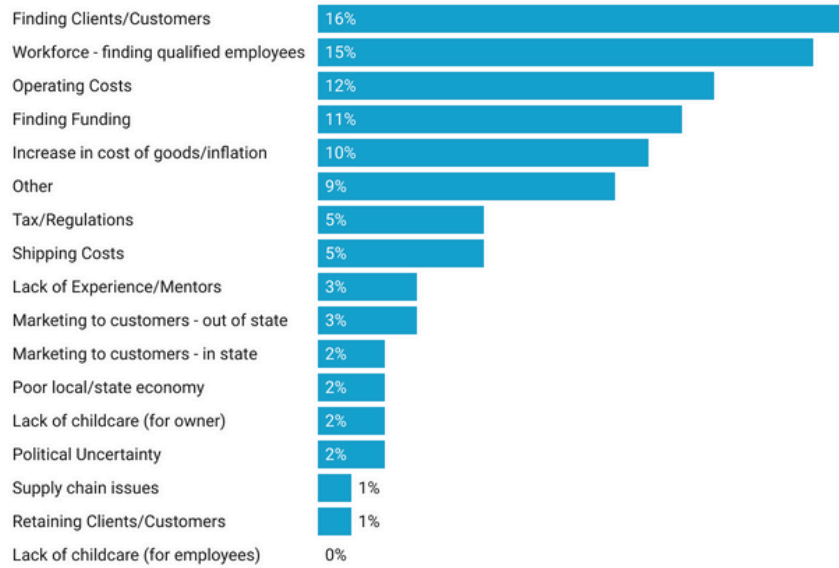
INTERIOSCAPE ALASKA

Key Challenges Facing Alaska's Small Business Owners

There was a significant change in the top three challenges for businesses between the 2024 survey and the Quick Pulse survey conducted at the end of Q1 2025. At the end of 2024, businesses were focused on finding clients or customers, finding qualified employees and managing Alaska's high operating costs. Three months later the top three challenges had shifted to the increase in the cost of goods/inflation, operating costs and political uncertainty.

This change in focus indicates a significant shift in the economic forces that businesses are facing. Instead of prioritizing growth and efficiency as they were at the end of 2024, businesses today are trying to manage rising costs driven by political uncertainty. It should be noted that this is the first time political uncertainty has ranked in the top three challenges, prior to 2025 it had never made it to the top ten biggest barriers to business, not even during the COVID pandemic.

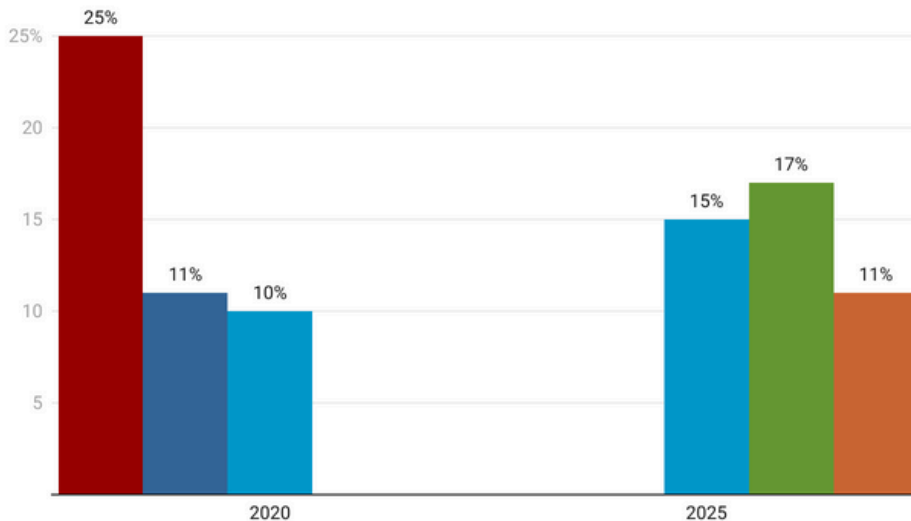
Biggest Challenges Businesses are Currently Facing (2024)



Top Business Challenges: Comparing 2020 vs. 2025

Data shows shifting concerns among businesses between two major economic events, the first year of the COVID-19 pandemic (2020) and the first year of tariffs (2025).

- COVID-19 Related Issues
- Economy
- Operating Costs
- Increase in cost of goods/inflation
- Political Uncertainty



The current economic situation is a global phenomenon with far reaching impacts. The last time there was a similar large-scale economic turning point was during the COVID pandemic. Comparing current 2025 Quick Pulse survey results with survey results from the first year of the COVID pandemic (2020), can yield some interesting insights into the similarities and differences in the two events.

When it comes to top challenges to businesses, in 2020 business owners were primarily focused on COVID specific issues like safety regulations and worker health followed by broader concerns for the economy and rising costs driven by goods. In contrast, business owners in 2025 were focused on rising costs first and then on the political uncertainty driving those costs.

The differences in the two responses seem to stem from the source of the economic disruption. While the economic impacts of the COVID pandemic were largely driven by healthcare factors that drove costs up, the current situation is driven by economic policies and global macroeconomic forces.



CHALLENGES TO BUSINESS

Key Challenges Facing Alaska's Small Business Owners

The challenges to growing a business in Alaska have remained fairly stable for the last four years. Finding and retaining workers and finding clients/customers have been in the top three barriers to business every year we've conducted this survey. For the last three years the third barrier has been related to increased operating costs/inflation.

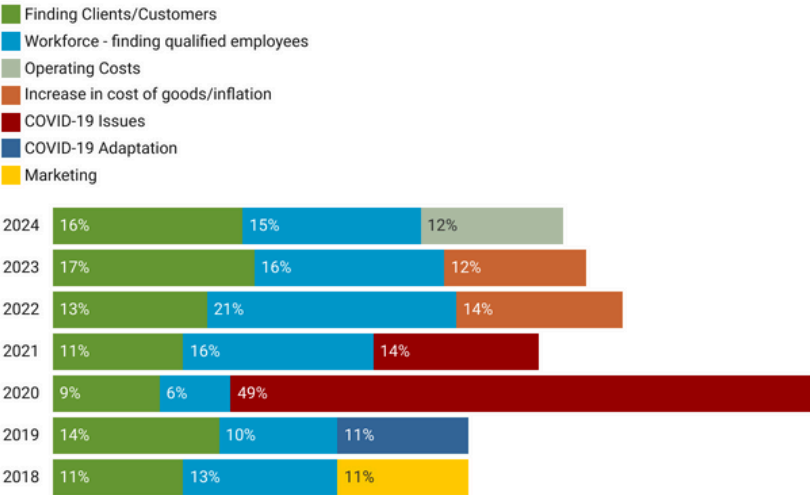
These trends show a longstanding issue with filling the jobs that small businesses create, finding efficiencies that can help lower high operating costs, and the complexities of marketing to potential consumers in Alaska and the Lower 48.

The more recent trends in the challenges facing businesses revealed in the 2025 Quick Pulse survey results show the first substantial shift in categories in the eight years that the SBDC has conducted this survey. Increasing cost of goods and operating expenses driven by tariffs, market fluctuations and a changing global marketplace have supplanted workforce concerns and attracting clients at the top of the list.

Additionally, political uncertainty makes its way to the top for the first time in the history of the survey.

Top Challenges Facing Small Businesses (2018–2024)

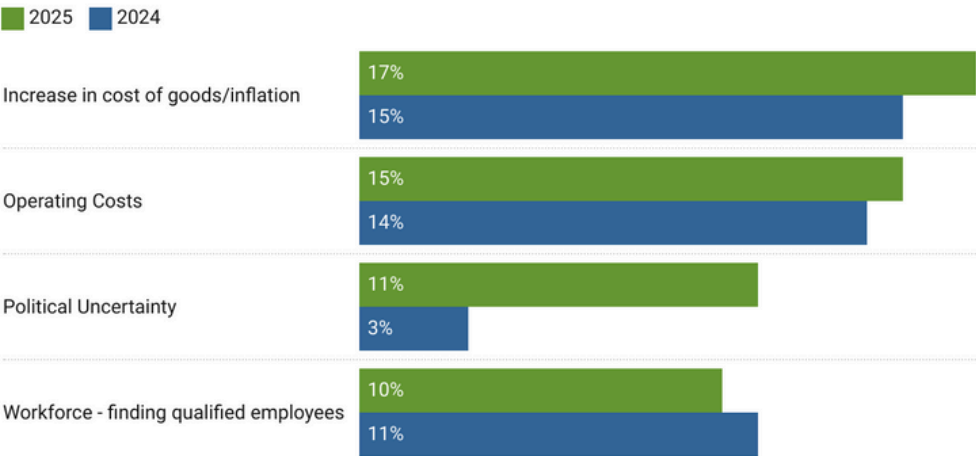
Note: 2018 was the first year the question "What is the biggest challenge your business is currently facing?" was included in the Alaska SBDC Small Business Survey



Shipping costs make selling outside my town almost impossible.

Business Challenges Shift: Comparing 2024 vs. 2025

Data showcases a shift in the top 3 concerns businesses are facing from 2024 to Q1 2025.



Alaska's business challenges have long stemmed from our geographic and demographic realities. Our small, dispersed population - especially the declining 18–65 age group - continues to strain an already tight labor market. Add to that our distance from the Lower 48 and vast landmass, and the result is high shipping costs that drive up prices on essential goods.

These inherent challenges make Alaska particularly vulnerable to economic disruptions like trade wars. Tariffs further increase the cost of already expensive staples, and shipments through Canada or via Ted Stevens International Airport could face new taxes, tolls, or embargoes, impacting Alaskan businesses and our economy in ways most other states won't experience.



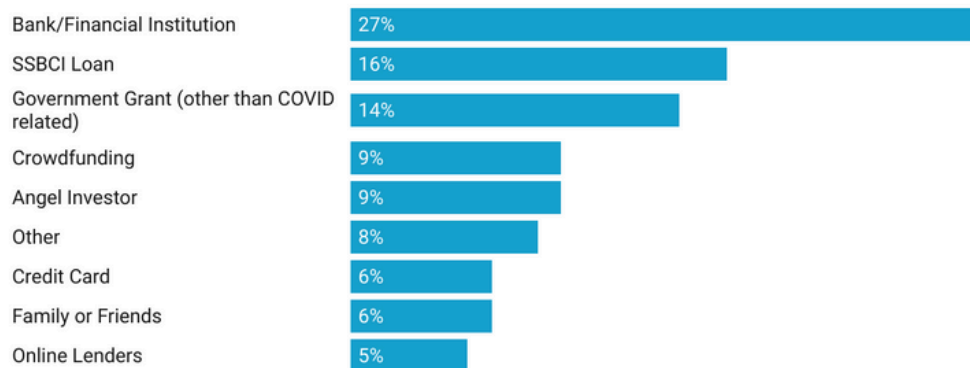
RAISING CAPITAL



Capital Acquisition for Alaska Businesses in 2024

In 2024, 79% of small business owners did not seek capital, continuing a gradual decline from 2022 (76%) and 2023 (78%). This marks a return to pre-pandemic levels, where an average of 22% sought funding (2017-2019), compared to the Covid-era surge in 2020-2021, when over 42% pursued capital.

Type of Capital Sought (2024)



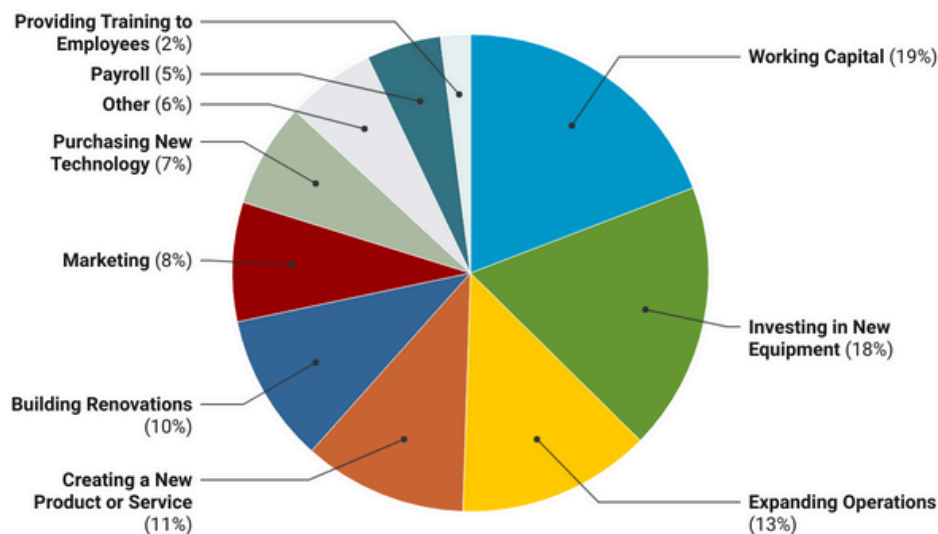
In 2024, banks and financial institutions remained the most sought-after source of capital for Alaska small businesses (27%), underscoring a continued reliance on traditional lending.

However, demand for SSBCI loans (16%) and government grants (14%) was also strong, reflecting interest in public-sector funding tools.

A significant share of businesses explored nontraditional options like crowdfunding and angel investors (9% each), pointing to growing interest in flexible or equity-based financing models.

Use of credit cards, family/friends, and online lenders was relatively low, suggesting caution around high-interest or informal capital sources.

What was the Capital For? (2024)



In 2024, the majority of small businesses sought capital to support core operational needs and future growth. Working capital (19%) and investments in new equipment (18%) topped the list, followed by expanding operations (13%) and creating new products or services (11%).

These priorities suggest that many businesses were focused on maintaining stability while positioning for innovation and scale. Comparatively fewer cited spending on training, payroll, or technology upgrades, pointing to a cautious but forward-looking investment approach.

“

I'm profitable on paper but always feel broke because of overhead.

“

I had to use a credit card again because the bank said I didn't qualify for anything under \$25,000.

“

I think what would help my business would be to have access on capital or lower interest rate loans.



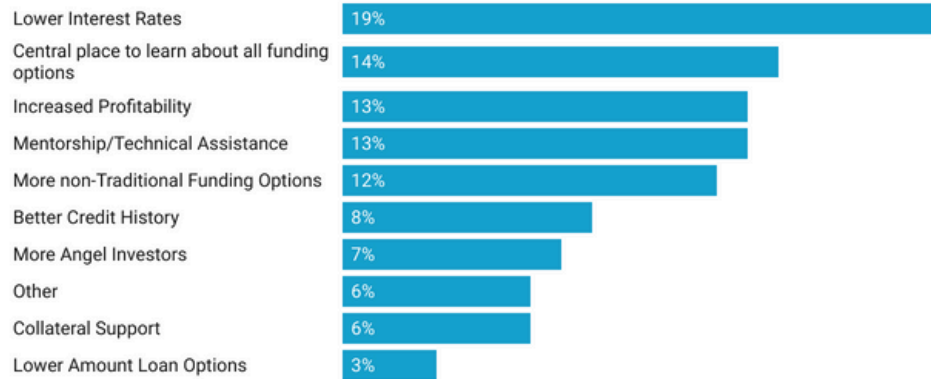
RAISING CAPITAL

Capital Acquisition Trends for Alaska Businesses

In 2024, Alaska small businesses cited lower interest rates (19%) and a centralized place to find funding options (14%) as the top ways to improve access to capital. Close behind were increased profitability and mentorship or technical assistance (13% each).

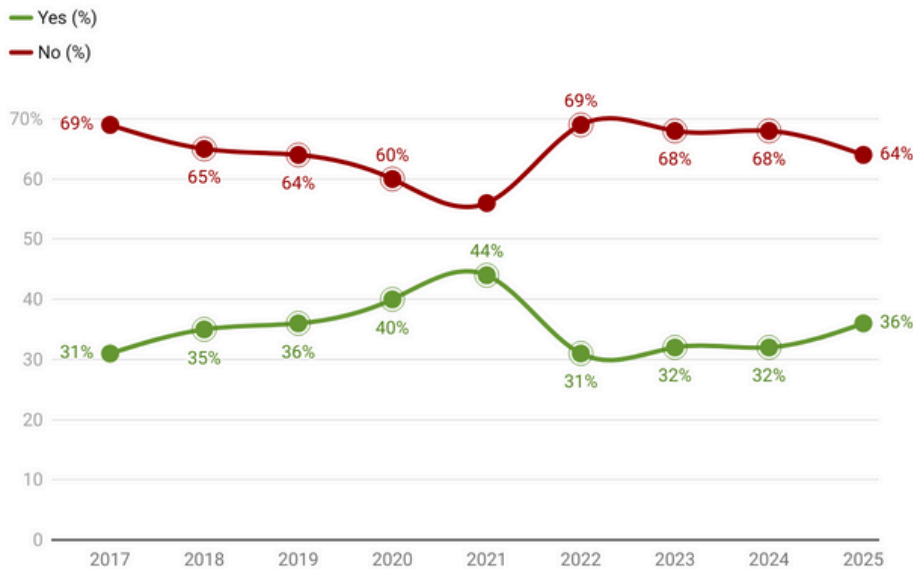
Demand for non-traditional funding options (12%) and better credit or collateral support suggests that flexibility and accessibility, not just availability, remain pressing concerns.

What Would Make Accessing Capital Easier? (2024)



Capital-Seeking Intention of Small Businesses (2017–2025)

Pandemic Spike: 44% intended to seek capital in 2021



In a notable shift, 36% of Alaska small businesses reported plans to seek capital in the 2025 Quick Pulse survey, up from 32% at the end of 2024 and 2023. This marks the strongest interest since 2021, a period shaped by pandemic-era relief programs.

Unlike those years, however, the 2025 uptick is emerging amid heightened economic pressure from tariffs and inflation, not federal stimulus.

The quick change between the 2024 and 2025 surveys suggests business owners may be seeking financing not for growth, but to navigate rising costs and political uncertainty.

This shift hints at a more urgent, defensive use of capital, prioritizing resilience over expansion.

“

Short-term bridge loans or microloans with simple paperwork would change everything.

“

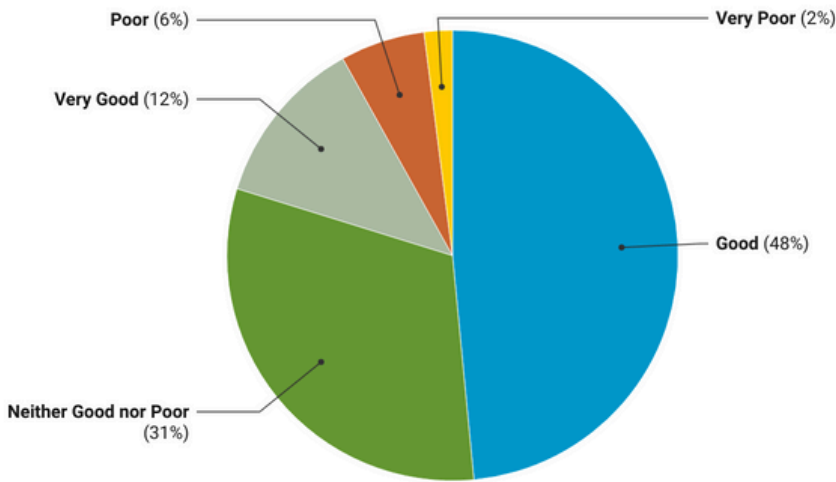
I didn't even know where to start. No one teaches you how to apply for a loan as a small business in a village.

Many businesses did not pursue capital in 2024; not due to lack of need, but fear, confusion, or a belief they wouldn't qualify. The 2025 Quick Pulse survey reinforces that need and the data demonstrates that Alaska's small businesses continue to need a multi-faceted approach combining favorable lending terms, accessible information resources, practical business development support, and diverse funding pathways to overcome persistent capital access challenges.



Optimism in the Face of Economic Challenges in 2024

Financial Predication of Next 12 Months (2024)



Business owner’s optimism about their financial situation over the next 12 months has consistently gone up each year since the first year of the COVID pandemic. In 2021 50% of businesses thought their financial situation would be good or very good in the next year followed by 55% in 2022, 57% in 2023 and a whopping 60% in 2024. In the first three months of 2025 however the percentage of businesses who were optimistic about the next 12 months dropped to 46%.

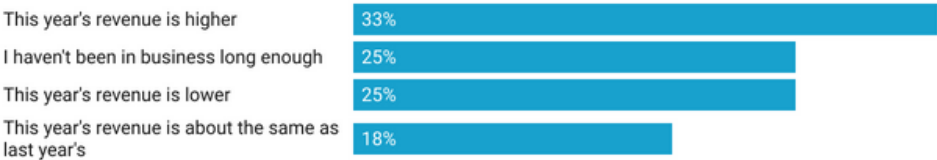
Prior to the low of 2020, the percentage of businesses that were optimistic about their financial situation never dropped below 61%. 2024 was the first time since COVID that business confidence had reached pre-pandemic levels. This indicates that businesses were finally getting back to a more stable business model and were taking advantage of a recovering economy.

When asked how current year revenues compare to the previous year, businesses surveyed have shown a steady decline since 2021. In 2021 62% of businesses had revenues that were higher or the same as the previous year, followed by 59% in 2022, 53% in 2023 and 51% in 2024.

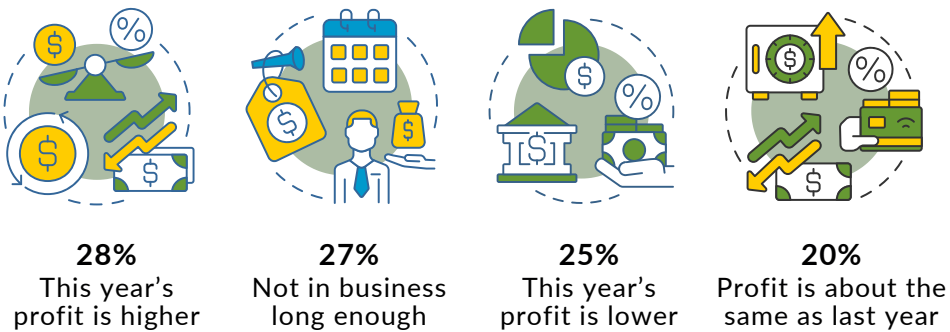
Net income (profits) has shown a similar decline over those years. In 2021 59% of businesses indicated that their net income was higher or the same as the previous year followed by 52% in 2022, 49% in 2023 and 48% in 2024.

When contrasted with the expressions of optimism discussed above, this shows an interesting insight into the mind of Alaska’s entrepreneurs. It also indicates economic conditions have been growing increasingly difficult each year since the pandemic, despite the broader economic recovery.

Revenue Comparison to Last Year (2024)



Net Income (Profit) Compared to Last Year (2024)



“My insurance, rent, and electricity went up this year – but my customers still want 2019 prices.”

“Chicken and egg - I can't get financing until I have revenue, but I cannot have revenue until I'm financed.”

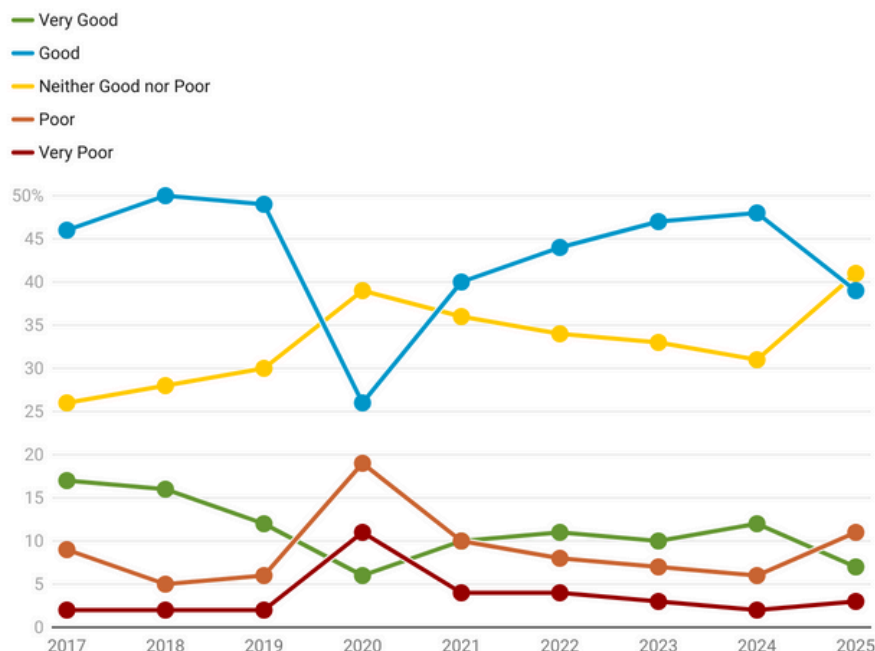


FINANCIAL PREDICTIONS



Financial Outlook Trends Amid Economic Challenges

Financial Outlooks of Alaska Small Businesses (2017–2025)



Alaska's small businesses have demonstrated remarkable resilience through pandemic turbulence only to face renewed uncertainty in 2025 as tariff impacts ripple through the economy.

Alaska small businesses have weathered significant economic turbulence since 2017, as revealed by the latest SBDC survey data.

After maintaining stable positive outlooks through 2019, the pandemic triggered a dramatic collapse in 2020, with confidence plummeting by nearly half (from 61% to 32% reporting "Good" or "Very Good" conditions) while negative sentiment surged fivefold to 30%. The years 2021-2024 showed remarkable recovery, with business optimism steadily rebuilding to pre-pandemic levels.

However, the 2025 Quick Pulse survey marks a concerning reversal with the introduction of new tariffs, causing positive outlooks to drop by 14 percentage points and uncertainty to reach its highest level since the pandemic.

The sudden shift from confidence to caution signals that trade policy changes are creating significant business uncertainty throughout Alaska.

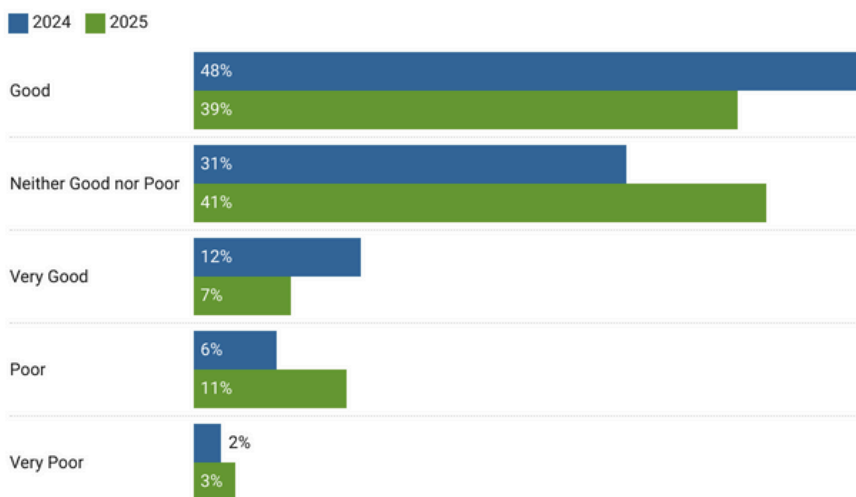
The 2024-2025 comparison reveals a significant shift toward uncertainty in Alaska's small business outlook. Positive sentiment has declined sharply, with businesses reporting "Good" or "Very Good" conditions falling from 60% to 46%.

Most notably, neutral responses ("Neither Good nor Poor") jumped by 10 percentage points to reach 41%, indicating businesses are increasingly hesitant to make definitive forecasts.

Negative sentiment nearly doubled from 8% to 14% in the first few months of 2025. This is the highest level of negative sentiment since the height of the COVID pandemic in 2020 and indicates that businesses are struggling to adjust to the new economic headwinds.

A Shift Toward Uncertainty in 2025 Business Outlook

Alaska small businesses report a more cautious financial outlook for the year ahead. Compared to 2024, positive sentiment has dropped 14 percentage points, while neutral and negative views are on the rise.



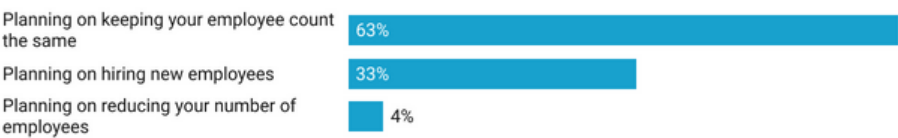


Hiring Trends in Alaska's Small Business Sector in 2024

In the 2024 survey, 63% of Alaska small business owners reported plans to maintain their current workforce over the next 12 months, while 33% expected to hire new employees and just 4% anticipated staff reductions.

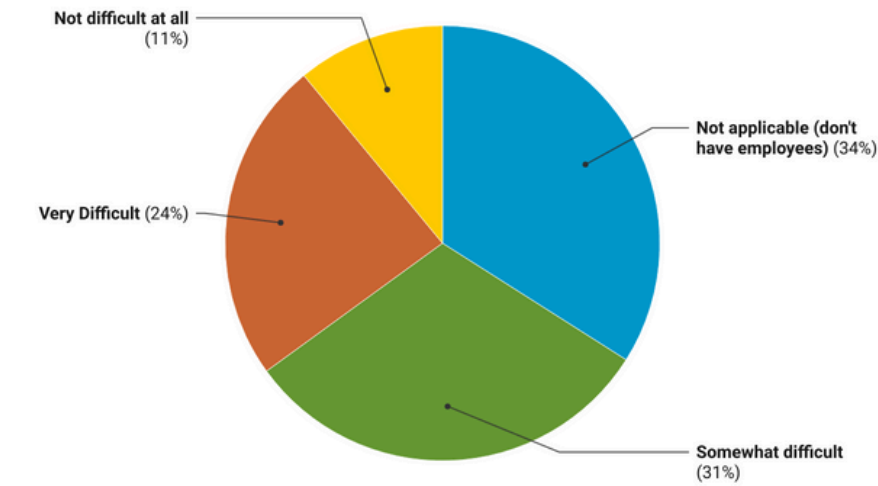
This pattern suggests a strategic pivot toward workforce stability rather than expansion.

Hiring Expectations, Next 12 Months (2024)



These expectations are in response to persistent hiring challenges such as limited applicant pools, wage competition, and seasonal or inconsistent workloads reported elsewhere in the survey

How Difficult is it to Hire New Employees? (2024)



In 2024, more than half of respondents with employees reported hiring as difficult: 31% said it was somewhat difficult, and 24% said it was very difficult. Only 11% found hiring not difficult at all.

Notably, 34% of survey participants indicated the question was not applicable, likely reflecting the high proportion of sole proprietors or businesses without current staff.

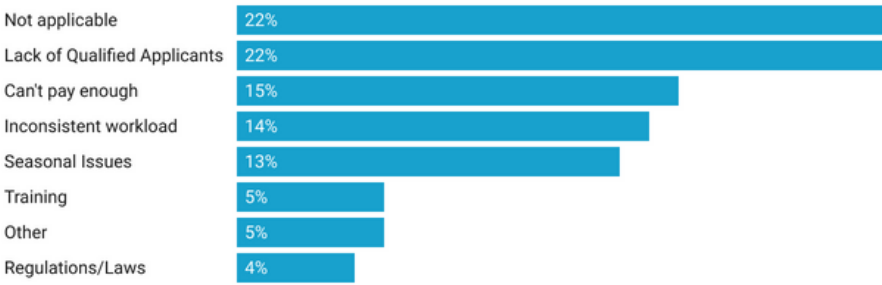
These results highlight ongoing workforce access challenges that go beyond quantity; pointing to skill mismatch, readiness, and wage competitiveness as persistent barriers.

The biggest hurdles to hiring are clear. A substantial portion of businesses (22%) cite a lack of qualified applicants as the primary challenge, highlighting the need for skilled workers in Alaska's small business sector.

Another 15% struggle with compensation, noting that they cannot offer competitive pay to attract talent. Other challenges include seasonal issues (13%) and inconsistent workloads (14%), which create uncertainty and make long-term hiring decisions difficult.

This is becoming a more pressing issue as Alaska's population continues to decline in the 18-65 year old range, reducing an already limited population of potential workers.

Biggest Challenge to Hiring New Employees (2024)



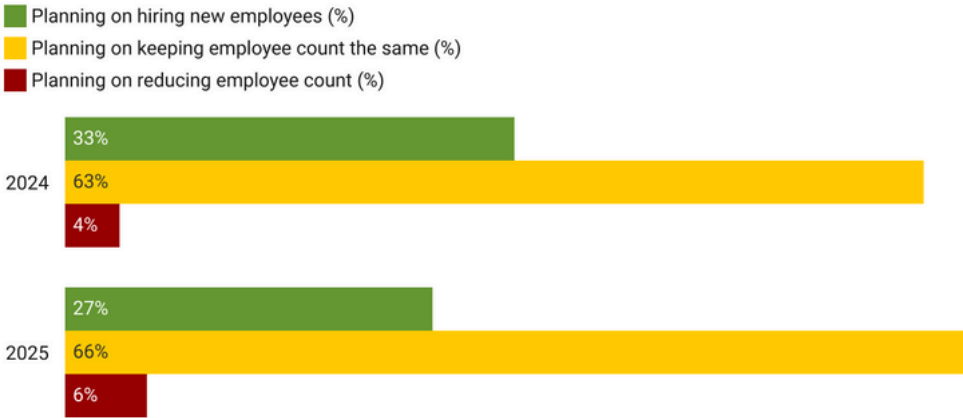
“Everyone wants \$30/hour but brings no experience to the table.”

“I can't hire someone full-time when I only have seasonal work and can't promise them next month.”



Hiring Trends in Alaska's Small Business Sector

Hiring Plans for Alaska's Small Businesses (2024 vs. 2025)



Our 2025 Quick Pulse survey revealed a notable drop in hiring plans compared to late 2024. At the end of 2024, 33% of Alaska small businesses planned to hire; by spring 2025, that number had fallen to just 27% while plans to maintain employees rose from 63% to 66% and a reduction raised 2%.

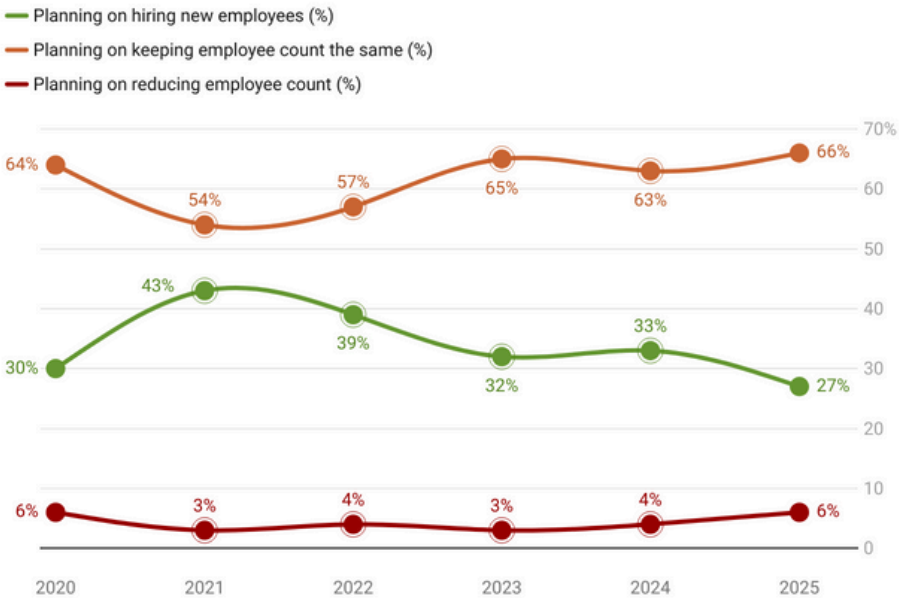
This decline suggests growing caution among business owners, likely influenced by emerging economic disruptions such as new tariffs, rising costs, and political uncertainty.

The five-year period from 2020 to 2025 reveals a clear arc in small business hiring trends, one that reflects both economic recovery and ongoing structural workforce challenges.

- **2020** marked a low point in hiring intent due to the onset of the COVID-19 pandemic. Just 30% of businesses planned to hire, while 64% intended to maintain current staffing, and 6% expected cuts. The focus was on survival rather than growth, with hiring freezes and layoffs common.
- **2021-2022** saw signs of stabilization. Hiring intent steadily grew (from 43% in 2021 to 39% in 2022), reflecting cautious optimism as businesses reopened. However, employers began reporting a new bottleneck: difficulty finding qualified workers.
- **2023-2024** represented a high point in post-pandemic recovery, with 32-33% of businesses planning to expand their workforce. Notably, these were also the years where hiring challenges were most frequently reported; specifically the inability to offer competitive wages and a shortage of qualified applicants.
- **2025** businesses indicated an intent to reduce employee headcount (6%), a level not seen since the height of the COVID-19 pandemic. Amid rising costs and new geopolitical pressures such as tariffs, hiring intent dropped to 27%, also the lowest since 2020. Meanwhile, 66% of businesses plan to hold staffing steady, suggesting a more cautious approach to workforce expansion during economic changes.

Historical Trends in Hiring Intentions (2020-2025)

While hiring intentions saw fluctuations, businesses have consistently leaned toward maintaining or reducing their workforce in the face of changing conditions.





CHUGACH MOUNAIN ROASTERS

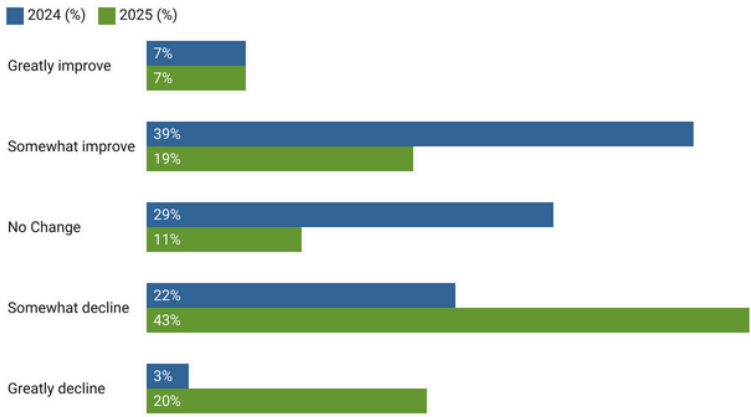
LOOKING AHEAD

FORAGED & FOUND

State & Local Economic Outlook in 2024

The Alaska Small Business Survey asked business owners what they thought the economic outlook for the state and their local communities would be for the next year in both the 2024 survey and the 2025 Quick Pulse survey. The results show a large swing from optimism at the end of 2024 to pessimism at the beginning of 2025.

Anticipated State Economic Changes (2024 vs. 2025)



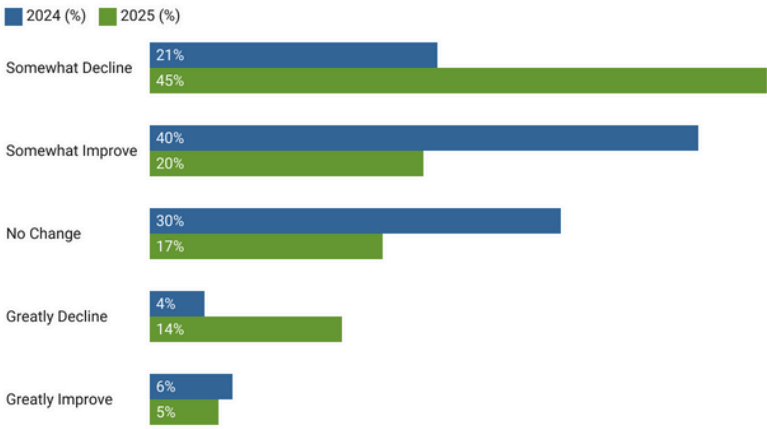
In 2024, 46% of respondents believed that the state economy would somewhat or greatly improve. By Q1 of 2025, that percentage dropped to 26%. The percentage of business owners who thought there would be no change in the state economy dropped from 29% in 2024 to 11% in Q1 2025.

In contrast, the percentage of businesses who expected the economy to somewhat or greatly decline shot up from 25% in 2024 to 63% in Q1 2025. This is the highest level of pessimism about the state economy that the survey has ever recorded, by a significant margin.

Similarly, businesses showed a significant swing in their optimism about their local economies as well. In 2024, 46% of respondents believed that their local economies would somewhat or greatly improve. By Q1 of 2025 that percentage had dropped to 25%. The percentage of business owners who thought there would be no change in their local economy dropped from 30% in 2024 to 17% in Q1 2025.

Business owners who believed that their local economy would somewhat or greatly decline shot up from 26% in 2024 to 59% in Q1 2025. This is the biggest level of local economic pessimism that the Alaska SBDC Small Business Survey has ever recorded by a large margin.

Anticipated Local Economic Changes (2024 vs. 2025)



Sentiment Around Ballot Measure 1

Although the survey did not directly ask about Ballot Measure 1 or its provisions (passed in 2024, to be enacted July 1, 2025), approximately 13% of respondents used the open-ended question option to express concerns related to minimum wage increases, mandatory sick leave, or new policy mandates.

These unprompted responses reflect a meaningful level of apprehension among small business owners regarding the recent regulatory changes. Many described the shifts as disruptive and burdensome, particularly for seasonal businesses, operations in rural Alaska, and employers with lean staffing models.

- Respondents cited:
- increased labor costs
 - reduced flexibility, and
 - lack of clarity or implementation support as key challenges

“ I am deeply concerned with the uncertainty caused by new wage and benefit mandates. It’s already hard to operate in rural Alaska—this makes it worse.



LOOKING AHEAD



Impact of Tariffs on Small Businesses in 2025

According to the 2025 Quick Pulse survey, nearly half of the businesses surveyed (48%) are implementing price increases due to tariffs. Of those increasing prices, 12% said the increases would be “significant”.

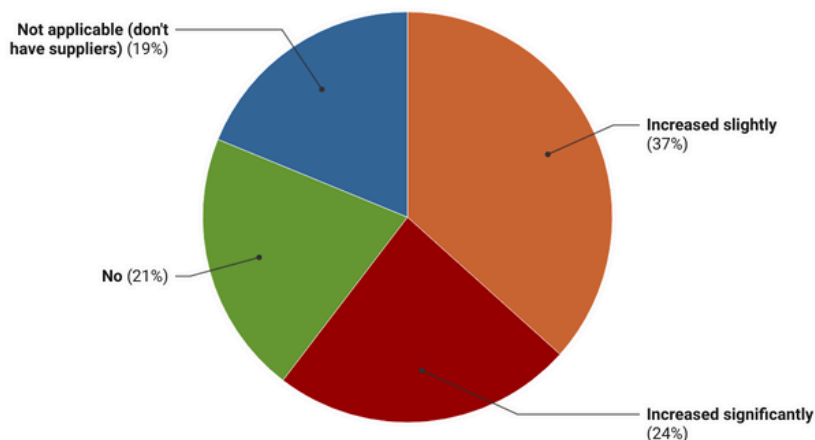
While approximately one-third (35%) of respondents indicated that they would maintain their current pricing despite rising costs from tariffs, 16% remain unsure about their pricing strategy. This suggests ongoing confusion about how to respond to the changing economic landscape.

While a significant portion of businesses are increasing costs to protect themselves from supplier price increases, a third are choosing to try and absorb the price increases rather than increase their own prices.

As noted in the Revenue & Profit section, profits have been declining year over year since COVID. Adding increased costs and more difficult logistics on top of that trend could have a significant impact on small businesses across the state.

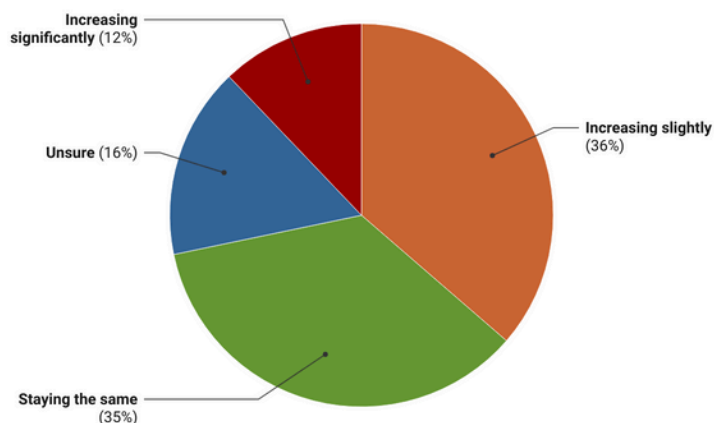
Impact of Tariffs on Supplier Prices (2025)

This chart shows how Alaska's small businesses have been affected by tariffs



How Alaska's Small Businesses Are Adjusting Prices (2025)

This chart shows how small businesses in Alaska are adjusting their pricing strategies in response to rising costs driven by tariffs and supply chain issues.



The manufactured and unnecessary economic uncertainty and fluctuations related to daily-changing tariffs and skyrocketing prices — are unacceptable.



This is untenable for small businesses. We need relief and stability.

Tariffs have significantly impacted supplier prices for Alaska's small businesses in early 2025. According to the Quick Pulse survey, 61% report price increases - 37% slight and 24% significant.

Meanwhile, 21% have not seen tariff-related increases, and 19% say tariffs don't apply to their operations.

For most businesses working with suppliers, tariffs are creating supply chain pressure, likely influencing the pricing decisions shown in the next chart.



As everyone is aware, uncertainty is super difficult to deal with. Restaurant margins are small. An increase in supply costs means we will have to raise prices, very likely decreasing our business. These tariffs are going to hurt everyone.



I was already paying approximately 100% of supply cost in shipping to Alaska. When you add a tariff to it, my \$5 item now costs me \$15. This type of shock will absolutely sink businesses.



2024 & Q1 2025 Alaska Small Business Survey Key Findings

While we would normally focus on the results of the 2024 survey responses in this section, the addition of the Q1 2025 survey data allows us to instead focus on the significant shifts that we identified in businesses perception of the economy, the impacts of tariffs and the changes in their business models as a result of shifting economic realities both in Alaska and worldwide. Many of these changes have resulted in unprecedented swings from optimism to pessimism, significant concerns about the recent political uncertainty and an increased likelihood of business failures, the scope of which we haven't seen since the COVID-19 pandemic.

CHALLENGES AND OPPORTUNITIES

Survey respondents indicated a shift from concerns about clients and workforce to a focus on increased operating costs and inflation brought on by tariffs and added political uncertainty to the top three challenges to business for the first time in the survey's history. This doesn't mean that workforce issues or increasing revenues have gotten any easier, but that new challenges are being added to the existing challenges making operating a successful business significantly harder.



There is still reason for hope though. Business owners remain remarkably optimistic about their prospects for the future despite the headwinds. They intend to seek out new funding, invest in new technologies like AI to improve efficiency and lower costs and in some cases even expand their business. Alaskan entrepreneurs remain innovative, perseverant and adaptive to changes. Fresh off of their experience with weathering the economic impacts of COVID, they have developed the skills to overcome obstacles.

FUNDING AND FINANCIAL RESILIENCE

Access to capital remains a significant challenge for many small business owners, particularly in Alaska. While many businesses secure funding through traditional loans, others explore alternative sources like equity investments, crowdfunding and government loan programs. Many businesses indicated that they will seek additional capital in the next year, both in the 2024 survey results and the Q1 2025 results, in order to expand their business, cover operating costs and invest in new technology. They face obstacles to securing that new capital in the form of high interest rates, limited funding information and other factors. This highlights the need for more tailored funding resources and financial education to facilitate easier access to capital.

BUILDING ON ALASKA'S STRENGTHS

Over the eight years of its existence, the Alaska SBDC's Small Business Survey has consistently shown Alaska's small business owners to be an optimistic, resilient, and innovative community ready to tackle challenges and seize growth opportunities. The current economic issues and political uncertainties are putting those traits to the test. Alaska is particularly vulnerable to price increases, shipping reductions, Canadian economic retaliation and other factors that all seem to be coming to a head in 2025.

The state's business community needs all the help it can get during these difficult times. The survey results indicate that mentor programs, centralized resources for finding funding, educational opportunities and new funding sources or incentives are what businesses need. The Alaska SBDC is committed to continuing to serve as the state's largest and most effective small business resource. Our staff and programs will continue to foster innovation, advise business owners, connect businesses with funding and support workforce development initiatives statewide to help business owners survive and thrive in the coming year.

SMALL BUSINESS, BIG IMPACT: UAA'S ALASKA SBDC SERVES THE STATE

ANCHORAGE | FAIRBANKS | SOLDOTNA | HOMER | SEWARD | JUNEAU | MAT-SU | RURAL

SMALL BUSINESS VOICES IN 92 ALASKA COMMUNITIES

MAP OF 2024 SMALL BUSINESS SURVEY RESPONDENT CITIES

UAA'S ALASKA SBDC IS PROUDLY HOME TO:

**ARTIFICIAL INTELLIGENCE
RESOURCE PROGRAM**
UAA BUSINESS ENTERPRISE INSTITUTE

STATE SSBCI
STATE SMALL BUSINESS CREDIT INITIATIVE
UAA BUSINESS ENTERPRISE INSTITUTE

TRIBAL SSBCI
STATE SMALL BUSINESS CREDIT INITIATIVE TRIBAL CONSORTIUM
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