Establishing A Business In Alaska

13th Edition
March 2006
This page intentionally left blank.
March 6, 2006

Dear Alaskan Business Owner:

As in all of America, Alaska’s businesses are responsible for our overall economic well being. This 13th edition of “Establishing a Business in Alaska” has been revised and updated to give you the tools to establish successful businesses in Alaska. Your success is our success.

We work daily to make doing business with and in the State of Alaska easier and more efficient. Recently, the Department of Commerce made it possible for Alaskans to go online to file Articles of Incorporation, Articles of Organization, biennial reports and request for certificates of good standing. These online options are saving Alaskan businesses valuable time and money.

I encourage you to take advantage of the many small business assistance programs and financing options available in Alaska. The following report is a valuable resource with information regarding critical steps to take before starting a business; license, regulatory, tax and labor law requirements; business assistance information; financial assistance and environmental protection requirements, and more.

Department of Commerce staff is constantly on the lookout for more and better ways to help Alaskans do business in the state. The State of Alaska is in the business of business, and we welcome your comments.

Sincerely,

[Signature]

William C. Noll
Commissioner
This page intentionally left blank.
INTRODUCTION

Starting your own business is a basic part of the American dream and it can be personally and financially rewarding if you plan ahead and arm yourself against the inevitable pitfalls and problems that can occur. A majority of the 1.4 million businesses formed each year in the United States fail within four years. The reasons for these failures vary, but the most common are:

- Insufficient start-up capital;
- Poor business planning;
- Poor business performance;
- Lack of management skills;
- Cash flow problems, and
- Inadequate cost controls.

The information in this publication is designed to help you, the entrepreneur, start thinking and acting in a manner that improves your chances of success. It is intended as a guide to the many sources of detailed information and assistance that an entrepreneur will need. This publication will not answer all of your questions; however, it should give you a good place to start. Please be sure to take advantage of the agencies, programs, and people available to assist you. They can provide the information and explanations, which this publication must omit due to space limitations.

Please note that regulations, statutes, and contact information change so often that this publication may be out-of-date, in part, soon after it is published. To maintain a more up to date source of continuing information, ADI has provided this publication on the Internet as part of the State of Alaska’s Home Page on the World Wide Web at http://www.commerce.state.ak.us/investments/index.cfm. Besides the availability of finding this publication on the Internet, the publication is available in a hard copy version or compact disk (CD).

Each chapter has been broken down into sections that pertain specifically to that chapter. Within each section, you will find resource information. These are:

- Email addresses, and
- Websites that pertain specifically to the subject matter within that section, and
- Hyperlinks. (See explanation of hyperlinks below.)

Words, phrases, publications, forms, etc., that are blue, underlined and italicized are hyperlinks (direct links to the applicable Internet website) for that subject and may be used if you have obtained the CD version of this publication. We have attempted to provide hyperlinks that will remain constant, yet take you as close to the information, or form as we can. As an example, if you need to find Form 04-573 “Fisheries Business License Application”, the hyperlink will take you the Internet web page entitled
“Fisheries” - “Current Year Fisheries Forms”. This site lists all Alaska Department of Revenue/Tax Division/ Fisheries related forms.

Additionally, three new resource sections have been added to the back of the 2006 version of “Establishing A Business in Alaska”:

1) **Acronyms** – (A word formed from the initials of other words.) The first new section, located on pages 165 through 169, is a listing of acronyms, which have been used in the publication.

3) **Glossary of Terms** - The third new addition is an Index. You may find the Index on pages 176 through 178.

2) **Web Page Quick References** - The second new section, located on pages 179 through 191, is a listing of all hyperlinks provided.

We hope that these new informational resources will prove beneficial for the users of this publication.

While ADI plans to periodically update the publication on the Internet, we do not control the content or maintenance of the information/forms provided. Accordingly, it is strongly advised that you contact the relevant agencies before acting on any of the information listed.

The State of Alaska’s home page is located at [www.state.ak.us](http://www.state.ak.us).
# TABLE OF CONTENTS

**Establishing a Business in Alaska**  
13<sup>th</sup> Edition  
Revised and Updated, 2006

**CHAPTER ONE: THE ENTREPRENEUR’S TOOLBOX**
- Starting a Business...............................................................................................................7  
- Checklist For Starting a Business......................................................................................10  
- Business Plan Checklist.....................................................................................................11  
- Marketing Worksheet ........................................................................................................12  
- Valuable Resources of Information...................................................................................13

**CHAPTER TWO: SELECTING THE FORM OF ORGANIZATION**
- Selecting The Form of Organization .................................................................................15  
- Types of Corporations .......................................................................................................19  
- Filing Your Documents......................................................................................................22  
- Biennial Report Requirements...........................................................................................27  
- Trademarks & Servicemarks..............................................................................................28  
- Federal Protection for Patents, Copyrights, & Trademarks...............................................29

**CHAPTER THREE: LICENSE & REGULATION REQUIREMENTS**
- Alaska Department of Administration, Division of Motor Vehicles...................................31  
- Alaska Department of Commerce, Community, & Economic Development,  
  Business Licensing ...........................................................................................................32  
- Insurance Producers Licensing ........................................................................................33  
- Alaska Department of Fish & Game,  
  Commercial Fisheries Entry Commission ......................................................................34  
- Administrative Services Division .....................................................................................36  
- Alaska Department of Labor, Division of Labor Standards and Safety............................37  
- Alaska Department of Public Safety, Alcoholic Beverage Control Board.........................38  
- Alaska Department of Revenue, Tax Division ..................................................................38  
- National Marine Fisheries Services ..................................................................................41  
- Administration ..................................................................................................................41  
- Fisheries Management; Sustainable Fisheries Division ....................................................42  
- Habitat Conservation; Habitat Conservation Division ......................................................42  
- Protected Resources Management; Protected Resources Division  
  Restricted Access Management .........................................................................................43

**CHAPTER FOUR: LABOR LAWS**
- Who are Employees?............................................................................................................45  
- Who is an Employer?..........................................................................................................47  
- Unemployment Insurance ...............................................................................................48  
- Who Funds the Unemployment Program?.........................................................................49
Employer Responsibilities .................................................................51
Payment of Wages .............................................................................56
Labor Laws .........................................................................................59
Worker’s Compensation ....................................................................61
Alaska Occupational Safety & Health ..............................................63

CHAPTER FIVE: TAXES
Federal Taxation ................................................................................65
  Federal Corporation Tax Rate Table .............................................66
  Federal Taxes ~ Tax Table ...........................................................69
Alaska State Taxation .......................................................................71
  Alaska Corporation Net Income Tax Computation ....................71
  Alaska Taxes ~ Tax Table ...........................................................83
Municipal Taxation ............................................................................85
  Borough & City Tax Requirements .............................................85
  Communities Outside of Boroughs with Property or Retail Sales Taxes .................87

CHAPTER SIX: GOVERNMENT
Federal Government .........................................................................89
State Government ...............................................................................89
Municipal Government .....................................................................90

CHAPTER SEVEN: BUSINESS ASSISTANCE
Alaska Department of Commerce, Community, & Economic Development ..........93
Alaska Business Development Center, Inc. ........................................97
Alaska Small Business Development Center ....................................98
Alaska Travel Industry Association ..............................................100
BUY ALASKA ...............................................................................100
The Technology Research and Development Center of Alaska ...............101
Virtual Enterprise Manufacturing of Alaska ....................................101
World Trade Center ........................................................................102

CHAPTER EIGHT: FINANCIAL ASSISTANCE
Federal Programs .............................................................................103
State Programs .................................................................................106
Private Programs .............................................................................109

CHAPTER NINE: ENVIRONMENTAL PROTECTION
Alaska Department of Environmental Conservation ..........................119
Alaska Department of Health & Social Services ...............................127

CHAPTER TEN: INFORMATION RESOURCE
Agriculture .......................................................................................129
Alaska Regional Development Organizations (ARDORs) ......................130
Alaska State Government ...............................................................132
Arts & Crafts ...............................................................................135
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Information</td>
<td>135</td>
</tr>
<tr>
<td>Community Development Quota State</td>
<td>141</td>
</tr>
<tr>
<td>Community Development Quota Groups</td>
<td>141</td>
</tr>
<tr>
<td>Economic Information</td>
<td>142</td>
</tr>
<tr>
<td>Environmental Safeguards &amp; Services</td>
<td>142</td>
</tr>
<tr>
<td>Financial Information</td>
<td>144</td>
</tr>
<tr>
<td>Fish, Fur, &amp; Wildlife</td>
<td>146</td>
</tr>
<tr>
<td>Insurance</td>
<td>149</td>
</tr>
<tr>
<td>International Trade</td>
<td>149</td>
</tr>
<tr>
<td>Labor</td>
<td>149</td>
</tr>
<tr>
<td>Lands &amp; Forests</td>
<td>150</td>
</tr>
<tr>
<td>Licensing, Corporations, &amp; Permits</td>
<td>152</td>
</tr>
<tr>
<td>Minerals &amp; Oil</td>
<td>153</td>
</tr>
<tr>
<td>Municipal Information Services</td>
<td>155</td>
</tr>
<tr>
<td>Music</td>
<td>156</td>
</tr>
<tr>
<td>Native Affairs</td>
<td>156</td>
</tr>
<tr>
<td>Native Regional Corporations</td>
<td>157</td>
</tr>
<tr>
<td>Organized Boroughs</td>
<td>160</td>
</tr>
<tr>
<td>Taxes</td>
<td>162</td>
</tr>
<tr>
<td>Tourism</td>
<td>163</td>
</tr>
<tr>
<td>Transportation</td>
<td>164</td>
</tr>
<tr>
<td>Water &amp; Power</td>
<td>166</td>
</tr>
</tbody>
</table>

**REFERENCE SECTION**

- Section A. Acronyms .................................................. 167
- Section B. Financial Institutions ......................... 173
- Section C. Glossary .................................................. 179
- Section D. Web Page Quick References ...................... 183

**SAMPLE DOCUMENTS**

- Income Statement .................................................. 195
- Balance Sheet ....................................................... 196

**ACKNOWLEDGEMENTS:**

- DCCED; Alaska Division of Investments ................. 197
- Alaska Business Development Center, Inc. ............... 197
This page intentionally left blank.
CHAPTER 1
THE ENTREPRENEUR’S TOOLBOX

Today’s business world is very competitive. To be successful, you must plan carefully and work hard. One of the keys to a successful business is having knowledge of the market for your products or services. You should prepare a marketing and a business plan after you review the topics listed below. These plans will give you (and anyone you ask for financing) a road map to where your business is headed in the future as well as an indication of the probability of success.

STARTING A BUSINESS

STEP ONE: Examine Your Motivation for Business Ownership

Answering questions such as these is the first and one of the most important steps in your decision-making process to enter the world of business ownership. Ask yourself hard questions. Be brutally honest with yourself as most small businesses fail due to problems and issues that should have been anticipated and dealt with initially.

Your Personal Objective:

- Have you defined your personal needs?
- What are your financial objectives?
- Why do you think you will be happy as a business owner?
- Are you mainly interested in money, power, or flexibility?
- Have you examined your family needs?

Your Talents:

- Do you like to sell? Can you sell?
- You will be required to sell yourself, your company, and your products.
- Do you have special skills or education in a particular industry?
- How will these talents help you in the development and operation of your own business?

Your Personality Traits:

- Are you an authoritarian or a team player? How will this affect your relationship with employees, customers, and suppliers?
- Can you handle the stress of time deadlines from customers?
- Can you live with yourself if you have to fire an employee?
- Are you willing to risk everything you own? Will you be able to live with yourself with the fear of loss? Will your family?
- Can you handle weeks or months of “entrepreneurial terror,” i.e., insufficient cash flow for all the reoccurring obligations such as taxes, payroll, accounts payable or debt payments?

STEP TWO: Select a Business Suitable for You

A question often asked is “What kind of business should I start?” No one can
answer this question for you. Your choice is a highly personal matter. Businesses of all types are both successful and unsuccessful. A particular business generally succeeds or fails based on the customer market, the quality of the owner(s) and workers, and the quality of the products, not because of the type of business.

**Personal Areas to Consider When Selecting Your Business:**

- Your experience
- Your talents
- Your interests

Your experience is most important when you are considering starting a new business or buying an existing business. It is less important when buying a franchise.

If you start a new business or buy an existing business, past experience in that particular industry may help you better understand your customer market and avoid costly operating mistakes.

If you buy a proven franchise, your purchase will include a developed technical support system that makes your previous experience in that business less important.

**STEP THREE: Evaluate the Feasibility of Your Chosen Business**

A common mistake made by many individuals is to blindly pursue business ownership without adequately evaluating whether their idea is actually feasible. Before you go any further, you need to examine your idea for feasibility.

What is a feasibility evaluation, and why would you want to take the time to do one? A feasibility evaluation is a process that will allow you to make a more informed, “go” or “no go” decision. A good feasibility evaluation involves a detailed examination of financial, personal, and market realities. A sampling of topics that should be honestly appraised includes but is not limited to:

- Do you have enough money to get your idea off the ground without going into debt?
- If not, do you have enough cash and own other tangible assets that financial institutions will consider worthy of accepting as collateral if you need to borrow money?
- If not, where are you going to get your money?
- Can the business generate enough cash to pay its expenses as well as your desired level of owner profit?
- Are the rewards from the business, both monetary and personal, worth the effort and investment you are going to have to make?
- Are your management skills adequate to oversee and develop the business operations?
- Is there really a demand for your product?
- Have you done research on market demand or have you just assumed that people need or want your product or service?
**STEP FOUR: Consider Your Start-up Requirements**

There are references, checklists, and additional information available to help you. This material by no means covers all start-up requirements that you must be prepared to handle or all the common errors we see potential business owners make. Be cautious, prepared, and flexible.

**Start-up Requirements:**

- Selecting a form of organization, *see Chapter 2*.
- Be aware of licenses, permits rules, and regulations that pertain to your business and industry, *see Chapter 3*.
- Determine the types of taxes that are relevant to your business and the paperwork required of you to keep, *see Chapter 5*.
- Determine the steps you must take to establish a business entity, *see chapter 2*.
- Consider your professional needs, such as marketing, advertising, legal, accounting and tax, insurance and banking, *see Chapter 8*.

**STEP FIVE: Develop Your Business Plan**

A business plan is a helpful tool for many reasons. Two main reasons are; First, a business plan is a “road map” of your business to give you long-term planning and to help you decide where you are going and how you are going to get there. Second, when faced with a need for financing, financial institutions want to review your plan to analyze your ideas and determine your dedication and the feasibility of your business venture.
CHECKLIST FOR STARTING A BUSINESS

- Prepare a written business plan, complete with financial statements.

- Decide whether you wish to operate as a sole proprietorship, partnership, corporation, or limited liability company.

- If you decide to incorporate, obtain the necessary incorporation papers from DCCED; Division of Corporations, Business, and Professional Licensing.

- Obtain an Alaska Business License from DCCED/Division of Corporations, Business, and Professional Licensing.

- Contact the appropriate department to determine licensing requirements specific to your business.

- Obtain a Federal Employer Identification Number (EIN) from the Internal Revenue Service (IRS) office nearest you.

- Contact the IRS, Taxpayer Education Service to determine potential tax obligations and filing requirements.

- Obtain an Unemployment Insurance Identification Number from the Alaska Department of Labor and Workforce Development; Unemployment Security Division.

- Determine necessary compliance with the “Workers’ Compensation Act” by contacting the Alaska Department of Labor & Workforce Development; Division of Worker’s Compensation.

- Contact the Alaska Department of Labor & Workforce Development; Division of Labor Standards and Safety to determine compliance with the “Occupational Safety and Health Act”.

BUSINESS PLAN CHECKLIST

A well-developed business plan does more than convince a lender that you are a good credit risk. It provides a detailed blueprint for the activities needed to manage a business. It also can be used to evaluate progress and needed changes. Be specific, the more detailed your business plan is, the better. The worksheet below is a general guide of information that your lender may request to review.

Cover Sheet:

- Business name and contact information, and
- Name and address of all principals.

Statement of Purpose:

- Purpose of the loan (the exact purpose);
- Why it is needed, and
- Dollar amount necessary to accomplish your goals.

Table of Contents:

- The table of contents will help organize the document and make referring to elements in the plan readily accessible to the reader (your lender).

The Business:

- Type of business;
- Ownership and legal structure of the business;
- Description of the business (be precise and include background information);
- Management description (list skills, education, and experience of all principals);
- Advantages of your product/service over your competition (your niche), and
- Objective and goals.

Marketing Information:

- Demand for your product or service (target market);
- Location of your customers and who they are;
- Promotion strategy;
- Pricing strategy and break-even point, and
- Competition awareness.

Financial Information:

- Balance sheets and income statements for the past three years;
- For a new business, prepare a projected balance sheet and income statement. (See “Appendix A” example);
- Personal balance sheet and proposed method of compensation for all principals, and
- Collateral available for securing a loan.

Supporting Documents:

- Personal resumes, personal financial requirements and statements, cost of living budget, credit reports, letters of reference, job descriptions, letters of intent, copies of leases, contracts, legal documents, brochures, news items, photographs, and anything else relevant to the plan.
- Remember, this is a very general outline. For more information on
developing a complete business plan, contact the University of Alaska Anchorage, Small Business Development Center (SBDC) nearest you for guidance and workshop information. Refer to Chapter 10 for a complete listing of SBDC offices in Alaska.

**Marketing Worksheet**

**Marketing Analysis: Industry, Description, and Outlook**

- What industry are you in?
- How big is the industry now? How big will it be in five years? In ten years?
- What are the important characteristics of the industry? (Give an explicit description)
- Who are the major customers?
- What are the major applications of your product or service? (Describe how it will be used)
- What are some significant trends in the industry that may affect your business?

**Target Market: Market Segments, Target Market Identification**

- Who are your potential customers?
- How will you identify them?
- How will you segment this market?
- Are there needs or wants that exist in this market that your product or service will fill?
- How will you communicate with the market and market segments?

**Competition**

- Who are your major competitors?
- Why are they successful?
- What approximate market share does each competitor command?
- What are the sales/performance trends for each competitor?
- Are there available substitutes for your product or service?
- How important are they in this market?
- Why will your target market select you over your competition?
- What is your distinctive difference - the one thing that will separate you from all competitors and substitutes?

**Market Mix: Product**

- Describe in detail your product or service,
- Describe its history, its position in the industry, and identifiable future trends.
- For what purpose are your products or services used?

**Market Mix: Promotion**

- What are your advertising plans (how do you intend to make your target market aware of your products or services)?
- What is your advertising budget?
- How did you arrive at your budget? Describe your sales force, listing who will sell, their background and training, and their assigned territories.
- What sales promotion techniques will be used? Describe them, why you selected them, and what you expect them to do for your sales.
Market Mix: Price

- What is the pricing history of your product or service?
  - By distribution method?
  - By geographic method?
  - By customer classification?
- What are the current pricing trends?
- What do you expect for the future?
- What is your pricing strategy? How did you select it?
- How will it work as an introductory strategy - to gain acceptance in the marketplace?
- How will it work to maintain or increase market share?
- What will be the profit impact?
- How much elasticity do you expect in future demand?
- How do your nearest competitors set their prices?
- How will you respond to their future price changes?
- Include break-even analysis for different prices and sales levels. Indicate your expectation for the most probable levels and why.

Market Mix: Place (Distribution)

- Through what channels are your products or services currently sold?
- What functions do they perform for you?
- How effectively do they cover your potential market?
- What geographical area do you plan to serve?
- How will you physically move products from one location to another?
- How will you monitor and control your inventory?
- How will you know when to reorder stock?

Marketing Environment

Describe how any of the following might affect your business and its sales potential:
- The legal environment and legal forces at work;
- Political forces affecting your business now or in the near future;
- The economy and the economic forces at work;
- Regulatory or governmental controls affecting your firm;
- Important cultural or societal trends, and
- Significant technological changes.

Test Marketing

- Have you conducted preliminary or test market studies?
- What were the results? What were the reactions of prospective customers?
- Did you test a prototype or did you describe the concept and ask for their response?

Valuable Resources of Information

Alaska Economic Development Resource Guide

DCCED: Division of Community Advocacy
550 W. 7th Ave., Suite 1770
Anchorage, AK 99501
The “Alaska Economic Development Resource Guide” (the Guide) is designed to bring together an inventory of programs and services that can provide economic development assistance to Alaska communities and businesses.

The Guide provides detailed information on over 110 economic development resources for communities, businesses, and individuals. Federal and state agencies as well as national and Alaska private nonprofit agencies are represented.

The Guide primarily describes those programs that focus on the creation and support of new industries, businesses and long-term jobs. It is designed to help communities match their economic development strategy with existing program resources, which could support that strategy.

Check the website in the “Reference Section, Section D. Web Page Quick References”, located at the end of this booklet for the online version. It is also available as a hard copy, which includes a handy poster format Matrix that indicates the kinds of development supported by each resource. Direct your requests for the hard copy to:

Email: 
Judy_Hargis@commerce.state.ak.us
CHAPTER 2
SELECTING THE FORM OF ORGANIZATION

This chapter will help you decide what form of business to organize. It is to your advantage to consult a Certified Public Accountant (CPA) and/or Attorney to advise you of the form of business that best fits your specific needs.

SELECTING THE FORM OF ORGANIZATION

One of the fundamental decisions a new business owner faces is choosing the form of organization for the business. The different forms of an organization from which you may choose are: sole proprietorship, general partnership, limited partnership, limited liability company, or business corporation. Listed on the following pages are the different types of organizations, and their advantages and disadvantages.

DCCED, Division of Corporations, Business and Professional Licensing offers online filings for several forms of organization. After you have determined your form of organization, you may file online and obtain your Certificate of Organization or Certificate of Incorporation within minutes. This online service is available at www.corporations.alaska.gov. Alaska is in the forefront in providing this online service. Log on to the website listed above to check the availability of additional online filings such as registering your business name, and filing your biennial reports.

Sole Proprietorship

An individual may start a business by obtaining a business license and satisfying any necessary licensing requirements. A business license costs $100 per year unless you qualify for an age related discount. Under Sole Proprietorship, the owner establishes the business, secures all capital, assumes all risks, receives all profits, and incurs all losses.

Sole Proprietorships do not file organizational documents with the State of Alaska; however, they may require a business license. Contact DCCED; Division of Corporations, Business and Professional Licensing; (“Business Licensing”) at www.businesslicense.alaska.gov for more information.

Advantages:

1. Few formalities and low organizational costs;
2. Decision-making is concentrated in one individual;
3. Fewer reporting requirements to government agencies;
4. Avoidance of corporate “double tax”;
5. Business losses may be taken as a personal tax deduction to offset income from other sources, and
6. All profits taxed as income to owner at the owner’s personal tax rate.

Disadvantages:

1. Less able than corporation or partnership to take advantage of certain fringe benefits afforded by the Internal Revenue Code (IRC);
2. Business terminates on death of owner;
3. Investment capital limited to that of owner;
4. Loans based on credit worthiness of owner, and
5. Owner’s assets subject to business liabilities.

General Partnership

A Partnership consists of two or more persons who are associated in order to pursue a business for profit. The partners assume full liability for the obligations of the firm. Creditors may attach the personal assets of the owners, in addition to the assets of the business. The General Partnership does not require state sanction. A business license is necessary, and special licensing requirements may apply.

Advantages:

1. Easy to organize and few initial costs;
2. Draws on financial resources and business abilities of all partners;
3. May be continued after death or resignation of partner;
4. All partners share liability, and
5. Partners take business losses as a potential tax deduction.

Disadvantages:

1. Each partner is personally liable for all obligations of the business, not just his share;
2. Each partner has the power to act on behalf of the business;
3. A partnership is dissolved by the death of a partner unless the partners have agreed otherwise in writing, however, a new occupational license is required regardless;
4. All partners must pay tax on their share of partnership profits, although profits may be retained in the business, and
5. A partnership has more opportunity than a sole proprietorship, but less than a corporation to take advantage of certain fringe benefits afforded by the IRC.

Fisheries business licenses are required if a person/company is processing a fisheries resource inside the state or exporting an unprocessed product from the state. If you operate a fishing vessel, or you are active in the fishing industry, you may need to contact the Alaska Department of Revenue (DOR) regarding a “Fisheries Business License”. (Request Form 04-573 – “Fisheries Business License Application”.)

DCCED; Division of Corporations, Business & Professional Licensing;
Business Licensing Section
PO Box 110808
Juneau, AK 99811-0806
(Office Hours Mon-Fri - 8am to 5pm)
Business License Staff: (907) 465-2550
Business License Fax: (907) 465-2974
Limited Partnerships (LP)

An LP consists of at least one general partner and one limited partner. The general partners control the business and are liable for debts and obligations of the partnership. An LP is similar to a shareholder in a corporation.

A Domestic LP is a legal entity created under Alaska Statutes by submitting “Articles of Organization” and paying established fees. A Foreign LP is a legal entity created under the laws of another state that has applied for a “Certificate of Authority” to transact business in Alaska and has paid the established fees.

Statutes relating to LP’s may be found under AS 32.11.010 - .990, entitled, “Uniform Limited Liability Act”.

Limited Liability Partnerships (LLP)

An LLP is similar to a general partnership except that normally a partner does not have personal liability for the negligence of another partner. Professionals, such as accountants and lawyers, often use this business structure. An LLP is taxed like a partnership, meaning that tax liability flows directly through to the owners while the entity itself is not taxed.

A Domestic LLP is a legal entity created under Alaska Statutes by submitting “Articles of Organization” and paying established fees. A Foreign LLP is a legal entity created under the laws of another state that has applied for a “Certificate of Authority” to transact business in Alaska and has paid the established fees.

Statutes relating to LLP’s may be found under AS 32.06.911. - .925, entitled, “Limited Liability Partnerships”.

Limited Liability Companies (LLC)

An LLC is an unincorporated association having one or more members. Managers or members can manage the LLC. Managers can be, but are not required to be members. If the LLC is to be managed by managers, it must be stated in the “Articles of Organization”. Managers could be compared to a board of directors, and members are like the shareholders of a corporation, or limited partners of a limited partnership. To be a member of an LLC, a contribution such as cash, property, or services rendered must be made.

The internal affairs of the LLC are governed by operating agreements that may be oral or written. These operating agreements are comparable to the bylaws of a corporation. The LLC “Operating Agreement” may range from 12 to 16 pages in length depending on its complexity, and may contain the following information:

- Company name and address information;
- Registered agent information;
- Name and address information for
each LLC member;
- LLC management structure and operation;
- Items contributed by each Member;
- Fair market value of each item contributed;
- Date of company dissolution;
- Accounting method;
- Tax treatment for your LLC;
- Sample LLC operating resolutions;
- Appointment of LLC officers, and
- Designation of a final capital pay-in date.

The members manage the internal affairs, unless the “Articles of Organization” specifically states that one or more manager shall manage them. Operating agreements are not filed with the State of Alaska.

A Domestic LLC is a legal entity created under Alaska Statutes by submitting “Articles of Organization” and paying established fees.

A Foreign LLC is a legal entity created under the laws of another state that has applied for a “Certificate of Authority” to transact business in Alaska and has paid the established fees.

Statutes relating to LLC’s may be found under AS 10.50.010. - .995, entitled, “Alaska Revised Limited Liability Company Act”.

Advantages:

1. Each member’s liability is generally limited to his or her investment; their personal assets are protected;
2. Less restrictive than a Chapter S Corporation, i.e., no limit on the number or type of persons who can be members, or restrictions against nonresident aliens participating, and
3. All members may participate in the management of the business.

Disadvantages:

1. Unlike a corporation, interest (ownership) in the business is not freely transferable;
2. An LLC requires more formality and documentation than a partnership or sole proprietorship;
3. Lack of perpetuity. Like a limited partnership, LLC’s generally only exist to a specific date but may be perpetual, and certain restrictions may apply to the continuance of the business, and
4. No centralized management; members generally share management responsibilities.

Corporations

A Corporation, generally, is a legal entity, which exists separately from its owners. It is most commonly formed for raising capital and limiting individual liability. Taxes may be levied on the Corporation as well as on the shareholders. The sale of stocks of the corporation can generate additional capital and the longevity of the Corporation can continue past the death of the owners.

Legal counsel should be consulted regarding the variety of options available for formulation.

Statutes relating to domestic and foreign corporations are found under AS 10.06.005. - .995, entitled, “Alaska
Corporations Code”.

A Domestic Corporation is a legal entity created under Alaska Statutes by submitting “Articles of Incorporation” and paying established taxes or fees.

A Foreign Corporation is a corporation created under laws of another state that has applied for a “Certificate of Authority” to transact business in Alaska and has paid established taxes and fees.

Advantages:

1. Exposure of each shareholder to the liabilities of the business is limited to the amount of his investment.
2. Interest in the business may readily be sold by the transfer and sale of shares in the corporation.
3. The ready transferability of shares facilitates estate planning.
4. If desired, the Corporation may be taxed as a Partnership by complying with the S Corporation section of the IRC.
5. Shares of the company may be sold to investors to obtain capital financing.
6. Corporations, to a much greater extent than sole proprietorships and partnerships, may take advantage of pension plans, medical payment plans, group life and other fringe benefits available under the IRC.
7. The corporate form provides for a great deal of flexibility with respect to tax planning.

Disadvantages:

1. Cost of organization is higher than for the other forms of entities;
2. Control vested in a Board of Directors, elected by shareholders rather than the individual owners;
3. Possibility of double taxation;
4. The corporation must qualify in each state in which it chooses to do business, and
5. Unlike sole proprietorships and partnerships, unless the corporation has elected to be taxed as an S Corporation, individual shareholders may not deduct losses of the corporation.

If stock or other securities are going to be sold in any corporation, it must either be registered or be deemed exempt from registration as provided for by the “Alaska Securities Act of 1959” (AS 45.55.010. - .995.).

When money is to be raised, the possible implications of the state and federal securities acts should be considered.

TYPES OF CORPORATIONS

S Corporations

If you choose to develop as an S Corporation, contact the “IRS” for specific terms and regulations that refer to:

- Becoming an S Corporation;
- Corporations that qualify;
- Shareholder consents;
- Violating the Passive Income Restriction;
- S Corporation termination year;
- Filing “Election by a Small Business Corporation – Form 2553”, which indicates the choice of S Corporation status;
- Terminating S Corporation status;
- Revoking S Corporation status;
• Ceasing to qualify, and
• Permitted tax year.

Advantages:

1. Pass-through income/losses similar to partnership but retains limited liability of a corporation;
2. Federal income taxes may be less than Corporation, since top individual rate is less than top corporate rate;
3. Income taxed only once (not twice through dividend distributions);
4. Corporate Alternative Minimum Tax is not applicable to an S Corporation, although adjustment preferences must still be calculated and passed through stockholders;
5. Losses pass through to stockholders;
6. Avoids most problems with “Excess Compensation”;  
7. Avoids potential problems with “Accumulated Earnings”;  
8. No double taxation upon liquidation of company; however, a “built-in gains” tax does apply if the corporation was formerly as a C Corporation (also known as a standard business corporation) and converted to an S Corporation pursuant to an election made after December 31, 1986.

Disadvantages:

1. Individual stockholders must pay taxes on a prorated share of the company’s income even if the income is not distributed;  
2. Benefit of graduated corporate rates is lost;  
3. Fringe benefit limitations to stockholders.  
4. Year-end must be calendar year (in most cases).
5. A LIFO (last in/first out) recapture tax may apply to C Corporations upon conversion to S status; 
6. The S Corporation may be subject to a corporate-level tax on excess net passive income; 
7. The S Corporation may be subject to the built-in gains tax; 
8. Limited to one class of stock; 
9. Stockholders who are not “material participants” are subject to passive activity loss limitations;  
10. Number of stockholders is limited to 35;  
11. Venture capital financing may result in loss of S Corporation status since corporations cannot hold stock in an S Corporation; 
12. Stockholders must be individuals (or some estates or trusts), and 
13. Differing state rules for corporations may or may not recognize S Corporation status.

Contact the “IRS” for further information.

Nonprofit Corporations

Three or more natural persons, at least 18 years of age, may act as incorporators of a nonprofit corporation. AS 10.20.151, entitled, “Articles of incorporation; relationship to bylaws”, sets out the requirements of the Articles of Incorporation.

A Nonprofit Corporation must meet qualifications stipulated by the “IRS” if they wish to receive grants and receive tax-exempt donations. Contact the IRS for further information regarding tax-exempt status.
**Professional Corporations**

One or more persons who are licensed to render a professional service in this state may incorporate as a *Professional Corporation* (PC).

A *Domestic* PC is a legal entity created under Alaska Statues by submitting “*Articles of Incorporation*” and paying established fees.

Statutes relating to PC’s may be found under AS 10.45.010. – .510, entitled, “*Professional Corporations Act*”.

**Cooperative Corporations**

Three or more natural persons, at least 18 years of age, may act as incorporators of a Cooperative Corporation. AS 10.15.350(a) – (c), entitled “*Contents of articles of incorporation*”, sets out the requirements of the “*Articles of Incorporation*”.

**Religious Corporations**

A *Religious Corporation* may be formed for

- Acquiring, holding, or disposing of church or religious society property for the benefit of religion;
- For works of charity, and education, and
- For public worship.

Control of all property owned by the corporation is usually held by one person. “*AS 10.40.020 "Execution of articles of incorporation"*”, sets out the requirements for executing the “*Articles of Incorporation*”.

**Foreign Corporations Doing Business in Alaska**

AS 10.06.705, entitled “*Authorization of foreign corporation*”, requires that foreign corporations (a corporation for profit organized under laws other than the laws of Alaska for a purpose for which a corporation may be organized under AS 10.06.010 -.995) must obtain a “*Certificate of Authority*” before doing business in Alaska. “*Doing business*” is not clearly defined in Alaska law; therefore, each situation calls for a separate analysis of whether the corporation or its local agents have insinuated themselves into a “continuous course of business” inside Alaska or with Alaskans sufficient to justify being governed by Alaska laws.

The Corporations Section does not provide legal counsel. It is advisable that private legal counsel be sought to determine whether a corporation needs to qualify in the State of Alaska.

**Exceptions to the Registration Requirement**

The law sets forth clear exceptions to the registration requirement for foreign corporations. AS 10.06.718, entitled, “*Activities not constituting transacting business in this state*” lists activities, which do not constitute “transacting business” in the State of Alaska. Without excluding other activities that may not constitute transacting business in this state, a foreign corporation is not considered to be transacting business in this state, unless any one or more of the following activities occur:

1. Maintaining, defending, or settling
an action, suit, or administrative or arbitration proceeding, or the settlement of claims or disputes;

2. Holding meetings of directors or shareholders of the corporation, or carrying on other activities concerning the internal affairs of the corporation;

3. Maintaining bank accounts;

4. Maintaining an office or agency for the transfer, exchange, and registration of securities of the corporation, or appointing and maintaining a trustee or depository for the securities of the corporation;

5. Making sales through independent contractors;

6. Soliciting or procuring orders by mail, through employees, agents, or otherwise, if the orders require acceptances outside the state before becoming binding contracts;

7. Creating, as borrower or lender, or acquiring indebtedness or mortgages or other security interests in real or personal property;

8. Securing or collecting debts, or enforcing rights in property securing debts;

9. Transacting business in interstate commerce, and

10. Conducting an isolated transaction completed within a period of 30 days, and not in the course of a number of repeated transactions of like nature.

To apply for a “Certificate of Authority” to do business in Alaska, you may file online or file an Application for a “Certificate of Authority”.

For information on filing an organized entity as a limited partnership, limited liability, or corporation contact the Corporations Section at:

P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2530
Fax: (907) 465-3257

Email:
Corporations Section: corporations@commerce.state.ak.us
Business Licensing Section: businesslicense@commerce.state.ak.us

Websites:
Corporations Section: www.corporations.alaska.gov
Business Licensing Section: www.businesslicense.alaska.gov

---

**FILING YOUR DOCUMENTS**

Although the Corporations Section does have forms for completing the necessary filings, it is strongly recommended and advisable that clients seek legal counsel before incorporating.

**Entity Names**

A Sole Proprietor may conduct business under their own name or they may choose to use an assumed business or “doing business as” (DBA) name. When you are ready to select a business name or assumed business name for your business, check the “Corporations Section database” for name availability. The name you select must be distinguishable on the record from any other business name registered with the Corporations Section. Alaska Administrative Code “3 AAC 16.120 Determining distinguishable names” is an excellent site for additional information.

**Purchasing a Business License or**
Occupational License does not protect the name of the business nor does it register the name for your business. At this time, multiple business licenses may be issued with the same name.

Registering a business or corporate name gives the owner the exclusive right to the use of that name. Reserving a name temporarily protects it while an entity is being organized. Exclusive rights to a business name are granted when the Corporations Section issues a “Certificate of Incorporation”, or accepts a business name application for filing. Conversely, registering or filing a “Business Name Registration Application” for a DBA does not automatically grant property rights or property interests in a name.

When incorporated, organized or certified in Alaska, the names of the following entity types are registered automatically: corporations, limited liability companies, limited liability partnerships, limited partnerships, cooperatives, non-profit corporations, foreign or domestic, and Alaska religious corporations, or professional corporations.

The Corporations Section checks for name availability by comparing the requested name with those on record in the “Corporations Section database”. However, this search does not reveal conflicts with names not registered with the State of Alaska, such as:

- Names of foreign corporations doing business in Alaska without state authorization,
- Assumed business names that have been used but are not currently registered;
- Trademarks or service marks registered federally, in another state, or not registered at all.

Available Names

A name is available to reserve or register if the name is distinguishable from the names of existing organized entities and from names reserved or registered. Organized Entity, according to AS 10.35.040(1)(A)-(P) means:

- Domestic Corporation;
- Foreign Corporation (that has been authorized to do business in Alaska);
- A BIDCO;
- A Domestic Cooperative;
- A Foreign Cooperative;
- A Domestic Nonprofit Corporation;
- A Foreign Nonprofit Corporation authorized to do business in Alaska;
- A Religious Corporation;
- A Professional Corporation;
- A Domestic Limited Liability Company;
- A Foreign Limited Liability Company (registered to do business in Alaska);
- A registered Domestic Limited Liability Partnership;
- A Foreign Limited Liability Partnership (registered to do business in Alaska);
- A Domestic Limited Partnership;
- A Foreign Limited Partnership (registered to do business in Alaska), and
- Other organizational types detailed in AS 10.35.040.

Even if a name is not registered or reserved, people who have used a business name for a long period of time may have created a common law right to
the use of the name. Therefore, you are strongly advised to conduct a thorough search **BEFORE** registering or reserving a name, even though that name may be available for registration. Places to look include, but are not limited to, business license records, telephone directories, trade magazines, trademark records, catalogs, and so on.

Restrictions apply to business and corporate names, even if the name is otherwise available. For example, an unincorporated business may not use "incorporated" or "corporation" as part of its name, whereas an incorporated name must contain "corporation", "company", "incorporation", or "limited", or an abbreviation, as part of its name. A business or corporate name may not imply that the organization is a governmental unit, e.g. a city, village or borough. Names that mislead regarding corporate purpose are not allowed. Vulgar names are not allowed.

Words used to identify goods and services, used as slogans in advertising or used to indicate association with an organization are trademarks or service marks and cannot be registered as business names. Words used to identify an Internet domain name or Internet address cannot be registered as business names.

**What Makes A Name Distinguishable**

Listed below are some examples of how names are determined to be distinguished from other names:

- One of the key words is **different**:
  - “Industrial Technology” and “Industrial Mechanics”
  - “Marketing Enterprises” and “Marketing Associates”
- The key words are the same, but they are in a **different order**.
  - “Northwest Industries” and “Industries Northwest”
  - “Café Espresso” and “Espresso Café”
- The key words are the same, but the **spelling is creative, unusual or artistic**.
  - “Quick Cleaning” and “Kwik Kleaning”
  - “Fast Foto” and “Fast Photo”
- The key words have a marked difference in meaning in their contexts and the **words are not literally identical**.
  - “Electrical Systems” and “Electronic Systems”
  - “Capital Builders” and “Capitol Builders”

Remember that the corporate ending **does not** make the name distinguishable from other names.

**Name Reservations**

You may reserve a business name if you are intending to do business using that name. The non-refundable application fee to reserve a business or entity name is $25. The reservation is valid for 120 days.

**Reserving An Entity (Corporate) Name**

You may reserve an entity name if you are:

- A person intending to organize an Alaska corporation,
• An Alaska corporation intending to change its name,
• A foreign corporation intending to register in Alaska,
• A foreign corporation registered in Alaska and intending to change your name, or
• A person intending to organize a foreign corporation to be registered in Alaska.

**Name Registrations**

The non-refundable application fee to register an entity or business name is $25. Registrations are renewable, but no expiration notice is sent. Contact Business Licensing for a “Business Name Registration Application”.

An initial business name registration expires on the fifth December 31st after the day of registration. For example, if you register on May 4, 2004 the registration will expire on December 31, 2008. The registration is renewable at five-year intervals by reapplying between October 1st and December 31st of the year of expiration.

**Registering An Entity (Corporate) Name**

You may register an entity if you are an organized and existing corporation of a state or territory of the United States not registered to do business in Alaska. The duration is through December 31st of the registered year. This is renewable annually by reapplying between October 1st and December 31st of the current year. This only registers the name. It does not grant authority to transact business in this state.

**DBA Or Assumed Name Registration**

A Corporation registering an assumed business name, or as a DBA, must be a Domestic Corporation or a Foreign Corporation certified to do business in Alaska. The registration of these names are completed the same as other name registrations except that the owner is listed as an entity on file with the Corporations Section.

**Purpose and NAICS Code**

A Corporation or LLC may be organized for any lawful purpose. State the North American Industry Classification ("NAICS") codes most closely describing your type of business. The website for locating NAICS codes is listed at the end of this publication.

**Period of Duration**

The period of duration is the life expectancy of the corporation. Duration can range from a brief period to perpetual.

**Registered Agent and Registered Office**

All corporations are required to maintain a registered agent and registered office in Alaska. The registered agent is listed in the “Articles of Incorporation”, and can be an individual or another corporation; however, the corporation MUST be registered and in good standing with the Corporations Section. The Registered Agent is the person upon whom process is served on behalf of a corporation. Reminder and notices
required by statute are sent to the Registered Agent of the entity.

**The Number of Authorized Shares**

A Corporation may authorize any number of shares (defined as the number of units into which the proprietary interests in a corporation are divided). The “Articles of Incorporation” need only list the total number authorized. No par value or stated value is required. You must list the class and series of each class of shares if more than one class of shares are authorized.

**Incorporators**

Each Incorporator must be a “natural” person of at least 18 years of age. One or more of the incorporators MUST sign the “Articles of Incorporation”.

**Names and Addresses of Initial Directors**

The initial number of directors on the Board of Directors may be listed in the “Articles of Incorporation”, as well as the names and mailing addresses of persons appointed to act as initial directors. Each director holds office until his/her successor is elected and qualified. A director, not elected at an annual meeting, holds office until the first annual meeting of shareholders.

**Names and Addresses of Alien Affiliates**

Under AS 10.06.208(4), any “Articles of Incorporation” being filed must list the names and the mailing address of any alien affiliates. “Alien” and “Affiliates” are defined separately:

**Affiliate** is defined as:
- A person that directly or indirectly through one or more intermediaries controls; or
- Is controlled by; or
- Is under common control with, a corporation subject to AS 10.06 “Alaska Corporations Code”.

**Alien** is defined as:
A. An individual who is not a citizen or national of the United States, or who is not lawfully admitted to the United States for permanent residence, or paroled into the United States under the “Immigration and Nationality Act (8 U.S.C. 1101 - 1525, as amended)”;
B. A person, other than an individual, that was not created or organized under the laws of the United States or of a state, or whose principal place of business is not located in any state; or
C. A person, other than an individual, that was created or organized under the laws of the United States or of a state, or whose principal place of business is located in a state, and that is controlled by a person described in A. or B. of this paragraph.

**Articles of Amendment**

By completing an “Articles of Amendment – Form 08-440”, an entity may amend its Articles of Incorporation to include or modify most provisions.

**Corporations Section**

PO Box 110808
Juneau, AK 99811-0808
(Office Hours Mon-Fri - 8am to 5pm)
Both domestic and foreign entities are required to file a “Biennial Report” every two years. You may file your report online by logging on to: “www.corporations.alaska.gov”. The report is due January 2nd and is delinquent after February 1st when penalties apply. A notice is sent to the Registered Agent of the entity with information on how to obtain the pre-populated biennial report.

Failure to file the report or pay the taxes/fees may result in involuntary dissolution or revocation of the entity.

Time Required for Filing and Processing Corporate Documents

If the filing is available online, the filing is instantaneous; however, if you do not have access to the Internet, you have the option to print a “Blank Biennial Report” for your entity. You may then complete and mail it to the Corporations Section with the applicable taxes or fees. Biennial Reports received by mail or fax take 10 working days to process. During busy filing periods, it may take considerably longer.

Why Documents May Be Rejected or Not Accepted for Filing

- An incomplete address is submitted which does not set forth the street address, city or town, and zip code number;
- The filing fee is incorrect;
- The signatures of the required parties are incorrect or incomplete;
- The name submitted for the entity is not distinguishable from other names on file;
- The entity name referred to in an amendment or subsequent filing is incorrect. In submitting amendments or any subsequent filings, the name of the entity MUST be identical (in spelling and punctuation) to the legal corporate name on file with the Corporations Section;
- The documents do not contain all requirements of the law. Check the Alaska Statutes to make sure all applicable statutory requirements have been met.
**State Trademark Protection**

A Trademark is the brand name by which we identify goods of a particular manufacturer or distributor. Thus, “Kodak” identifies a camera made by a particular manufacturer. While a trademark is usually a word or words, it may also be a name, emblem, symbol, slogan, or other device, as long as it serves to identify the goods of a particular source. The value of a trademark to its owner lies in the goodwill attached to it or in the fact that the consumer will ask for a “Kodak” with the expectation of receiving the same quality of product, which he or she has formerly purchased under that name.

There are 45 different classifications in which trademarks may be registered. Each classification includes various commercial goods that are clearly distinct from each other. The same word or name may be trademarked in several different classes without the multiple use being confusing to consumers. Trademark names are compared to all entity names filed with the Corporations Section and the “United States Patent and Trademark Office” (Trademark Office) files.

You may register a Trademark by filing an “Application for Registration of Trademark” with the Corporations Section. The filing fee is $50, and the registration is good for 5 years. The registration is renewable.

The Alaska statutory site for Trademarks is AS 45.50.010 - .205

**Servicemarks**

A “Servicemark” is a mark used in the sale or advertising of services to identify the services of one person, distinguish them from the services of others and to designate the origin of services.

**Expedited Filing**

All documents may be filed on an expedited basis for a fee of $150. This fee is in addition to the regular filing fees plus any taxes due. The Corporations Section gives no guarantee for length of time to complete an expedited filing; however, an “expedite” is given priority over regularly filed documents.

**DCCED; Division of Corporations, Business, & Professional Licensing; Corporations Section**

PO Box 110808
Juneau, AK 99811-0808
(Office Hours Mon-Fri - 8am to 5pm)
Phone: (907) 465-2530
Fax: (907) 465-3257

**Physical Address:**
333 W Willoughby Ave. 9th Floor,
Juneau, AK 99801

**Email:**
corporations@commerce.state.ak.us

---

**Federal Protection for Patents, Copyrights & Trademarks**

The State of Alaska will register a
trademark; however, that registration is only effective within the State of Alaska. The State of Alaska cannot grant copyrights for intellectual properties or patents for inventions. Businesses that have a serious interest in protecting products, logos, written works, etc. from being reproduced or manufactured by other companies without permission must get such protection from the Trademark Office.

The following information lists brief descriptions of the differences among patents, copyrights, and trademarks and how to obtain them.

**Patents**

A “Patent” for an invention is a grant of a property right by the United States Federal Government to an inventor. The term of the Patent is 17 years from the date the Patent is granted and the rights extend throughout the United States, its’ territories and possessions. A Patent grant is the “right to exclude others from making, using, or selling” the invention.

An inventor applies for a patent by filing an application with the Trademark Office and paying the required fees. The application must be filed in the name of the true inventor(s). While an inventor may prepare and prosecute his or her own application, it is exceedingly difficult for an inexperienced person to obtain claims that fully protect the invention. It is strongly advised that an inventor, at a minimum, seek the advice of a patent attorney prior to making application.

More information on the patent process, including a copy of the publication “General Information Concerning Patents,” may be obtained by contacting the Trademark Office. Additionally, the “Inventors Assistance Center” is available online. See the end of this section for website.

**Copyrights**

The “United States Copyright Act of 1979” gives the copyright owner the exclusive right to prevent others from reproducing or copying the author’s work(s) for a limited period of time. Literary, dramatic, musical, and artistic works are included within the protection of the copyright law. The Copyright goes to the form of expression, not to the subject matter of the writing. A description of a machine may be copyrighted as ”a writing”; however, this would not prevent anyone from building and using the machine.

To obtain a “Copyright”, the author must register the work(s) in question with the “Library of Congress, Copyright Office”. The works must be fixed (recorded) in some tangible form (manuscript, sound recording, video, film, software, etc.), which can be understood by humans, with or without the aid of machines. Copies of the work (usually two), together with the required fees, must be submitted with the application to:

Library of Congress,
U.S. Copyright Office
James Madison Memorial Building,
101 Independence Ave, S.E.,
Washington, D.C. 20559-6000
Telephone: (202) 707-3000
Automated information telephone #:
1-800-786-9199

Automated information and ordering
line telephone #: 1- 202-707-5959

The publication, “Copyright Basics”, which outlines the copyright process, is an excellent source of information and can be located at their online website.

Registration is made by completing one of the copyright applications available online at the Trademark Office’s website or by sending your completed application to the Trademark Office at the address listed above.

**Trademarks**

A trademark relates to any work, symbol, or device that is used in trade with goods to indicate the source or origin of the goods and to distinguish them from the goods of others. Trademark rights may be used to prevent others from using a confusingly similar mark; however, it is not used to prevent others from making the same goods or selling them under a non-confusing mark.

A trademark may be registered in the Trademark Office either after it has been applied to goods shipped in interstate commerce or based on a genuine intent to use the mark in interstate commerce. The registration must be renewed at prescribed intervals and may continue as long as the mark is used and renewals are properly made. The above also applies to marks used to designate the origin of services. These marks are generally known as “servicemarks”, (referenced earlier on previous pages). Since the choice and protection of trademarks involves various legal requirements and continual investment for advertising, publicity, name recognition, etc., an attorney familiar with trademark and servicemark law should be consulted before a mark is adopted.

Registering a trademark or servicemark is accomplished by filing an application with the Trademark Office – address listed below. Include a copy or representation of the Trademark or Servicemark and pay applicable fees.

U.S. Department of Commerce
Patent and Trademark Office
2231 Crystal Drive
Arlington, VA 22201

An excellent source of information is the publication, “Basic Facts About Trademarks”.

---

---
CHAPTER 3
LICENSE & REGULATION REQUIREMENTS

This chapter offers some of the licensing requirements for professions and businesses, as well as some of the environmental protection, health, and sanitation issues regulated by the State of Alaska. Contact the agencies listed to determine the most current licensing and regulating requirements. This section covers state requirements only. Contact your local municipality for any additional licenses required.

**Alaska Department of Administration**

Alaska Department of Administration
Division of Motor Vehicles
1300 W. Benson Blvd.
Anchorage, AK 99503
Phone: (907) 269-5551

Website:
http://www.state.ak.us/local/akpages/ADM IN/dmv/dmvhome.htm

Motor vehicle, trailer, or semi-trailer dealers must register with the “Alaska Department of Administration: Division of Motor Vehicles” (Motor Vehicles), give evidence of a $50,000 surety bond, and pay a biennial registration fee of $50. Motorcycle dealers must register with Motor Vehicles, give evidence of a $10,000 surety bond, and pay a biennial registration fee of $50.

Processing time for issuance of a Motor Vehicle Dealer or Buyer registration certificate may be 4-6 weeks. If you have any questions regarding Motor Vehicle Dealer or Buyers Agent licensing, please contact the Dealer/Fleet office at the address or telephone number listed below.

If you are interested in an application to become a Motor Vehicle Dealer or Buyer's Agent, please request the application through one of the sources provided below. This does not include other licenses or registrations from other agencies.

**Dealer/Fleet Unit Information:**

*In Person contact:*

1300 West Benson Boulevard

**Mailing Address:**

Division of Motor Vehicles
ATTN: DEALER/FLEET
1300 West Benson Boulevard STE 300
Anchorage, AK 99503-3691
Phone: (907) 269-3755

*If you are interested in receiving a packet of information to become a Motor Vehicle Dealer or Buyers Agent, you must include your name and address with your request.*
An “Alaska Business License” is required for all organizations doing business in Alaska and is obtained from the DCCED; Division of Corporations, Business & Professional Licensing; Occupational Licensing Section (Business Licensing). The cost is $100 each year. An Alaska Business License is valid for one or two years, which consists of the current year in which the license is granted, or the current year, plus, all of the next calendar year. Alaska Business licenses expire on December 31st.

In addition to the Alaska Business License, an “Alaska Cigarette and Tobacco Products License” must be purchased from DOR, plus, a “Tobacco Endorsement”, if the business incurs sales of tobacco or tobacco related products as a retailer. Look at page two of the Business License Application, place a checkmark on the Business License application in the box located next to “Tobacco Endorsement $100 each location”, and then enter the number of locations or outlets. The $100 cost is in addition to the “Alaska Business License” fee.

The DCCED; Division of Corporations, Business & Professional Licensing; Professional Licensing Section provides verification of qualifications of persons engaged in various occupational and professional vocations. The Professional Licensing Section provides information to those persons seeking licensing in the State of Alaska, and investigates and enforces the statutes governing the various boards. Professional categories licensed through the Professional Licensing Section include:

- Acupuncturists;
- Architects, Engineers, Land Surveyors, and Landscape Architects;
- Audiologists, Hearing Aid Dealers, Speech Pathologists;
- Barbers and Hairdressers;
for real estate licensees began July 1, 1998. Before a license can be renewed, real estate licensees must complete:

1. An 8-hour continuing education core curriculum, identified by the Real Estate Commission, that stresses current trends in real estate practices and changes in state, federal and case law in the areas of real estate sales, property management, community association management or commercial sales.

2. 12 contact hours of continuing education in elective topics that meet the requirements designated in “12 AAC 64.500(a)”. (Website supplied below.)

Insurance Producer Licensing Requirements

DCCED; Division of Insurance:

Juneau Office
9th Floor State Office Bldg., 333
Willoughby Avenue 99801
PO Box 110805
Juneau, Alaska 99811-0805
Telephone: (907) 465-2515
Fax: (907) 465-3422
TDD: (907) 465-5437

Anchorage Office
Robert B. Atwood Building
550 W. 7th Avenue, Suite 1560,
Anchorage, Alaska 99501-3567
(907) 269-7900
Fax (907) 269-7910
TDD (907) 465-5437

Website:
http://www.dced.state.ak.us/insurance/

A “Continuing Education Requirement”
Producers (agents and brokers), adjusters, and other license types require passage of an Alaska examination or certification from the domicile state. There are several types and classes of licensure available.

According to “3 AAC 23.100 - .170”, and effective September 26, 1996, a licensed insurance producer must obtain Continuing Education before a license will be issued. A Continuing Education Program “Commonly Asked Questions & Quick Reference” guide is available online. See Website supplied at the end of this section.

A complete list of licensing forms, bulletins and additional information is located on the Financial Examination Sections’ “Producer Licensing, Viaticals & TPAs” Website:

- 1033 Consent;
- Adjuster Information;
- Credit;
- Exemption Forms;
- Fingerprinting;
- Managing General Agent;
- Motor Vehicle Rental Car Licensing;
- Reinsurance Intermediary Manager and Broker Information;
- Surplus Lines Broker Information;
- Testing;
- Third-Party Administrator Information;
- Viatical Settlement Representative, Broker and Provider Information, and
- Education.

**Insurance Company Licensing Requirements**

DCCED; Division of Insurance;
Financial Examination Section
550 W. 7th Ave, Suite 1560
Anchorage, AK 99501-3567
Phone: (907) 269-7906
Fax: (907) 269-7910

Insurance companies are required to obtain a “Certificate of Authority” from DCCED’s Division of Insurance; Financial Examination Section (Financial Examination Section) prior to conducting the business of insurance within the State of Alaska, or, prior to insuring residents, located in Alaska; however, there are some exceptions to this rule. The Financial Examination Section accepts the “Uniform Certificate of Authority Application” only. Use the website supplied at the end of this section for obtaining the form, and form instructions.

**Email:**
Division of Insurance: 
insurance@commerce.state.ak.us

**ALASKA DEPARTMENT OF FISH & GAME**

**Commercial Fisheries Entry Commission**
AS 16.43

Alaska Commercial Fisheries Entry Commission
8800 Glacier Highway, Suite 109
Juneau, AK 99801
(907) 789-6150 Licensing calls
The Commercial Fisheries Entry Commission ("CFEC") issues commercial fishing permits, commercial vessel licenses, and sport (charter) vessel licenses. All individuals participating in commercial fisheries, as gear operators must obtain either an interim-use or limited entry permit for each fishery in which they are involved. A permit also authorizes the holder to participate as a crewmember in other commercial fisheries. Additionally, vessels used in commercial fisheries must have a commercial vessel license. Licensing of crewmembers that are not permit holders is handled by the Alaska Department of Fish & Game ("ADF&G").

**Limited Entry Permits**

"Limited Entry Permits" (Permits) are required for those fisheries that have been placed under entry limitation. This includes all salmon fisheries; most Herring fisheries; the Herring Spawn on Kelp pound fisheries in Prince William Sound, Togiak, and Northern and Southern Southeast; the Sablefish longline and pot fisheries; the King Crab and Tanner Crab pot fisheries in Southeast Alaska; the Dungeness Crab fisheries in Southeast Alaska and Cook Inlet; the Shrimp pot, Beam and Otter Trawl fisheries in Southeast Alaska; and the Sea Urchin, Geoduck, and Sea Cucumber dive fisheries in Southeast Alaska. Initial eligibility to receive the Permit is determined by a point system, which ranks applicants based upon previous participation in the fishery. The only other way to obtain a Permit is by transfer from an existing permit holder by gift, inheritance, or purchase. Permit values range from approximately $2,500 - $245,000, depending upon the fishery.

Lists of permits available for transfer are available from CFEC. In addition to any initial cost of obtaining a Permit by transfer, new legislation “SB93, “An Act relating to commercial fishing permit and vessel license fees; and providing for an effective date” (SB93) requires permit holders to pay an annual renewal fee to the state of $30-$3000 each year.

**Interim-Use Permits**

"Interim-use Permit" is required to participate in any commercial fishery in the State of Alaska that is not under limited entry. Applicants may apply on an annual basis by completing a “Commercial Fishing Permit Application”.

Prior to limitation of entry, CFEC or the Alaska State Legislature may adopt a moratorium on new entrants into a fishery. During a moratorium, only eligible applicants may be issued interim-use permits in the fishery.

The annual fee for interim-use permits ranges from $50 to $750, depending upon the fishery.

**Commercial Vessel Licenses**

A “Commercial Vessel License” is
required for all vessels used for commercial fishing or related activities, which include tenders, packers, freezers, canners, sport fishing charter vessels, and commercial fishing vessels. Based on SB93, each vessel must be licensed annually by submitting an application for a “Commercial Vessel License” with the applicable fee. Beginning in calendar year 2006, the annual license fees are charged according to the overall length of the vessel as defined by the United States Coast Guard, and range from $24 to $900.

Email: webmaster@cfec.state.ak.us

---

**Administrative Services Division**

**Office Locations:**

**Headquarters:**

**ADF&G**
Division of Administrative Services
1255 W. 8th Street
Juneau, AK 99801
P.O. Box 25526
Juneau, AK 99802-5526
Phone (907) 465-6085
Fax (907) 465-6078

**Region 1:**

**ADF&G**
Division of Administrative Services
Region 1
802 3rd Street
Douglas, AK 99824
P.O. Box 240020
Douglas, AK 99824-0020
Phone (907) 465-4293
Fax (907) 465-2628

**Region 2:**

**ADF&G**
Division of Administrative Services
Region 2
333 Raspberry Road
Anchorage, AK 99518-1599
Phone (907) 267-2107
Fax (907) 267-2419

**Region 3:**

**ADF&G**
Division of Administrative Services
Region 3
1300 College Road
Fairbanks, AK 99701-1599
Phone (907) 459-7200
Fax (907) 452-6410

- Hunting & Fishing Licenses
- Commercial Crewmember Licenses
- King Salmon Stamps
- Big Game Tags
- State of Alaska Duck Stamps
- Big Game Drawing Permits (available May 1 - May 31 and November 1 - December 6)
- Southeast Subsistence/Personal Use Salmon Permit
- Juneau Area King Crab Permits
- McNeil River State Game Sanctuary Viewing Access Permit
- Sport Fish Business Owner and Guide License

**Crewmember Licenses**

AS 16.05.480

“**Crewmember Licenses**” are required for all individuals who assist in the operation of commercial fishing gear or who crew on tenders, processors, or other floating craft used in transporting fish. (Permit holders do not have to
obtain crewmember licenses.)
“Crewmember Licenses” are issued by
ADF&G, and may be obtained from
them or from vendors of fish and game
licenses throughout the state, at a cost of
$60 for Alaska residents and $125 for
nonresidents.

**Management and Regulation of Commercial Fisheries**
*AS 16.05*

Commercial fisheries under the State of
Alaska’s jurisdiction are subject to
regulation by ADF&G and the Alaska
Board of Fisheries. Information on
regulations pertaining to specific
fisheries, including such things as vessel
and gear restrictions and times and areas
of fishery openings and closures, should
be obtained from your local office of
ADF&G.

Some Alaska fisheries, particularly
fisheries in waters more than three miles
from shore, are managed and licensed by
the federal government. Information
about such fisheries may be obtained by
contacting the “National Marine
Fisheries Service”.

**Website:**
http://labor.state.ak.us/lss/home.htm

**Occupations and Requirements:**

The “Directory of Occupations
Requiring a License” (Occupations
Directory) is an online, complete list of
occupations, which require a license
issued by Federal and State Agencies,
the Municipality of Anchorage, the City
of Fairbanks, and the City and Borough
of Juneau. If you require more
information on the requirements for a
particular occupation and it is not listed
in the next section, refer to the online
directory for additional occupations and
information. The Occupations Directory
is updated annually. Refer to the "last
updated" at the bottom of each
occupation for the month and year the
file was last updated. Persons interested
in becoming licensed for a particular
occupation should contact the
appropriate agency for more specific
information. Those who wish to be
licensed in a municipality other than
Anchorage, Fairbanks, or Juneau should
contact the appropriate city clerk's office
for information regarding local licensing
requirements.

License fees listed for each occupation
are subject to change. Please contact
the appropriate agency to obtain current fee
information. The figures given for the
number of current license holders
include both active and inactive.

**Mechanical Inspection Office**
3301 Eagle Street Suite 302
Anchorage, AK 99503-4149

**Wage & Hour Administration**
3301 Eagle St, Suite 301
Liquor Licenses

Under Alaska Statute, Title 4., entitled “Alcoholic Beverages”, holders of liquor licenses in Alaska pay a biennial liquor license fee to the “Alcoholic Beverage Control Board” (ABC Board). The ABC Board’s main office is located in Anchorage with field offices located in Juneau and Fairbanks. Biennial license fees for public liquor establishments vary from $600 to $2500. Applications for new licenses require a $100 processing fee and renewals require a $200 filing fee. There are 19 types of licenses and permits. All licenses are issued for two calendar years. Wholesale license holders pay a minimum license fee of $400 for malt and wine beverages and $2,000 minimum for all alcoholic beverages. Wholesale licensees additionally pay $300 to $10,000 annually depending on business transacted during the year. A 1993 amendment to AS 4 requires all license holders, and anyone employed to sell or serve alcoholic beverages, to take an approved alcohol server education course. For more information on this course please contact the ABC Board at one of the locations listed above.

Website: http://www.dps.state.ak.us/abc/

Fishing Business License

AS 43.75

“Fisheries Business licenses” are required if a person/company is
processing a fisheries resource inside the state or exporting an unprocessed fisheries resource from the state for purposes of resale. Applicants must estimate fisheries business taxes for the year and secure this estimate. The fee for a Fisheries Business License is $25.00 and the license year runs from January 1 through December 31.

A “Fisheries Business Tax Return” is due by March 31 of the following year.

**Direct Market License**

Beginning in 2005, fishermen may obtain a “Direct Marketing Fisheries Business License” instead of the standard Fisheries Business License. The new DOR license type is for individual fishermen exporting their catch unprocessed, or processing a fishery at a shore base plant or on board their own vessel. To be eligible for the “Direct Marketing Fisheries Business License” the individual must:

- Hold a Limited Entry or Quota Share Permit:
- Own or lease a commercial fishing vessel not exceeding 65 feet in length.

**Salmon Enhancement Tax**  
**AS 43.76**

The “Salmon Enhancement Tax” is an elective tax levied on salmon sold in or exported from established regional aquaculture associations in Alaska. Commercial fishers in each region elect to pay a 2% or 3% tax based on the value of salmon sold in or exported from that region. Fishers pay salmon enhancement taxes to processors at the time of sale or to DOR for salmon exported from the region. Processors remit taxes collected from fishers to DOR at the address provided above.

**Buyers:**

Holders of a “Fisheries Business License” that purchase salmon must collect the Salmon Enhancement Tax and file on a monthly basis using the “Salmon Enhancement Tax Return”.

Holders of a “Fisheries Business License” must file a bonus return when a Limited Entry Permit holder (as defined under AS 16.43) receives end-of-season settlement or bonus payments for salmon previously acquired by the buyer.

**Fishers:**

Fishers (including holders of a “Direct Marketing Fisheries Business License” that sell to unlicensed buyers in the State of Alaska, or that export salmon from an aquaculture region, must pay the tax and file the “Salmon Enhancement Tax Return” annually before April 1st of the following year.

**Exempt purchases:**

Salmon purchased from government agencies, salmon hatcheries, fishing derby associations, and other organizations with “special use permits” are not subject to the “Salmon Enhancement Tax”.

**Surety Bonding**  
**AS 44.25.040**

A $10,000 “Primary Fish Buyer/processor Bond” must be provided if the person/company is buying any fisheries resource from fishermen OR hiring any processing
employees. The bond remains in place for two years, unless a claim is filed against the “Primary Fish Buyer_processor Bond”, in which case it remains in place for five years. There is no fee for this certification. Processors, that process 30,000 pounds or less of fish, or buyers that purchase $30,000 or less of fish, need to provide only a $2,000 bond.

**Cigarettes and Tobacco Products License**

**AS 43.50**

**Cigarettes:**
The “Cigarette Tax Act” requires the first person that imports, manufactures, sells, purchases, possesses or acquires cigarettes in Alaska, upon which the “Cigarette and Tobacco Products Tax” has not been paid, is required to obtain an “Alaska Cigarette and Tobacco Products License” from DOR. This includes individuals who import cigarettes for their own consumption. The “Cigarette and Tobacco Products Tax” is paid through the purchase of Cigarette Tax Stamps. An “Alaska Cigarette and Tobacco Products License” allows a person to purchase and affix tax stamps.

**“Other” Tobacco Products:**
The first person that imports, manufactures, or acquires other tobacco products for sale must first obtain an “Alaska Cigarette and Tobacco Products License” from DOR. The “Cigarette and Tobacco Products Tax” is required to be paid by the end of the month following the month in which the other tobacco products were imported into the state for sale. Each applicant must file monthly “Cigarette and Tobacco Products Tax” returns and pay the tax due. The license year runs from July 1 through June 30. The license fee is $50 for all businesses and $25 for individuals who import cigarettes for their own consumption.

**Alaska Mining License**

**AS 43.65**

A person engaged in one or more of the following activities in the State of Alaska is in the business of mining and must obtain an “Alaska Mining License” and file an “Alaska Mining License Tax Return”:

- A Person owning and operating a mining property;
- A person owning a mining property and receiving lease or royalty payments based on production from the property;
- A person leasing a mining property from another person and operating the property, and
- A person possessing a mineral interest, whether an economic or a production interest, in a producing property, including royalty, working or operating interests, net profits, overriding royalties, carried interest, and production payments.

The “Sand/Gravel Mining License” year runs from May 1 through April 30 of the following year. There is no fee due to DOR for this license.

An “Alaska Mining License Tax Return” is due by the last day of the fourth month of the following year.
DNR issues the “Placer Mining License”. DOR issues the “Sand/Gravel Mining License”.

Qualified Dealer License – Motor Fuel

AS 43.40

To purchase or sell tax-exempt fuel as a qualified dealer, a person must hold a current Motor Fuel Excise Tax “Qualified Dealer License” issued by DOR. A Motor Fuel Excise Tax “Qualified Dealer Bond” equal to twice the average monthly excise taxes, but in no case less than $5,000, must be provided to DOR. Each Motor Fuel Excise Tax Qualified Dealer must file monthly returns and pay any tax due. No license fee is required.

Manufacturer’s Permit – Alcoholic Beverages

AS 43.60

Every distillery, brewery, or winery that manufactures alcoholic beverages in the state for sale must obtain a license from DOR and post an “Alcoholic Beverages Surety Bond” in the amount of $25,000. An alcoholic beverage manufacturer may obtain a permit in lieu of the $25,000 Alcoholic Beverages Surety Bond if the “Alcoholic Beverage Tax” is paid before shipment. Each manufacturer must file monthly tax returns and pay any tax due. The license year runs from July 1 through June 30. No license fee is required.

Bonded Warehouse License – Alcoholic Beverages

AS 43.60

Every person who imports alcoholic beverages into Alaska must pay the tax on the alcoholic beverages at the time they are imported unless the alcoholic beverages are placed in a “State Bonded Warehouse”.

No one may operate or advertise an alcoholic beverage warehouse as a “State Bonded Warehouse”, unless the warehouse is bonded and has obtained the State Bonded Warehouse License from DOR.

An “Alcoholic Beverages Warehouse Bond”, which guarantees payment of the alcoholic beverage excise tax, is required. Each warehouse must file monthly tax returns and pay any tax due. The license year runs from July 1 through June 30. No license fee is required.

U.S. Department of Commerce; National Oceanic & Atmospheric Administration; National Marine Fisheries Service

National Marine Fisheries Services
P.O. Box 21668
Juneau, AK 99802-1668
Phone: (907) 586-7221
Fax: (907) 586-7249
Website:
http://www.fakr.noaa.gov/default.htm

Administration

The U.S. Department of Commerce; National Oceanic & Atmospheric Administration (NOAA); National Marine Fisheries Service (NMFS) is responsible for conservation and management of certain living marine resources off Alaska, including fish and marine mammals and their habitats. The Alaska Region liaises with the North Pacific Fishery Management Council, the U.S. Forest Service, U.S. Coast Guard, the Department of State (for international fisheries management), ADF&G as well as other Federal and State of Alaska agencies.

Fisheries Management
Sustainable Fisheries Division

Phone: (907) 586-7228
Fax: (907) 586-7465

Website:
http://www.fakr.noaa.gov/sustainablefisheries/default.htm

The "Sustainable Fisheries Division - Alaska Groundfish and Shellfish Fisheries Management" activity is directed at drafting, reviewing, and evaluating proposed fishery management plans, amendments, and their implementing regulations. It is also directed at in-season fisheries management in which total catch amounts of directed and incidentally caught fish species are monitored, resulting in fishery closures once quotas are reached.

Habitat Conservation
Habitat Conservation Division

Phone: (907) 586-7636
Fax: (907) 586-7358
Website:
http://www.fakr.noaa.gov/habitat/default.htm

The "Habitat Conservation Division" (HCD) works in coordination with industries, stakeholder groups, government agencies, and private citizens to avoid, minimize, or offset the adverse effects of human activities on Essential Fish Habitat (EFH) and living marine resources in Alaska. This work includes conducting and/or reviewing environmental analyses for a large variety of activities ranging from commercial fishing to coastal development to large transportation and energy projects. HCD identifies technically and economically feasible alternatives and offers realistic recommendations for the conservation of valuable living marine resources. HCD focuses on activities in habitats used by federally managed fish species located offshore, near shore, in estuaries, and in freshwater areas important to anadromous salmon.

Habitat conservation activity is directed at review of proposed construction projects in navigable waters that require permits from the U.S. Army Corps of Engineers or for wastewater discharges that require permits from the "Environmental Protection Agency". It is also directed at reviews of “National Environment Policy Act” documents, e.g. environmental impact statements and environmental assessments, for all
Federal or State of Alaska activities that could adversely affect habitat. Other Federal, State of Alaska, local, and Native entities are contracted for purposes coordinating this activity. The results of this activity have impacts on individuals and corporations involved in mining, fishing, timber, and oil/gas development.

**Protected Resources Management**

**Protected Resources Division**

Phone: (907) 586-7235
Fax: (907) 586-7012

Website: [http://www.fakr.noaa.gov/protectedresources/default.htm](http://www.fakr.noaa.gov/protectedresources/default.htm)

The “Protected Resources Division”, with offices in Juneau and Anchorage, is responsible for developing management and conservation programs for all but three species of marine mammals in Alaska, and for providing regional policy guidance on marine mammal and other protected species issues. In administering provisions of the Marine Mammal Protection Act (MMPA), the Endangered Species Act (ESA), the Fur Seal Act, and the Magnuson-Stevens Fishery Conservation Act, the biologists and staff of the PRD work with other NMFS offices to develop regulations and management measures to protect, conserve and restore marine mammal populations.

Protected resources management activity is directed at management of certain marine mammals and endangered species in Alaskan waters. Other Federal, State of Alaska agencies, and Native entities are contacted for purposes of coordinating this activity. It also includes review of coastal development activities that could affect marine mammals. This activity is also directed at maintenance of fur seal rookeries and facilities on the Pricilla Islands.

**Restricted Access Management**

Phone: (907) 586-7344
Fax: (907) 586-7354

Website: [http://www.fakr.noaa.gov/ram/webapps.htm](http://www.fakr.noaa.gov/ram/webapps.htm)

“Restricted Access Management” activity is directed at management of an Individual Fishing Quota (IFQ) program for halibut and sablefish in and off Alaska’s coast. Under this program, qualifying fishermen and corporations are awarded annual IFQ amounts based on a defined catch history. This activity is also directed at monitoring daily halibut and/or sable fish catches by IFQ holders and approval of transfers among IFQ holders.
This page intentionally left blank.
CHAPTER 4
LABOR LAWS

If you intend to employ workers, this is a crucial chapter. Chapter 4 provides guidelines for the employer, but should not be used as a substitute for the law. Contact the Department of Labor to ensure compliance with state and federal laws.

Alaska labor laws are patterned after federal labor laws. The minimum hourly wage is $2.00 above the federal minimum. Standard work day and week, manpower training programs, laws pertaining to public contracts, industrial safety regulations, child labor laws, equal work, and discrimination in employment are either modeled after or closely resemble federal regulations. Regulations for both federal and state laws should be followed.

WHO ARE EMPLOYEES?

IRS
949 East 36th Avenue
Anchorage, AK 99508

Employees can be defined either under common law or under special statutes for special purposes.

Specific definitions of employees apply for “Social Security” and “Federal Unemployment Tax Act” (FUTA) tax purposes. See “IRS” publications listed below for further details:

- “Publication 15, (Circular E), Employer’s Tax Guide”
- “Publication 15-A, Employer’s Supplemental Tax Guide”

Employment Status Under Common Law

Anyone who performs services is an employee if you, as an employer, can control what will be done and how it will be done. This is so even when you give the employee freedom of action. What matters is that you have the legal right to control the method and result of the services.

Generally, people in business for themselves are not employees. For example, doctors, lawyers, veterinarians, construction contractors, and others in an independent trade in which they offer their services to the public are usually not employees.

If an employer-employee relationship exists, it does not matter what it is called. The employee may be called a partner, agent, or independent contractor. It also does not matter how payments are measured or paid, what they are called, or whether the employee works full or part-time. There is no employee class difference. An employee can be a superintendent, manager, or supervisor. Generally, an officer of a corporation is an employee, but a director is not. An officer who performs no services or only minor ones, and who neither receives pay nor is entitled to receive pay of any kind is not considered
an employee.

Whether an employer-employee relationship exists under the usual common law, rules will be determined when there is any doubt by the facts in each case.

If you have a reasonable basis for treating a worker other than as an employee, you will not be liable for employment taxes on the payments to that worker. To get this relief, you must file all required federal tax returns, including information returns (“Form 1099-MISC”), on a basis consistent with your treatment of the worker. You (or your predecessor) must not have treated any worker holding a substantially similar position as an employee for any period after 1977.

This relief is not available, however, to a business that furnishes technical service specialists (e.g., engineers, computer programmers, and systems analysts) to clients. In these cases, the employment relationship between the business and the technical service specialist will be determined under common law rules.

Statutory Employees

If someone who works for you is not an employee under the common law rules explained above, do not withhold federal income tax from his or her pay. Although, they are not common law employees, statutory employees are considered employees for “Social Security” and “Medicare Tax” purposes, and under certain conditions, for Federal Unemployment Tax Act (FUTA) purposes. See IRS “Publication 15-A, Employer’s Supplemental Tax Guide” to test if your worker is an employee. If you want the IRS to determine whether a worker is an employee, file “FORM SS-8, Determination of Employee Work Status for Purposes of Federal Employment Taxes and Income Tax Withholding”.

Statutory Non-employees

Direct sellers and qualified real estate agents are by law considered non-employees. They are treated as self-employed for income and employment tax purposes. See IRS Publication 15-A, Employer’s Supplemental Tax Guide for details on these two groups.

Treating Employees as Non-employees

You will be liable for employee Individual Income Tax, Social Security and Medicare taxes, if you don’t deduct and withhold these taxes because you consider an employee as a non-employee. See “IRC Section 3509, Determination of Employer’s liability for certain employment taxes” for details.

For further information, obtain IRS “Publication 3207, The Small Business Resource Guide”. This compact disk (CD) contains comprehensive information organized around the life cycle of a business.
WHO IS AN EMPLOYER?

For Unemployment Insurance (UI) Tax purposes, any person, firm, corporation, limited liability company, or other type of organization that hires one or more individuals to perform services for them during any portion of a day is an employer. In addition, an organization (or person) is an employer if it has employees and does any of the following:

- Acquires a business or substantially all the operating assets of a business that was an employer at the time of the purchase;
- Forms a business by merging or affiliating two or more employers;
- Forms a joint venture between two existing employers;
- Is a Nonprofit organization exempt from income tax under “IRC 501(a)” or “IRC 501(c)(3)”; and
  - Pays $250 or more in a calendar quarter; or
  - Have four or more employees, at the same or different times, for some portion of a day in each of 20 not necessarily consecutive weeks in the current or preceding calendar year.
- Is a political subdivision, such as the State of Alaska (including its agencies, boards, departments, hospitals, and institutions of higher education), municipalities, and their agencies, and
- Voluntarily elects coverage under the UI program even though not required by law to participate. Such elections, when approved, are binding for the remainder of the calendar year in which an election is received and two additional years.

Generally, an employer is a person or organization for which a worker performs a service as an employee. The employer usually gives the worker the tools and place to work, has the right to fire the worker, and has the right to exercise the necessary control, whether or not the right is exercised. A person or organization paying wages to a former employee after the work ends is also considered an employer.

Fishing and Maritime Employers

Fishing operations are excluded under Alaska law when there are less than 10 crewmembers and the crew is paid on a share basis. Tender operations and fish processing wages, however, are reportable. Special regulations govern operating crews on American vessels. Some of the factors considered in these situations include the employers’ place of business and whether the operation is inside or outside the three-mile limit for Alaska waters. Questions regarding fishing and maritime issues should be referred to the field auditor that handles the employer’s zip code area by calling toll-free 888-448-2937.
UNEMPLOYMENT INSURANCE PROGRAM

The UI program is a federal/state system designed to provide partial wage loss compensation to workers who have lost their jobs but are able, available, and willing to work. Benefits are based on wages paid in covered employment during the worker’s base period, consisting of the first four of the last five completed calendar quarters immediately preceding the quarter in which the claim for benefits is filed.

Coverage

In general, unless a specific exclusion exists under Alaska law, individuals, companies, and organizations employing one or more workers for any part of a day within a calendar year are liable for contributions (taxes) under the “Alaska Employment Security Act”.

Voluntary Coverage

Employers not liable under the “Alaska Employment Security Act” may apply for voluntary coverage. Such elections, when approved, are binding for the remainder of the calendar year in which it is received and two additional years thereafter. The “Voluntary Election of Coverage for Excluded Employment” application must be submitted prior to or within the quarter wages are first paid, for all services for which coverage is requested and continues in effect on a yearly basis until either you or the agency terminates the agreement in writing before March 15 of the year for which the termination is requested.

Coverage of Corporate Officers

Payment for services of executive officers of an Alaska corporation, incorporated under “AS 10.06”, is exempt from coverage. This includes payment for all work done by all executive officers described in the organization’s by-laws, i.e. President, Vice President, Secretary, and Treasurer. The employer may elect coverage for services performed by these officers.

Sole Proprietors, Partners and Limited Liability Companies

Sole proprietors, partners, and members of an LLC are not covered for unemployment insurance purposes and may not elect coverage.

Wages

Listed below are the most common examples of wages that are reportable for UI tax purposes:

- Hourly pay;
- Salaries;
- Overtime pay;
- Back pay and/or overtime paid in settlement of employee claims;
- Bonuses and lump sum payments;
- Cash paid instead of fringe benefits;
- Cash value of all pay in any medium other than cash;
- Commissions;
- Fringe benefits such as day care, legal services plan, deferred compensation;
- Tips (when employees report them to the employer);
- Sick leave pay (unless sick leave is
paid out of a separate third-party fund, which is for that purpose only), and

- Vacation pay.

Excluded Employment

The following are some of the more common examples of employment that is not covered by UI. Since these are types of excluded employment, none of these wages should be listed on the 2005 “Employer’s Quarterly Contribution Report”.

- Service performed for a corporation by an executive officer of the corporation if the corporation is incorporated under “AS 10.06” (business corporation) or “AS 10.45” (professional corporation). Note: If UI coverage is elected for executive officers of a corporation, all executive officers of the corporation must be covered as a group.

- Service performed by an individual who is employed by a:
  - Son, daughter, or spouse;
  - Parent or legal guardian if the individual was under the age of 21 years and a full-time student during eight of the last 12 months and intends to resume full-time student status within the next four months;
  - Mother or father, if a child under the age of 18 performs the service.

- Parent or child of an employer that is a partnership; however, the parent/child relationship must exist between the employee and all partners.

- Domestic/child care service in a private home except when $1,000 or more is paid in a calendar quarter.

- Service performed by an insurance agent, insurance solicitor, a real estate broker, a real estate salesperson, or securities salesperson when commission compensates him or her.

WHO FUNDS THE UNEMPLOYMENT PROGRAM?

Each state is responsible for financing unemployment benefit costs. In Alaska, the employer pays the main share of the tax, but the employee also contributes. Employers are required to withhold the employee’s share from earnings.

The employer then submits the total tax at the end of the calendar quarter. An employer who fails to make the deductions from wages of the employee is liable for the payment of the total contributions due.

Contribution Rates

A rate notice is mailed to each new contributory employer when an employer account is established. A rate notice is also mailed to all contributory employers prior to January 1, listing the new employer and employee rate and the new taxable wage base for the coming calendar year. More complete information is available in the “Alaska Employment Security Tax Handbook”.

The three types of employer rates are listed below:

- “E” Rate - Experience Rate: The
“E” rate is the rate assigned to an employer who has been subject to the “Alaska Employment Security Act” for four or more quarters ending with the June 30 computation date and who have filed all reports, and paid all contributions, interest, and penalty required by the “Alaska Employment Security Act”.

- “I” Rate - Industry Rate: The “I” rate is the rate assigned to a new employer. It is the rate for employers who have less than four consecutive quarters ending with the June 30 computation date. Employers who are “I” (industry) rated will receive an industry average rate that is equal to the average rate of eligible employers in the same industry. Employers who do not list their major business activity on the “Alaska Employer Registration Form” will be assigned the highest industry rate.

- “P” Rate - Penalty Rate: The “P” rate is the highest rate class in the rate schedule and is assigned to employers who are ineligible for an “E” (experience) rate. This penalty rate is assigned to employers who have not filed reports, and/or not paid all contributions, interest, and penalties or whose predecessor has not filed all their quarterly reports and/or not paid all contributions required by the “Alaska Employment Security Act”.

**Reimbursable Payment Method**

Nonprofit organizations and political subdivisions may elect the reimbursable method of payment of UI contributions. Employers who choose the reimbursable payment method must be aware of the associated risks. As a reimbursable employer, you assume liability for your former employees when those workers draw benefits on wages paid while working for you. Reimbursable employers will pay dollar for dollar on that portion of their former employees’ UI benefits received that are attributable to those wages earned while working for that reimbursable employer.

Election of the reimbursable method of payment requires approval from DOLWD; Division of Employment Security; Employment Security Tax (Employment Security Tax). The following items must be submitted before approval can be granted:

- A completed “Alaska Employer Registration Form”;
- A written notice of the employer’s taxable wage base. Wages paid to an employee in excess of the taxable wage base are still reported and listed on the Wage Schedule, but are not taxed.

In a successorship, if an entire organization, trade, business, or distinct portion is acquired; the wages paid to an employee by the predecessor can be combined with wages paid to the employee by the successor for the calendar year of the acquisition to determine the taxable wage base limitations.

**Taxable Wage Base**

The taxable wage base, which is recalculated each year, is 75 percent of the average annual wages earned in Alaska.

UI contributions are due for each employee up to the amount of the
election to reimburse the UI trust fund for benefits paid;
• A copy of the IRS 501 (c)(3) exemption letter; and
• A security deposit.

For additional information on obtaining tax-exempt status and the required exemption letter, obtain IRS “Publication 557 – Tax-Exempt Status for Your Organization” from the IRS.

More information regarding the reimbursable method of payment can be found in the “Alaska Employment Security Tax Handbook”.

**Federal Unemployment Tax Act**

Each employer in Alaska is subject to the “Federal Unemployment Tax Act” (FUTA) and must submit “Form 940, Employers Annual Federal Unemployment (FUTA) Tax Return” and the proper tax remittance to the IRS. These funds are used to cover the administrative costs of the State Unemployment Insurance Program.

Employers receive a FUTA credit of up to 5.4% for the taxes they pay under state unemployment compensation laws. The full credit cannot be claimed unless timely payment has been made to the state. Federal law establishes the amount of FUTA and the FUTA taxable wage base. Additionally, information and FUTA tax forms may be obtained from the IRS.

---

**EMPLOYER RESPONSIBILITIES**

**Employers are required to:**

1. Register with Employment Security Tax;
2. Post a “Notice to Employees” poster in a location accessible to all employees;
3. Maintain accurate payroll records;
4. File Quarterly Contribution Reports;
5. Pay UI taxes;
6. Report changes in ownership or closure of a business;
7. Report changes in executive corporate officers, and
8. Report changes in managing members of a limited liability company.

**1. Employer Must Register**

Each employing unit must file an “Alaska Employer Registration Form” with the Employment Security Tax at the start of business. A tax account number will be assigned to those employers determined to be liable for payment of UI taxes. This number is used to identify you with Employment Security Tax.

Or, you may obtain the form from any “Employment Security Tax office”. It is important that the registration form be filled out completely. Contribution rates are assigned based on the information employers provide concerning their business. If this information is not provided, the employer will be given the maximum rate allowed by law for the calendar year.

When an employer purchases or
otherwise acquires substantially all of the operating assets of a business, the payroll records of the seller/predecessor will transfer to the buyer/successor for purposes of rate determination. The buyer becomes the successor to the seller (or predecessor). There are two types of successor employers:

- Employer at the time of acquisitions, and
- Not an employer at the time of acquisition.

Employers who are purchasing or acquiring a business should refer to the information provided on responsibilities of successors, located on pages twenty-two through twenty-three in the “Alaska Employment Security Tax Handbook”.

Mailing Address:
Alaska Department of Labor & Workforce Development;
Employment Security Tax
PO Box 25506
Juneau, AK 99802-5506

Phone: (907) 465-2757
Fax: (907) 465-2712
(907) 465-4537

2. Notice to Employees

Once a tax account is established, an employer will receive a blue poster entitled, “Notice to Employees”. This poster is required to be posted in a place convenient for all employees to read. The notice advises employees that they are covered for UI, and also advises employees how to file for a refund of excess taxes withheld if they had two or more employers and were paid more than the taxable wage base.

3. Maintain Payroll Records

All employing units must establish, maintain, and preserve payroll records for five years for each employee. Records must be open to Employment Security Tax for inspection and may be copied by the department at any reasonable time. Information obtained from the employing unit will be kept confidential.

4. & 5. Contribution Reports

“Quarterly Contribution Reports” are to be filed on a quarterly basis - this includes the completion of the Wage Schedule on the second half of the sheet. “Instructions for completing the Alaska Quarterly Contribution Report” are available online or contact Employment Security Tax at the previously provided mailing address.

“Quarterly Contribution Reports” are due on the last day of the month following the end of the calendar quarter. Approximately two weeks prior to the close of each quarter, “Quarterly Contribution Reports” – Form TQ01, are mailed to all active employers. Employers must file them whether they received their form in the mail or not. If the form has not been received, the employer should contact Employment Security Tax prior to the due date of the report to avoid penalty charges.

The “Quarterly Contribution Report” is completed each quarter, even if an employer does not have employees.

- No Employees to Report? Write on the report, “No Employees”, then sign and date the form and mail it to
Employment Security Tax by the due date.

- **Employees to Report?** The bottom portion, or “Wage Schedule”, of the “Quarterly Contribution Report” provides space to list each employee’s social security number, name, total reportable wages paid, occupational title or code, and area code. The top portion of the “Quarterly Contribution Report” is for listing total and taxable wages and computing the amount of taxes due.

“Quarterly Contribution Reports” and/or payments should be mailed to:

**Alaska Department of Labor & Workforce Development**: Employment Security Tax
P.O. Box 25506
Juneau, AK 99802-5506

“Quarterly Contribution Reports” may also be filed on-line. Payments for any report filed on-line will need to be mailed to the address provided above.

**Estimated Reports**

If an employer fails to file a “Quarterly Contribution Report”, Employment Security Tax will file an estimated report on their behalf and assess a tax due based on that estimated report. The contributions due on the Notice of Assessment (for additional information, see page thirty-two of the “Alaska Employment Security Tax Handbook”, “Notice of Assessment” for the estimated report are legally collectible.

If the Notice of Assessment indicates that the balance due is based upon an estimated report, filing the factual contribution report and paying the contribution, interest, and penalties due will stop further collection action. If an employer’s records show that the report was filed and contributions were paid when due, the employer should contact a Security Tax Office. An estimated report does not take the place of the employer’s factual report for rating purposes. An employer will receive a penalty rate as long as an estimated report remains on file.

**Interest & Penalties**

An employer who fails to file a “Quarterly Contribution Report” when it is due will be charged a penalty of 5 percent of the contribution due for each 30-day period or fraction of a 30-day period that the report is late. The maximum penalty is 25 percent of the contributions due. The minimum penalty is $10.

If contributions are not paid on the date due, the amount remaining unpaid accrues interest at 12 percent per year. Interest continues to accrue until payment is received for the full amount due.

**6. Report Changes in Ownership**

Using the “Alaska Quarterly Contribution Report Change Notification Sheet”, employers must notify the “Employment Security Division” if they terminate business or cease employing workers. If the business is to be sold or leased, the name and address of the successor must be given as well as the date of the transaction.
7. Successor in Business

When an employer purchases or otherwise acquires substantially all of the operating assets of a business, the payroll records of the seller/predecessor will transfer to the buyer/successor for purposes of rate determination. In addition, the successor (buyer) should withhold enough purchase money to cover the amount of taxes due and unpaid until the seller produces a receipt from Employment Security Tax showing the taxes are paid in full. If the buyer fails to withhold purchase money as required, and the taxes are not paid within 10 days, the buyer is liable for the payment of the seller’s unpaid taxes.

Additional information on successors in business is available on pages twenty-two through twenty-three in the “Alaska Employment Security Tax Handbook”.

Contract and Casual Labor

Contract labor is a term commonly used by employers to describe a worker who is “independent”, i.e., not an employee. Alaska Statutes require close scrutiny of the relationship between the employer and the contract laborer to determine for UI tax purposes whether the worker is an employee. Alaska Statutes provide three conditions that must be met to be excluded from coverage (see 1. – 3. provided below). It is in the employer’s best interest to understand these provisions of the law. Failure to report a contract laborer who does not meet all the conditions may result in additional taxes, interest, and penalties to an employer.

Agreements and contracts are not sufficient to alter the real status or relationship between the employer and the worker. According to AS 23.20.295, coverage under the “Alaska Employment Security Act” may not be waived. In other words, an employer or employee cannot decide that the worker is an independent contractor, responsible for his/her own taxes, unless the legal conditions are met.

To qualify as an independent contractor, all three of the following conditions must be met, whether or not the common-law relationship of master and servant exists:

1. The worker must be free from direction and control or the right to be directed or controlled.
2. The service performed must not be in the employer’s usual course or place of business.
3. The worker must be customarily working in an independent trade or business of the same nature.

For a complete discussion of the above three criteria, refer to the “Alaska Employment Security Tax Handbook” or the “Do You Have Contract Labor?” brochure.

Alaska does not have a law that specifically addresses casual labor. If a worker performs service that is part of an employer’s business, the wages are reportable regardless of how short the time worked or how little wages were paid. Workers substituting for regular staff or working part-time are to be reported for UI tax purposes.
**Tax Handbook for Employers**

The “Alaska Employment Security Tax Handbook” is available for employers and contains Alaska Employment Security Tax information that will help employers, accountants, and bookkeepers understand Alaska’s employer tax system. This handbook is automatically sent to all new employers. Others may request a copy by contacting Employment Security Tax.

**Office Locations**

Questions, requests for forms and the “Alaska Employment Security Tax Handbook”, or other correspondence, including account adjustment requests, may be sent to any of the following addresses:

**DOLWD; Employment Security Tax**
1111 W. 8th St.
P.O. Box 25509
Juneau, AK 99802-5509

The toll-free telephone number to connect to your Employer Account Representative in the Juneau Central Office, for all areas outside of Juneau, out-of-state, and Canada is 1-888-448-3527.

Relay Alaska TDD/TTY/TT Services: 1-800-770-8973

**Field Tax Offices** are located in Anchorage, Fairbanks, Juneau, Kenai, and Wasilla. Each Field Tax Office is staffed with Field Auditors and support staff, which are available to answer questions concerning UI Tax filing requirements.

The toll-free telephone number to connect to your Field Auditor is 1-888-448-2937.

**Field Tax Offices:**

**Anchorage**

**Employment Security Tax**
3301 Eagle Street, Room 106
P.O. Box 241767
Anchorage, AK 99524-1767
Phone: (907) 269-4850
Fax: (907) 269-4845

**Fairbanks**

**Employment Security Tax**
675 7th Avenue, Station L
Fairbanks, AK 99701-4596
Phone: (907) 451-2876
Fax: (907) 451-2883

**Juneau**

**Employment Security Tax**
1111 West 8th Street, Room 203
P.O. Box 25509
Juneau, AK 99802-5509
Phone: (907) 465-2787
Fax: (907) 465-2374

**Kenai**

**Employment Security Tax**
11312 Kenai Spur Highway, Suite 2
Kenai, AK 99611-9106
Phone: (907) 283-4478
Fax: (907) 283-5152

**Wasilla**

**Employment Security Tax**
877 Commercial Drive
Wasilla, AK 99654-6937
Phone: (907) 373-2682
Fax: (907) 373-2683
**PAYMENT OF WAGES**

Department of Labor and Workforce Development  
Labor Standards and Safety Division  
Wage and Hour Administration

3301 Eagle Street, Suite 301  
Anchorage, AK 99503  
Phone: (907) 269-4900  
Fax: (907) 269-4915

1111 W. 8th Street, Suite 302  
Juneau, AK 99801  
Phone: (907) 465-4842  
Fax: (907) 465-3584

675 7th Avenue, Station J1  
Fairbanks, AK 99701  
Phone: (907) 451-2886  
Fax: (907) 465-2885

Alaska state law requires an employer in this state to pay wages or compensation with currency of the United States. This may be in the form of currency, negotiable checks, drafts, or orders payable upon presentation without discount, by bank or depository, inside the state. Upon termination of an employee, all wages and other compensation are due immediately and must be paid within three working days.

Department of Labor and Workforce Development (DOLWD); Labor Standards and Safety Division; Wage and Hour Administration (Wage and Hour) has prepared a forty-seven page booklet, entitled, “Employment Practices and Working Conditions” – Pamphlet 100, that is designed to assist employers and employees by providing the applicable State of Alaska and Federal laws and regulations to ensure that working conditions and wage payment practices are legal. Contact Wage and Hour, Monday through Friday during regular business hours to obtain a copy of this booklet, or, go to their online website and download and print a copy.

**Minimum Wage**

The present minimum wage in Alaska is $7.15 per hour. Tips or gratuities may not be applied as credit toward the payment of the minimum wage. The Commissioner of DOLWD may exempt trainees, apprentices, and individuals whose earning capacity may be impaired by physical or mental deficiency, age or injury, from the minimum wage.

**Overtime Hours**

No employer shall employ an employee not acting in a supervisory capacity for a workweek longer than 40 hours for more than eight hours per day. Should an employer find it necessary to employ an employee in excess of these standards, compensation for such overtime shall be paid at the rate of one and one-half times the regular rate of pay. However, the following are exceptions to the requirement of payment of overtime:

- An employee of an employer who employs three people or less in the regular course of business;
- Any individual employed in handling, packing, storing, pasteurizing, drying, preparing in their raw or natural state or canning of agricultural or horticultural
commodities for market or in making cheese or butter or other dairy products;

- Any employee of any employer engaged in small mining operations where not more than 12 people are employed, as long as an individual is employed not in excess of 12 hours a day or 56 hours a week during a period or periods of not more than 14 workweeks in the aggregate in any calendar year during the mining season;

- Any employee engaged in agriculture;

- Any individual employed in connection with the publication of any weekly, semi-weekly or daily newspaper with a circulation of less than 1,000;

- Any switchboard operator employed in a public telephone exchange which has fewer than 750 stations;

- Any employee engaged in handling telegraphic, telephone or radio messages for the public under an agency or contract arrangements with a telegraph or communications company where the message or communications revenue of such agency does not exceed $500 a month;

- Any individual employed as a seaman;

- Any individual employed in planting or tending trees, cruising or surveying or bucking or felling timber, or in preparing or transporting logs or other forestry products to the mill, processing plant, railroad or other transportation terminal if the total number of employees in such forestry or lumber operation does not exceed 12;

- Any individual employed as an outside buyer of poultry, eggs, cream or milk in their raw or natural state;

- Casual employees as defined by regulations of the Commissioner of Labor;

- Any employee of a hospital whose employment includes the provision of medical service;

- Work performed by an employee under a “Flexible Work Hour Plan” if the plan is included as part of a collective bargaining agreement;

- Work performed by an employee under a Voluntary Flexible Work Hour Plan if:
  - The employee and the employer have signed a written agreement and the written agreement has been filed with DOLWD; and
  - DOLWD has issued a certificate approving the plan which states the work is for 40 hours a week and not more than 10 hours a day; for work over 40 hours a week or 10 hours a day under a Flexible Work Hour Plan not included as part of a collective bargaining agreement, compensation at the rate of one and one-half times the regular rate of pay shall be paid for the overtime;

- An individual employed as a line haul truck driver for trips exceeding 100 road miles, if the compensation system under which the truck driver is paid includes overtime pay for work in excess of 40 hours a week or for more than eight hours a day and the compensation system requires a rate of pay comparable to the rate of pay required by this section, and

- An individual employed as a community health aide by a local or regional health organization as those terms are defined in “AS 18.28.100”.
Overtime Hours

“AS 23.10.050 - 23.10.150” establishes minimum wages and overtime pay standards for employment subject to its provisions. These standards are generally applicable to all employees. However, there are exceptions to the Act. The following are not eligible for minimum wage:

- Any individual employed in agriculture;
- Any individual employed in the taking of aquatic life;
- Any individual employed in the hand picking of shrimp;
- Any individual employed in domestic service (including babysitters) in or about a private home;
- Any individual employed by the United States, State or local government (i.e. Political Subdivision);
- Any individual engaged in the activities of a nonprofit religious, charitable, cemetery, or educational organization where the services are on a voluntary basis;
- Any individual engaged in the delivery of newspapers to the consumer;
- Any individual employed solely as a watchman or caretaker on premises, property or plants not in operation for four months or more;
- Any individual employed in a bona fide executive, professional or administrative capacity as defined by regulations of the Commissioner of DOLWD, or as an outside salesman or any salesman working on a straight commission basis;
- Any individual employed in the search for placer or hard rock minerals;
- Any individual under 18 years old employed on a part-time basis for not more than 30 hours in any week;
- Employment by a nonprofit educational or child care facility to serve as a parent of children while the children are in residence at the facility if the employment requires residence at the facility and is compensated on a cash basis exclusive of room and board at an annual rate of less than:
  - $10,000.00 for an unmarried person; or
  - $15,000.00 for a married couple;
- An independent cab driver who establishes the driving area and hours, who contracts on a flat rate basis for the use of the cab, cab permit or dispatch service, and who is compensated solely by the customers served, and
- A person who holds a license under “Alaska Statute (AS) 08.54.600”, and is employed by a registered guide or master guide licensed under “AS 08.54.600”, for the first 60 work days in which the person is employed by the registered guide or master guide during a calendar year.

LABOR LAWS

Public Contracts

A contractor or subcontractor working on public construction contracts shall pay not less than the current prevailing rate as determined by DOLWD for work of a similar nature in the region in which the work is performed. Alaska residents,
eligible for preference under “AS 36.10.140” shall be given a minimum of 90 percent employment preference on public works contracts throughout the State of Alaska in certain job classifications. This hiring preference applies on a project-by-project, craft-by-craft or occupational basis and must be met each workweek by each contractor/subcontractor. For further information on current prevailing wage rates, contact “Wage and Hour” offices in Anchorage, Juneau, or Fairbanks. (See page 56 of this booklet for Wage and Hour contact information.)

Employment of Minors

A “Work Permit” is required for minor employees. Listed below are the requirements and limitations, per DOLWD’s “Summary of Alaska Child Labor Laws” for employing minors:

Alaskan youth under the age of 14 may only work in the following occupations:

1. Newspaper sales and delivery.
2. Babysitting, handiwork and domestic employment in or about private homes.
3. Occupations in the entertainment industry.

Special Restrictions (14 and 15 year olds):

When school is in session, hours will be limited to a total of nine (9) hours of school attendance plus employment in any one day; work will be performed only between the hours of 5:00 AM and 9:00 PM. Total hours worked will be limited to twenty-three (23) in any week.*

During school vacations, work hours will be limited to forty (40) hours per week between the hours of 5:00 AM and 9:00 PM.*

*Federal Statutes are more strict than State Statutes.

Restrictions for 14 and 15-Year Olds:

1. Occupations in manufacturing, mining or processing, including workrooms or places where goods are manufactured, mined or otherwise processed.
2. Occupations involved in operation of power-driven machinery other than office machines.
3. Occupations in construction (including demolition and repair) except office work.
4. Any work in an establishment that serves alcoholic beverages.
5. Public messenger service.
6. Occupations in or about canneries, except office work.
7. Work performed in or about boilers, engine rooms or retorts.
8. Work involved with maintenance or repair of the establishment's machines or equipment.
9. Occupations that involve working from windowsills, ladders, scaffolds or their substitutes.
10. Occupations handling or operating power-driven food slicers, grinders, choppers, cutters, and bakery type mixers.
11. Work in freezers, meat coolers, or preparation of meat for sale.
12. Loading/unloading to or from trucks, railroad cars or conveyors.
13. Occupations in warehouses and storage except office and clerical work.
14. Occupations involving use of sharpened tools.
15. Occupations in transportation of persons or property except office or sales work.
16. Occupations involved in canvassing, peddling, solicitation of door-to-door contributions, or acting as an outside salesman.

Minors 17 and under cannot be employed in:

1. Occupations in manufacturing, handling or use of explosives.
2. Occupations of motor vehicle driver or helper.
3. Mining operations including coal.
4. Logging or occupations in the operations of any sawmill, lathe mill, shingle mill or cooperage.
5. Operation of power-driven woodworking machines.
6. Occupations with exposure to radioactive substances and to ionizing radiation.
7. Operation of elevators or other power-driven hoisting apparatus.
8. Operation of power-driven metal forming, punching and shearing machines.
9. Occupations involving slaughtering, meatpacking, processing, or rendering.
10. Occupations involved in the operation and cleaning of power-driven bakery machines.
11. Occupations involved in the operation of power-driven paper products machines.
12. Occupations involved in the manufacture of brick, tile and kindred products.
13. Occupations involved in the operation and cleaning of circular saws, band saws, and guillotine shears.
14. Occupations involved in wrecking, demolition, and shipwrecking operations.
15. Occupations involved in roofing operations.
16. Occupations involved with excavation operations.
17. Electrical work with voltages exceeding 220, or outside erection or repair and meter testing including telegraph and telephone lines.

Breaks:
An employee under 18 years of age who is scheduled to work six consecutive hours is entitled to a thirty (30) minute break during the workday.

A youth under 18 who works five (5) consecutive hours is entitled to a thirty (30) minute break before continuing to work.

Note: No minor may work more than six (6) days in any workweek. All minors 16 and under must have a “Work Permit” on file with DOLWD. If the employer is licensed to sell alcohol, then all minors 16 through 18 must also have a “Work Permit”. A person 16 to 17 years of age may enter and remain upon the licensed premises of a hotel, restaurant, or eating establishment in the course of employment if:

1) The employment does not involve serving, mixing, delivering, or dispensing alcoholic beverages;
2) The person has a written consent of a parent, and
3) An exemption is filed with
If you have questions or require additional information, contact Wage and Hour at one of their offices. (See page 61 of this booklet for contact information.) Federal standards may be more restrictive. Check with the U.S. Department of Labor at 1-866-486-9243 or online at the “U.S. Child Labor (Nonagricultural Work)” website for more information regarding federal requirements and standards.

**Transportation of Employees**

An employer who furnishes or finances transportation for a person from a place inside or outside the state must, upon termination, finance or furnish return transportation to the place of hire and is further obligated for that person’s room and board if transportation is not immediately available or financed.

See page twenty-five of DOLWD’s “Employment Practices and Working Conditions” for additional information on the transportation of employees.

**Fish Processors and Buyers**

Fish processors and primary fish buyers must file a $10,000 “Primary Fish Buyers and Fish Processors Bond”, or other security with DOR, as security for any unpaid wages or fish purchases from registered commercial fishermen. Contact DOR, Tax Division for further information.

**Discrimination in Employment**

No employer, employee, labor organization, employment agency, or other person may discriminate due to:

- Race;
- Religion;
- Color;
- National origin;
- Age;
- Physical handicap;
- Sex;
- Marital status;
- Pregnancy;
- Or parenthood when the reasonable demands of the position do not require distinction on the basis of age, physical handicap, sex, marital status, changes in marital status, pregnancy, or parenthood.

---

**Workers’ Compensation**

DOLWD; Division of Workers’ Compensation
P.O. Box 25512
Juneau, AK 99802-5512
Phone: (907) 465-2790
Fax: (907) 465-2797

The “Alaska Worker’s Compensation Act” (the Act) requires each employer having one or more employees in Alaska to obtain workers’ compensation insurance, unless the employer has been approved by the state to be a “self-insured employer”. If an employer is out-of-state and is sending workers into Alaska, that employer must either obtain an endorsement to their existing policy to cover Alaska, obtain an all-states endorsement to their existing policy, or obtain a separate policy to cover their Alaskan exposure. Alaska does not have reciprocity with other jurisdictions. There are a few exceptions to those individuals who need to be covered.
under a workers’ compensation policy. Generally speaking, those include:

- Sole proprietors in a sole proprietorship;
- General partners in a partnership;
- Executive officers in a Nonprofit corporation;
- Members in an LLC;
- Part-time baby sitters;
- Cleaning persons (non-commercial, residential only);
- Harvest help;
- Some types of part time/transient help;
- Sports officials for amateur events;
- Contract entertainers;
- Commercial fishers;
- Taxicab drivers (independent operators only);
- A participant in the Alaska temporary assistance program, and
- Professional hockey team players and coaches (if players and coaches have private health insurance covering benefits allowable under the Act).

In addition, executive officers in a for-profit corporation may exempt themselves by filing an “Executive Officer Waiver” with DOLWD’s Division of Workers’ Compensation (Workers Compensation).

Other special provisions set out in statute include:

- High school students in work-study programs are not considered to be employees;
- Volunteer emergency medical technicians are covered under the Act as employees of the state;
- Special public safety officers appointed by the Commissioner of Public Safety are covered under the Act as employees of the state;
- Members of state boards and commissions are covered under the Act as employees of the state;
- Volunteer fire fighters are covered under the Act as employees of the local fire department;
- Individuals engaged in civil defense or in disaster relief functions in Alaska are covered under the Act as employees of the state, and
- Individuals engaged in the Alaska State Defense Force in Alaska are covered under the Act as employees of the State of Alaska.

Insurance coverage is obtained from commercial insurance carriers authorized by DOLWD’s Division of Insurance (“Division of Insurance”) to write workers’ compensation insurance in the State of Alaska. Employers should contact an insurance agent or broker licensed to write coverage for the State of Alaska for assistance in acquiring a workers’ compensation policy.

Licensed insurance companies and producers can be searched online at the Division of Insurance Website.

If a person is unable to obtain coverage from a commercial carrier, they can purchase insurance through Alaska’s Assigned Risk Pool, which is administered by the “National Council on Compensation Insurance” (NCCI). The NCCI can be contacted at (800) 622-4123, or through their website supplied at the end of this section.

An employer may elect to become a self-
insured employer if it meets the following conditions:

- The employer has been transacting business in Alaska for at least five years;
- The employer has 100 or more employees;
- The employer has a net worth of at least $5.0 million;
- The employer has an established safety/loss program; and
- The employer has the financial ability to meet all financial obligations under the Act.

An “Application for Self-insurance” is available at the Workers Compensation Division’s Website: http://www.labor.state.ak.us/wc/forms/wc6129.pdf

Alaska law does not allow self-insured groups.

An employer who fails to carry workers’ compensation insurance as required by the Act may be subject to a stop-work order, may be liable for a civil fine of $1,000/employee per day, and may be barred from securing a contract with the State or political subdivision of the State for a period of 3 years.

DOLWD’s Occupational Safety and Health Section (AKOSH) provides services to assist employers in providing and maintaining safe and healthful places of employment. Upon request, AKOSH will conduct consultative inspections of workplaces to help employers identify work practices and conditions, which may be hazardous to employee safety and health.

Citations are not issued for safety and health violations observed during a consultative inspection unless an imminent danger situation is discovered, which is not immediately abated by the employer. AKOSH also enforces the State of Alaska’s Occupational Safety and Health Standards and, unlike a consultative inspection requested by an employer as described above, citations may be issued and monetary penalties assessed for any safety and health violations observed during an enforcement inspection.

Employers are required to post AKOSH’s posters:

- “IT’S YOUR RIGHT TO KNOW - Safety and Health Protection on the Job”, and
- “Emergency Information”.

Safety and Health Regulations (29 CFR 1910 and 1926), please visit the U.S. Department of Labor; Occupational Safety & Health Administration (OSHA) web site at www.osha.gov.
CHAPTER 5
Taxes

This chapter is designed to acquaint business owners with potential federal, state, and municipal tax obligations. It provides basic guidelines, but it is important to consult your local tax offices prior to establishing a business in Alaska.

FEDERAL TAXATION

Individual Proprietorship

All taxable income of individuals is subject to federal income tax reportable on “Form 1040 – “U.S. Individual Income Tax Return”. “IRS Publication 17 - “Your Federal Income Tax” covers the general rules for filing a federal income tax return. It supplements the information contained in the tax form instruction booklet.

Taxable income is gross income, less allowable deductions and exemptions. Income tax rates for individuals are progressive, ranging from 15 percent to 39.6 percent. There are four different range tables: single persons, heads of households, married taxpayers filing joint tax returns, and married taxpayers filing separately. Individual tax returns are due April 15th, or if the individual is on a fiscal year, the 15th day of the fourth month following the end of the taxable year.

“IRS Publication 334 - “The Tax Guide for Small Business” provides general information regarding federal tax laws that apply to small business owners who are sole proprietors and to statutory employees (an employee who has checked box 13 of his or her Form W-2, Wage and Tax Statement).

Partnership

Every partnership operating on a calendar year basis is required to file “Form 1065 – “U.S. Return of Partnership” by April 15th of each year. If the partnership is operating on a fiscal year basis, the filing deadline is the 15th day of the fourth month following the end of the taxable (fiscal) year. This is an information return, and from it, each partner reports his or her share of the partnership income or loss on his or her individual return.

“IRS Publication 541 - “Partnerships” explains how the income tax law applies to partnerships and to partners. Generally, a partnership does not pay tax on its income but “passes through” any profits or losses to its partners.

Corporation

Every corporation, unless specifically exempt, is required to file an income tax return. A corporation operating on a calendar year basis is required to file “Form 1120 “U.S. Corporation Income Tax Return” on or before March 15th of the following year. If the corporation is operating on a fiscal year basis, the return deadline for filing is the 15th day of the third month following the end of the taxable (fiscal) year. “IRS
Publication 542 “Corporations” discusses the general tax laws that apply to ordinary domestic corporations. It explains the tax law in plain language so it will be easier to understand.

Federal Corporation Tax Rate Schedule

**Taxable Income** (line 30, Form 1120, or line 26, Form 1120-A) calculation:

<table>
<thead>
<tr>
<th>Taxable Income Is Over:</th>
<th>But Is Not Over:</th>
<th>Tax Is Calculated @: Of the Taxable Amount Over:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$50,000</td>
<td>15%                                           $0</td>
</tr>
<tr>
<td>$50,000</td>
<td>$75,000</td>
<td>$7,500 + 25%                                  $50,000</td>
</tr>
<tr>
<td>$75,000</td>
<td>$100,000</td>
<td>$13,750 + 34%                                 $75,000</td>
</tr>
<tr>
<td>$100,000</td>
<td>$335,000</td>
<td>$22,250 + 39%                                 $100,000</td>
</tr>
<tr>
<td>$335,000</td>
<td>$10,000,000</td>
<td>$113,900 + 34%                                $335,000</td>
</tr>
<tr>
<td>$10,000,000</td>
<td>$15,000,000</td>
<td>$3,400,000 + 35%                             $10,000,000</td>
</tr>
<tr>
<td>$15,000,000</td>
<td>$18,333,333</td>
<td>$5,150,000 + 38%                             $15,000,000</td>
</tr>
<tr>
<td>$18,333,333</td>
<td>-----</td>
<td>35%</td>
</tr>
</tbody>
</table>

In general, any distribution made by a corporation to its stockholders is considered a dividend. The corporation must file "Form 1099-DIV “Dividends and Distributions” for each stockholder who is paid $10 or more in dividends or interest during the taxable year.

**“Tax Option” or “S” Corporation**

Certain domestic corporations may elect not to be subject to the federal corporation tax. Should the corporation decide to distribute all of its taxable income, the shareholders must report their proportionate share as personal income on “Form 1040 – “U.S. Individual Income Tax Return”, even if none is distributed. The “Tax Option” or “S” Corporation option is limited to corporations having one class of stock and not more than 75 shareholders, none of whom may be a nonresident alien.

The “S” option is terminated if more than 25 percent of the corporation’s gross receipts are from passive investment income (royalties, interest, dividends, rents, annuities, gains from sales or exchanges of stock or securities) for three consecutive taxable years and the corporation has accumulated earnings and profits.


**Self-Employment**

Self-employment tax is a social security and Medicare tax primarily for individuals who work for themselves. It is similar to the social security and Medicare taxes withheld from the pay of most wage earners.
Self-employment taxes are calculated using “Form 1040 “Schedule SE”. Sole Proprietors or Partners are allowed to deduct half of their self-employment tax in figuring their adjusted gross income. If net earnings from self-employment are $400 or more, it is necessary to file “Form 1040 “U.S. Individual Income Tax Return” and pay self-employment taxes.

The self-employment tax rate on net earnings remains at 15.3% for 2005. This rate is a total of 12.4% for Social Security and 2.9% for Medicare.

Effective 2005, the maximum amount subject to social security is $90,000, an increase over the 2004 amount of $87,900. There is no wage base limit on the Medicare tax portion.

Farmers have an optional method of computing self –employment taxes, which is explained in IRS “Publication 225 “Farmer’s Tax Guide”.

**Employer’s Tax**

In general, all employers are required to withhold income, Social Security, and Medicare taxes from wages paid to their employees. See IRS “Publication 15 (Circular E) “Employer’s Tax Guide” for exceptions. (This publication is commonly referred to as “Circular E”.) The amount of withholding varies with the wages paid, pay periods, and number of exemptions. Each employee fills out a “Form W-4 “Employees Withholding Allowance Certificate” when hired, showing the number of exemptions to which he is entitled. He may claim less than he actually has, but not more. Withholding tables are in “Publication 15 (Circular E) Employers Tax Guide”.

The social security tax rate is 12.4 percent, of which, 6.2 percent is withheld from the employee’s wages.

Social Security taxes apply to the first $76,200 earned. The law provides that the wage base automatically will be adjusted upward as wage levels rise. The Medicare tax rate is 2.9 percent, of which, 1.45 percent is withheld from the employees’ wages.

There is no wage base limit for Medicare tax. All wages are subject to Medicare tax. The taxes withheld are deposited with a bank if they are over $100 or at the end of the quarter. Credit for the deposits are taken on “Form 941 “Partnerships”. These forms are due on the last day of the month following the end of the calendar quarter. For employers required to use government depositories, see “Publication 15 (Circular E) Employers Tax Guide”.

Most employers who have one or more employees during at least 20 calendar weeks of the taxable year, or who have paid $1,500 in wages in any calendar quarter, are subject to FUTA. (This tax applies to the first $7,000 paid to each employee as wages during the year.) This tax is in addition to state UI explained in Chapter 4. A credit for state unemployment taxes of 5.4 percent applied against the 6.2 percent FUTA, leaves a balance of 0.8 percent payable. “Form 940 “Employer’s Annual Federal Unemployment (FUTA) Tax Return” is due by January 31. In most businesses, the FUTA tax is payable quarterly. Circular E will provide a more detailed explanation.

**Excise Tax**
Federal excise taxes are imposed on certain items and transactions, but are not imposed on the profits of businesses. “Form 720 Quarterly Federal Excise Tax Return” must be filed quarterly if liability exists.

A deposit of these taxes with a Federal Reserve Bank is required on a monthly basis if the liability exceeds $100 for any month except the third month of the quarter. A semi-monthly deposit may be required if liability exceeds $2,000 for any month. The excise tax return is due on the last day of the month following the end of the calendar quarter. “Publication 510 Excise Taxes” covers the excise taxes for which you may be liable during the taxable year.

New Businesses

If you are starting your first business, you must obtain an “Employer Identification Number” (EIN) from the IRS by filing “Form SS-4 Application for Employer Identification Number”. It is important that the new entrepreneur understands tax obligations and responsibilities. The IRS will provide a “Business Tax Kit”, which includes instructions for Express Enrollment for business taxpayers with a federal tax obligation to begin making their Federal Tax Deposits (FTD’s) more quickly and accurately through the Electronic Federal Tax Payment System (EFTPS).”

New businesses should obtain IRS “Publication 4276 Questions and Answers About Express Enrollment”. This two-page publication explains Express Enrollment for new businesses.

For additional help, the IRS holds free workshops for small businesses. Call (907) 271-6200 in Anchorage, or (800) 829-1040 to find out when the next one will be held in your area.

Heavy Highway Vehicle Use Tax

Businesses must file “Form 2290 Heavy Highway Vehicle Use Tax Return” and “Form 2290, Schedule I” for July 1, through June 30 if a taxable highway motor vehicle (defined below) is registered, or required to be registered, in your name under state, District of Columbia, Canadian, or Mexican law at the time of its first use during that period and the vehicle has a taxable gross weight of 55,000 pounds or more.

You may be an Individual, LLC, Corporation, Partnership, or any other type of organization (including nonprofit, charitable, educational, etc.).

A new businessperson should consult the local office of the IRS for further information.
# Federal Taxes ~ Tax Table

<table>
<thead>
<tr>
<th>Business</th>
<th>Liable For</th>
<th>Form</th>
<th>Due Date</th>
<th>Basis of Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual Proprietorship</strong></td>
<td>Income Tax</td>
<td><strong>1040 Schedule C</strong> ~ Profit or Loss From Business</td>
<td>April 15th for previous year or 15th day of the 4th month following close of tax year</td>
<td>Computed by tax tables or Schedules X, Y, Z</td>
</tr>
<tr>
<td></td>
<td>Estimated Tax</td>
<td><strong>1040-ES ~ Estimated Tax For Individuals</strong></td>
<td>Form 1040-ES and first payment April 15th. Other payments: June, Sept, &amp; Jan 15th</td>
<td>Computed by tax tables or Schedules X, Y, Z</td>
</tr>
<tr>
<td></td>
<td>Self-Employment Tax</td>
<td><strong>1040-ES ~ Estimated Tax For Individuals</strong></td>
<td>Attached to Form 1040 and payment included with form 1040-ES</td>
<td>Rate changes each year: see 1040-ES</td>
</tr>
<tr>
<td><strong>Partnership, Each Partner</strong></td>
<td>Income Tax</td>
<td><strong>1040 Schedule E</strong> ~ Supplemental Income and Loss</td>
<td>April 15th for previous year or 15th day of the 4th month following close of tax year</td>
<td>Computed as individual income using tax tables or Schedules X, Y, Z</td>
</tr>
<tr>
<td></td>
<td>Partnership</td>
<td><strong>1065 ~ U.S. Return of Partnership Income</strong></td>
<td>Dates same as above, send information only, does not incur tax liability</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Estimated Income Tax</td>
<td><strong>1040-ES ~ Estimated Tax For Individuals</strong></td>
<td>Form 1040-ES and first payment April 15th. Other payments: June, Sept, &amp; Jan 15th</td>
<td>Computed as individual income using tax tables or Schedules X, Y, Z</td>
</tr>
<tr>
<td></td>
<td>Self-Employment Tax</td>
<td><strong>1040 Schedule SE ~ Self-Employment Tax</strong></td>
<td>Attached to Form 1040 and payment included with form 1040-ES</td>
<td>Rate changes each year: see 1040-ES</td>
</tr>
<tr>
<td><strong>Corporation</strong></td>
<td>Corporation Income Tax</td>
<td><strong>1120 ~ U.S. Corporation Income Tax Return</strong></td>
<td>March 15th or 15th day of the 3rd month following close of tax year</td>
<td>Computed by tax tables</td>
</tr>
<tr>
<td></td>
<td>Estimated Income Tax</td>
<td><strong>1120-W ~ Estimated Tax for Corporations &amp; Federal Deposit Coupons</strong></td>
<td>Deposit on F-8109 by 15th day of 4th, 6th, 9th, and 12th month of tax year</td>
<td>Computed by tax tables</td>
</tr>
<tr>
<td>Business</td>
<td>Liable For</td>
<td>Form</td>
<td>Due Date</td>
<td>Basis of Tax</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-------------------------------------------------</td>
<td>-----------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>If You Employ One or More Persons</td>
<td>Income Tax Withholding &amp; Social Security Taxes</td>
<td>941 ~ Employer’s Quarterly Federal Tax Return &amp; Federal Deposit Coupons</td>
<td>Form 941 quarterly, deposits required monthly, semi-monthly</td>
<td>Withheld form wages according to Circular E</td>
</tr>
<tr>
<td></td>
<td>Federal Unemployment Tax</td>
<td>940 ~ Employer’s Annual Federal Unemployment (FUTA) Tax Return &amp; Federal Deposit Coupons</td>
<td>In January for previous year, deposits required quarterly</td>
<td>See Circular E and instructions on Form 940</td>
</tr>
<tr>
<td>Petroleum Products, Autos, Trucks, Hunt/Fish Equipment, Air Carriers</td>
<td>Excise Tax</td>
<td>720 ~ Quarterly Federal Excise Tax Return &amp; Federal Deposit Coupons</td>
<td>Form 720 quarterly due: April 20, July 31, October 31, and January 31. See form 720 for instructions.</td>
<td>See IRS publication 510</td>
</tr>
</tbody>
</table>

**Note:** An LLC that is characterized as a corporation for federal tax purposes must file a Corporation Tax Return. An LLC with corporate member(s), which is characterized as a partnership for federal income tax purposes, must file a Partnership Information Return, and the corporate partners must file a Corporation Return for their share of the income. If no corporate partners, no return need be filed.
ALASKA STATE TAXATION

Businesses in Alaska may be subject to the following taxes. For additional information, contact DOR’s Tax Division at the following locations:

**Juneau Office:**
333 West Willoughby Ave.,
11th Floor Side B
P.O. Box 110420
Juneau, AK 99811-0420
Phone: (907) 465-2320
Fax: (907) 465-2375

**Anchorage Office:**
550 West 7th Ave., Suite 500
Anchorage, AK 99501-3555
Phone: (907) 269-6620
Fax: (907) 269-6644

**Alcoholic Beverage Excise Tax**

Every brewer, distiller, bottler, jobber, retailer, manufacturer, or wholesaler who imports or manufactures alcoholic beverages in the state for sale must pay $1.07 cents per gallon tax on malt liquor (beer and hard cider), $2.50 per gallon tax on wine and other alcoholic beverages with an alcohol content of 21% or less, and $12.80 per gallon tax on distilled spirits (greater than 21% alcohol content). Breweries that meet the federal definition of a small brewery may be approved by DOR to pay tax at the reduced rate of 35 cents per gallon. Form 04-500 “Alcoholic Beverage Excise Tax Return” must be filed and the tax paid by the end of the month following the month that the alcoholic beverages were sold in the state.

**Corporate Income Tax**

AS 43.20

The “Alaska Corporation Net Income Tax” is similar to the federal income tax; however, no tax measured by income is allowed as a deduction. The tax is a graduated percentage of taxable income plus a graduated base tax amount, both increasing with taxable income. (Refer to the Alaska Corporation Net Income Tax Computation chart provided below.) Multi-state corporations must apportion income according to the regulations issued under the “Multi-State Tax Compact”.

**Alaska Corporation Net Income Tax Computation:**

<table>
<thead>
<tr>
<th>At Least..</th>
<th>But Less Than..</th>
<th>Your Tax Is:</th>
<th>Of the Amount Over</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$10,000</td>
<td>0 + 1%</td>
<td>$0</td>
</tr>
<tr>
<td>$10,000</td>
<td>$20,000</td>
<td>$100 + 2%</td>
<td>$10,000</td>
</tr>
<tr>
<td>$20,000</td>
<td>$30,000</td>
<td>$300 + 3%</td>
<td>$20,000</td>
</tr>
<tr>
<td>$30,000</td>
<td>$40,000</td>
<td>$600 + 4%</td>
<td>$30,000</td>
</tr>
<tr>
<td>$40,000</td>
<td>$50,000</td>
<td>$1,000 + 5%</td>
<td>$40,000</td>
</tr>
<tr>
<td>$50,000</td>
<td>$60,000</td>
<td>$1,500 + 6%</td>
<td>$50,000</td>
</tr>
<tr>
<td>$60,000</td>
<td>$70,000</td>
<td>$2,100 + 7%</td>
<td>$60,000</td>
</tr>
<tr>
<td>$70,000</td>
<td>$80,000</td>
<td>$2,800 + 8%</td>
<td>$70,000</td>
</tr>
<tr>
<td>480,000</td>
<td>$90,000</td>
<td>$3,600 + 9%</td>
<td>$80,000</td>
</tr>
<tr>
<td>$90,000 or More</td>
<td>$4,500 + 9.4%</td>
<td>$90,000</td>
<td></td>
</tr>
</tbody>
</table>
Dive Fishery Management Assessment
AS 43.76.150

A person who acquires possession of geoducks, sea cucumbers, and sea urchins taken in Southeast Management Area A from a dive gear permit holder must collect and remit to the Tax Division the dive fishery management assessment. A Dive Gear permit holder that instead sends or transports outside the state of Alaska the geoducks, sea cucumbers, or sea urchins taken in Southeast Management Area A must pay to the Tax Division the dive fishery assessment on Form 04-580 “Dive Fishery Management Assessment Quarterly Return”. The assessment is based upon a percentage of the value of the fishery resources. Value generally means the actual price paid to the fisherman, including indirect consideration and bonus and other types of payments, or the market value of the resource. The actual price paid to the fisherman includes amounts paid or provided for such things as fuel, supplies, gear, and ice, and also handling, tender and delivery fees, and deferred payments such as bonus. Delayed and deferred payments such as bonus are reported on Form 04-581 “Dive Fishery Management Assessment Quarterly Bonus Return” in the quarter paid to the dive gear permit holder.

Dates for quarterly report submission:

- For quarters that ended March 31st ~ due date is April 30;
- For quarters that ended June 30th ~ due date is July 31;
- For quarters that ended September 30th ~ due date is October 31, and
- For quarters that ended December 31st ~ due date is January 31.

The assessment is remitted to the Tax Division by the due date for the quarter in which the fishery resource is acquired or removed from the State of Alaska. If the due date falls on a Saturday, Sunday or state legal holiday, the due date is the first following business day.

Fisheries business may elect the monthly payment option for the Dive Fishery Management Assessment. Use Form 04-568 “Alaska Fisheries Business Monthly Payment and Report” for reporting and payment. Refer to page seventy-five for additional information.

The Dive Fishery Management Assessment is used to support the regional dive fishery development association.

Electric and Telephone Cooperatives Gross Revenue Tax
AS 10.25.540

Before March 1 of each year, each telephone cooperative shall complete “Form 04-055 Telephone Cooperative Gross Revenue Tax Return” and pay to the State of Alaska, instead of state and local ad valorem, income and excise taxes that may be assessed or levied, a percentage of its’ gross revenue earned during the preceding calendar year computed as follows:

- One percent of gross revenue for the first five years, and
- Two percent thereafter.
Qualified electric cooperatives recognized under AS 10.25 are subject to completion of “Form 04-056 Electric Cooperative Gross Revenue Tax Return” and payment of the tax, which is based on kilowatt-hours (KW) furnished. Taxes are based on calendar year activity and due before March 1 of the following year, computed as follows:

- One-fourth mill (mill = one-tenth of one cent) per KW sold for the first five years, and
- One-half mill (mill = one-tenth of one cent) per KW sold thereafter.

**Fisheries Business Tax**  
**AS 43.75**

Anyone that processes a fishery resource, custom processes fishery resources for others, has a fishery resource custom processed for them, or exports an unprocessed fishery resource outside of Alaska for purposes of sale, must complete Form 04-573 “Fisheries Business License Applications” and obtain the license annually. Application forms are available online using the hyperlink or from DOR. Note that a civil penalty of up to $5,000 may be assessed for processing fish without a license. The license fee is $25. Processors and persons exporting an unprocessed product out of Alaska’s taxing jurisdiction are required to pay the following annual taxes:

**For Established Fisheries:**

- Salmon canned at a shore-based business, 4.5 percent of the value of the salmon;
- Shore-based fisheries, except salmon canned at a shore-based business, three percent of the value of the resource;
- Floating business, five percent of the value of the resource, AND
- Direct Marketing License holders, one percent of the value of the resource.

**For Developing Fisheries:**

- Shore-based business, one percent of the value of the resource;
- Floating business, three percent of the value of the resource, and
- Direct Marketing license holders, three percent of the value of the resource.

Fisheries Business taxes are generally computed on the price paid for the product. In cases where a company is processing its own catch, a fair market value is used. If resources are custom processed, the fair market value is used. Exporters of an unprocessed product pay the tax at the above rates as if the product has been processed in state using the fair market value.

Form 04-574 “Fisheries Business Tax Return” should be used for reporting and payment of taxes. Fisheries businesses may elect to use Form 04-568 “Fishery Business Monthly Payment and Report” (detailed explanation referenced below) option for monthly payment of this tax type.

**Fishery Business Monthly Payment & Report**  
**AS 43.75.055(c)**

An option for monthly payment of the following tax types is available for
Fisheries businesses:

- Fisheries Business Tax;
- ASMI Seafood Marketing Assessment;
- Salmon Enhancement Tax;
- Dive Fishery Management Assessment, and
- Regional Seafood Development Tax.

The monthly payment option requires $100,000 in equity in real property located in Alaska, or a bond, certificate of deposit, letter of credit, or cash, in the amount of $50,000.

Form 04-568 “Alaska Fisheries Business Monthly Payment and Report” must be filed and the taxes paid no later than the 15th day of the month following the month of taxable activity. If the report and/or applicable taxes are not submitted by the due date, your license is subject to immediate suspension and you will no longer be allowed to use the monthly payment option.

**Fishery Resource Landing Tax**

AS 43.77

A person who engages or attempts to engage in a floating fisheries business in the State of Alaska, and who owns a fishery resource that is not subject to AS 43.75 that is brought into the jurisdiction of, and first landed in, the State of Alaska, is liable for and shall pay a Fishery Resource Landing Tax (landing tax) on the value of the fishery resource. The amount of the landing tax is one percent (1%) of the value of the fishery resource at the place of landing for a developing commercial fish species, as defined under AS 43.75.290. For a fish species other than a developing commercial fish species, the amount of the landing tax is three percent (3%) of the value of the fishery resource at the place of the landing.

The American Fisheries Act requires a fishery cooperative to execute a contract with each cooperative member that obligates the member to make a payment to the State for Pollock harvested in the Alaska Pollock fishery that is not landed in Alaska. The required payment is equal to the amount that would have been due under the state landing tax had the product been landed in Alaska. These payments are treated as if they were landing taxes, thereby imposing a filing and payment requirement.

In addition to the above, if the total value of the fishery is more than $50,000.00, an additional amount of .5% is assessed for the Alaska Seafood Marketing Assessment.

A person subject to the landing tax is required to make quarterly payments on Form 04-597 “Estimated Payment Voucher – AK Fishery Resource Landing Tax” (this form is included in Form 04-680 referenced below) of the tax estimated to be due for the year in equal installments that total either 90% of the tax liability or 100 percent of the tax liability for the prior year (if a tax is incurred).

A person subject to the landing tax is required to file Form 04-680 “Alaska Fishery Resource Landing Tax Return”, stating the value of fishery resources landed in the state that are subject to the tax, and the point of landing of the fishery resource. The return is based on the previous calendar year and the tax is due before
April 1 after the close of the calendar year. The return is due the last day of
the month following the month the statewide average price list is provided.

### Mining License Tax
**AS 43.65**

Mining operations and recipients of
mining royalties must first obtain a
“Placer Mining License” from DNR or a
“Sand/Gravel Mining License” from
DOR before conducting business in the
State of Alaska. Net income from mining
property is subject to a mining license
tax, computed and paid on the Mining
License Tax Return and computed in the
following breakdown:

<table>
<thead>
<tr>
<th>Over</th>
<th>Not Over</th>
<th>Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$40,000</td>
<td>$0.00</td>
</tr>
<tr>
<td>$40,000</td>
<td>$50,000</td>
<td>3% of net income</td>
</tr>
<tr>
<td>$50,000</td>
<td>$100,000</td>
<td>$1,500 plus 5% of excess over $50,000</td>
</tr>
<tr>
<td>$100,000</td>
<td></td>
<td>$4,000 plus 7% of excess over $100,000</td>
</tr>
</tbody>
</table>

New mining operations, except sand and
gravel, are exempt from this tax for the
first 3.5 years of production if the
operation is licensed and approved
timely. The lessor of a mine is liable for
a tax on royalties received.

Use Form 04-662 “Mining License Tax
Return” to calculate the Alaska Mining
License Tax on all mining operations
conducted during the tax year in Alaska,
including operating and royalty interests.

### Motor Fuel Tax
**AS 43.40**

Motor Fuel tax is levied on motor fuel
sold, transferred or used within Alaska.
Motor fuel taxes are collected and
reported using forms supplied in Form
04-530 “Motor Fuel Booklet”, primarily
from wholesalers and distributors who
are licensed as a "Qualified Dealer" with
the DOR.

Persons who first transfer or sell motor
fuel in the state are subject to the tax.
Motor fuel tax rates are as follows:

- Gasoline, diesel, and gasohol:
  - Highway ~ 8 cents;
  - Marine ~ 5 cents;
  - Aviation gas ~ 4.7 cents, and
  - Jet fuel ~ 3.2 cents per gallon.

Returns and payment are due on the last
day of the month following the month in
which the fuel was sold or transferred.

Refunds are allowed for fuel used off-
highway or for exempt purposes. Claims may be filed on Form 04-544
“Claim for Refund Motor Fuel Tax” with
the Tax Division within a year from the
date of purchase. The off-highway
refund is 6¢ per gallon. Persons may
claim a refund of the entire tax if the fuel
was used for exempt purposes.

A portion or all of the tax may be
refunded to the user for certain exempt
or off-highway uses.

### Salmon Enhancement Tax
**AS 43.76**

The Salmon Enhancement Tax is a tax
levied on salmon sold in or exported
from established aquaculture regions in
Alaska. The tax is used to support the
enhancement programs of various regional aquaculture associations.

Fishers (including direct marketers, catcher sellers and catcher processors) that sell to unlicensed fisheries businesses in the state, or that export salmon from an aquaculture region, remit the tax on salmon sold to unlicensed buyers or exported from established aquaculture regions. The tax is reported and paid annually using Form 04-566 “Salmon Enhancement Tax Return”.

A completed Form 04-566, with payment, is due before April 1st of the following year. Fisheries businesses may utilize the monthly payment option for Salmon Enhancement Tax. Use Form 04-568 “Alaska Fisheries Business Monthly Payment and Report” if you chose this option.

Licensed buyers that purchase salmon must collect the tax and file on a monthly basis, using Form 04-566 “Salmon Enhancement Tax Return”. A completed Form 04-566, with payment, must be filed no later than the last day of the month following the month in which the salmon were purchased or acquired.

Additionally, licensed buyers must file a bonus return when a limited entry permit holder (as defined under AS 16.43) receives end-of-season settlement or bonus payments for salmon previously acquired by the buyer.

In-state licensed fish buyers that are responsible for the collection of the Salmon Enhancement Tax must also file Form 04-571 “Salmon Enhancement Tax Buyer’s Annual Report” annually.

---

**Regional Seafood Development Tax**

**AS 43.76**

The Regional Seafood Development Tax is levied on certain species and gear types within designated seafood development regions.

Fishers (including catchers sellers, catcher processors and direct market license holders) harvesting salmon using drift gillnet gear within Prince William Sound remit the tax on salmon sold to unlicensed buyers or salmon exported from the state, and are responsible for paying the tax and filing annually using Form 04-582 “Regional Seafood Development Tax Return” before April 1st of the following year.

Licensed buyers collect and remit the tax on all salmon acquired from drift gillnet fishermen (including catcher sellers, catcher processors and direct market license holders) that harvested the salmon within Prince William Sound.

Licensed buyers who purchase salmon from drift gillnet fishers (including catcher sellers, catcher processors and direct market license holders) that harvested the salmon within Prince William Sound must collect the tax and file the “Regional Seafood Development Tax Return” on a **monthly basis**.

Buyers must file a bonus return when the fishermen or direct market license holder receives end-of-season settlement or bonus payments for salmon previously acquired by the buyer.

Proceeds from the tax may be appropriated by the Alaska State...
Legislature to aid seafood development programs of qualified regional seafood associations.

**Seafood Marketing Assessment**  
**AS 43.76**

A Seafood Marketing Assessment is imposed on all fisheries businesses and fisheries resource landing tax filers whose total value reported for seafood products during a calendar year is at least $50,000. The assessment rate is .5 percent (.005).

A Seafood Marketing Assessment is levied at a rate of .5 percent (.005) of the value of seafood products produced or first landed in Alaska. This tax is also levied on unprocessed fisheries exported from Alaska. Assessments are generally collected from fisheries processors or landing taxpayers.


**Tire Fee**  
**AS 43.98**

Alaska levies a tire fee of $2.50 per tire on all new tires sold in Alaska. The fee applies to retail sales in Alaska of each new tire for motor vehicles designed for highway use. The state levies an additional fee of $5.00 on the sale of tires with metal studs or spikes weighing more than 1.1 grams each (“heavy studs”). The studded tire fee also applies to the installation of heavy studs on a new or used tire. Sales to federal, state and local government agencies for official use are exempt from both portions of the tire fee.

Tire fees are due at the time of the sale or service. The seller is required to collect the fees at the time of the sale or service. The seller is also required to file a quarterly return, Form 04-200 “Tire Fee Quarterly Return”. The return is due the 30th day of the month following the end of the calendar quarter.

**Tobacco Tax**  
**AS 43.50**

Alaska levies a tax on cigarettes and other tobacco products. The cigarette tax is levied on cigarettes imported into the state for sale or personal consumption. The tobacco products tax is levied on other tobacco products (other than cigarettes) imported into the state for sale. DOR collects tobacco taxes primarily from licensed wholesalers, distributors, and retailers. The tax rate on cigarettes is 80 mills (.08 cents) per cigarette; $1.60 per pack of twenty cigarettes. The cigarette tax rate will increase to 90 mills (.09 cents) per cigarette on July 1, 2006 and to 100 mills (.10 cents) per cigarette on July 1, 2007. There is an additional tax of .25 cents per pack of twenty cigarettes on cigarette brands that are manufactured by manufacturers that did not sign the Tobacco Master Settlement Agreement. The Cigarette Tax is paid by purchasing
Cigarette Tax stamps. A Cigarette Tax Stamp must be affixed to the bottom of every pack of cigarettes imported into Alaska for sale or personal consumption as proof that the cigarette tax has been paid. The tax rate on other tobacco products, such as cigars and chewing tobacco, is 75% of the wholesale price.

Vehicle Rental Tax
AS 43.52

Alaska levies an excise tax on the lease or rental of a passenger or recreational vehicle if the lease or rental period does not exceed 90 consecutive days. The tax rate for a passenger vehicle rental is 10%. The tax rate for a recreational vehicle rental is 3%. Rentals or leases to federal, state and local government agencies for official use are exempt from the vehicle rental tax.

Use Form 04-630 “Vehicle Rental Tax – Quarterly Tax Return” to report and pay any taxes due. The quarterly return is due the last day of the month following the end of the calendar quarter.

Commercial Weighing and Measuring Device Registration

Alaska Department of Transportation & Public Facilities (DOT&PF)
Division of Measurement Standards & Commercial Vehicle Enforcement (MSCVE)

Administrative Offices:

DOT&PF/SCUE
12050 Industry Way, Bldg. 0 #6
Anchorage, AK 99515
Phone: (907) 345-7750
Fax: (907) 345-6835

Director’s Office:

DOT&PF/SCUE
11900 Industry Way, Bldg. M #2
Anchorage, AK 99515
Phone: (907) 341-3210
Fax: (907) 341-3220

Commercial weighing and measuring devices must be registered with and a fee paid to DOT&PF/SCUE annually. Registration forms and fee schedules are available by writing MSCVE.

Insurance Premium Tax

DCCED; Division of Insurance
Financial Examination Section
P.O. Box 110805
Juneau, AK  99811-0805
Phone: (907) 465-2515
Fax: (907) 465-3422

Email: insurance@commerce.state.ak.us

All insurance companies are liable for a tax of 2.7 percent of gross premiums except:

- Ocean marine premium taxes of 3/4 of one percent of gross underwriting profit;
- Hospital-medical service corporations pay six percent of net premium, and/or
- Title insurers pay one percent of gross premiums.

For additional information, contact the division at the address above.
Taxes on Oil and Gas

DOR; Tax Division
550 W. 7th Avenue, Suite 500
Anchorage, AK 99501-3557
Phone: (907) 269-6620
Fax: (907) 269-6644

Website:
http://www.revenue.state.ak.us/tax

The State of Alaska levies the following specific taxes on the petroleum industry:

1. **Property Tax**: (ad valorem)
   Assessed at 20 mills (2 percent) on the appraised value of all oil and gas exploration, production and transportation property.

2. **Severance Tax**: Levied on all production except for public (government) royalty production. The rate varies depending on the vintage of the field and is further subject to the economic limit factor (ELF). ELF varies, depending on field size and well productivity.
   - The severance tax rate on oil is 12.25 percent of production value as determined at the point of production, for the first five years of production and 15 percent thereafter for fields in production after June 1981, and 15 percent for fields in production prior to June 1981. There is a minimum tax of $.80/bbl. The severance tax rate on gas in 10 percent.
   - There is a minimum tax of $.064/mcf.
   - The ELF was originally designed in 1977 to differentiate the tax rate on the new super-giant Prudhoe Bay oilfield and the old declining fields in the Cook Inlet. The ELF is an adjustment to the nominal tax rate to adjust for the productivity of the field. There is a unique ELF for every combination of field size and well productivity. Basically, the ELF formula allows for extremely low tax rates for smaller low productivity fields and higher tax rates for larger high productivity fields.

3. **Additional Conservation Surcharge**: Assessed at three cents per barrel of oil produced. Public (government) royalty is not subject to this tax.

4. **Corporate Income Tax**: Corporations producing or transporting oil and gas in Alaska compute tax using worldwide combination and apportionment. The apportionment formula uses sales, property, and oil and gas production. The maximum tax rate in 9.4 percent.

5. **Production Tax Surcharge for Hazardous Spill**: Five cents per barrel is charged to each taxable barrel as long as there is less that $50 million in the Hazardous Spill Release Fund. When the $50 million cap is reached, the surcharge falls to .02 cents per barrel.

Motor Freight

Alaska Department of Administration
Division of Motor Vehicles
1300 W. Benson Blvd.
Anchorage, AK 99503
Phone: (907) 269-5551
Commercial motor vehicles (power units) must be registered (licensed), and this must be done as soon as commercial operations begin.

Registrations are normally for a biennial (two year) period, however, any vehicle used commercially may, at the owner’s option, be registered for an annual period. The motor vehicle registration fees, paid to the Department of Administration, are:

**Unladen Weight: Annual Fee**
- 0 - 5,000 lb. $90
- 5,001 - 12,000 lb. $134
- 12,001 - 18,000 lb. $258
- Greater than 18,000 lb. $331

**Unladen Weight: Biennial Fee**
- 0 - 5,000 lb. $180
- 5,001 - 12,000 lb. $268
- 12,001 - 18,000 lb. $516
- Greater than 18,000 lb. $662

The Alaska Department of Administration; Division of Motor Vehicles, (DMV) collects a Municipal Tax at the time of registration for your vehicle for those municipalities that have elected to enact this form of personal property tax. The administration of the Municipal Tax follows the same guidelines as vehicle registration fees, except that the Municipal Tax cannot be collected in less than full 12-month increments.

Commercial trailers must be registered and display a plate. The one-time registration fee for a commercial trailer is $20 for all weights. There is no annual or biennial re-registration requirement for trailers while ownership remains the same.

Additional information on the registration of commercial trailers is available at the DMV website. Use “Application for Title & Registration” – Form 812 if you are requesting an original title or registration in Alaska or are transferring a vehicle to another person. Use “Vehicle Transaction Application” - Form 821 for most other transactions.

**Commercial Air Carriers**

**DOT&PF**
Statewide Aviation
4111 Aviation Avenue
Anchorage, AK  99502
Phone: (907) 269-0730
Fax: (907) 269-0489

**Website:**
[www.dot.state.ak.us/stwdav](http://www.dot.state.ak.us/stwdav)

**Email:**
Colleen_greenshields@dot.state.ak.us

Commercial air carriers (passenger or freight) are required to have insurance liability for a minimum of $150,000 per seat in a single occurrence and $100,000 for property damage in a single occurrence per AS 02.40.010 – 02.40.990. Form 08-055 “Verification of Air Carriers Insurance” must be filed with DOT&PF.

An annual “Air Carrier’s Certificate Insurance Coverage Compliance” (Form 08-060) is required from DOT&PF,
Statewide Aviation. The fee for a certificate is as follows: $50 for a single aircraft, $100 for two aircrafts, and $150 for three or more aircrafts.

Website: http://www.dot.state.ak.us/stwdav/Documents.shtml

Alaska International Airport System

DOT&PF - Anchorage
Ted Stevens Anchorage International Airport
P.O. Box 196960
Anchorage, AK 99519-6960
Phone: (907) 266-2163
Fax: (907) 266-2100

Website: http://www.dot.state.ak.us/anc/index.shtml

DOT&PF - Fairbanks
Fairbanks International Airport
6450 Airport Way, Suite 1
Fairbanks, Alaska 99709
Phone: (907) 474-2500
Fax: (907) 474-2513

Website: http://www.dot.state.ak.us/faliap/

Airports are authorized to collect landing fees, terminal rental fees, ramp rental fees, Federal Inspection Service fees, parking fees, tie-down fees, common use premises charges, administered charges, and fuel flowage fees to aircraft that use their facilities. Regulation of International airport fees is under the jurisdiction of DOT&PF.
Rates and Charges for Ted Stevens Anchorage International Airport and Fairbanks International Airport as of July 1st 2005:

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terminal Rental Rate:</td>
<td>$46.55 per square foot per year</td>
</tr>
<tr>
<td>Aircraft Ramp Rental Rate:</td>
<td>$00.98 per square foot per year</td>
</tr>
<tr>
<td>Federal Inspection Service Fee:</td>
<td>$35.00 per inspection</td>
</tr>
<tr>
<td>Landing Fee:</td>
<td>$01.11 per 1,000 pounds CMGTW</td>
</tr>
</tbody>
</table>

**Fuel Flowage Fee:**
- Signatory Airlines: $00.027 per gallon
- Non-Signatory Airlines: $00.033 per gallon

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aircraft Parking Charge Rate:</td>
<td></td>
</tr>
</tbody>
</table>
- Narrow Body Aircraft – Up to 4 hours: $81.65 per use (1 x a/c p.c. rate) |
- Wide Body Aircraft – Up to 4 hours: $163.29 per use (2 x a/c p.c. rate) |
- Narrow Body Aircraft – 4 hours – 24 hours: $244.84 per use (3 x a/c p.c. rate) |
- Wide Body Aircraft – 4 hours – 24 hours: $326.58 per use (4 x a/c p.c. rate) |

**Common Use Premises Charges:**
- Anchorage:
  - Primary Bag Claim Device: $24.91 per square foot per year, plus $.32 per enplaned passenger
  - All other common use premises: $00.64 per enplaned passenger
- Fairbanks: $2.41 per enplaned passenger

**Airport Administered Premises Charges:**
- Anchorage: $433.95 per 4 – hour period of use
- Fairbanks:
  - Passenger flights using aircraft:
    - Within Design Group II or smaller: $427.34 per use
    - All other passenger flights: $477.34 per use
<table>
<thead>
<tr>
<th>Business</th>
<th>Liable For</th>
<th>Form</th>
<th>Due Date</th>
<th>Basis of Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Partnership with Corporate Partner</strong></td>
<td>Alaska Corporation Net Income Tax</td>
<td>04-611</td>
<td>15th day of 3rd month following tax year end</td>
<td>Graduated % of taxable income from 1% to 9.4%</td>
</tr>
<tr>
<td></td>
<td>Estimated Tax Payment</td>
<td>04-711</td>
<td>15th day of each quarter</td>
<td>Estimated annual tax</td>
</tr>
<tr>
<td><strong>Corporation</strong></td>
<td>Alaska Corporation Net Income Tax</td>
<td>04-611</td>
<td>15th day of 3rd month following tax year end</td>
<td>Graduated % of taxable income from 1% to 9.4%</td>
</tr>
<tr>
<td></td>
<td>Estimated Tax Payment</td>
<td>04-711</td>
<td>15th day of each quarter</td>
<td>Estimated annual tax</td>
</tr>
<tr>
<td><strong>Fisheries</strong> (Includes all types of Fisheries activities. Some of these may or may not be required by your business)</td>
<td>Fisheries Business Tax</td>
<td>04-574</td>
<td>March 31st</td>
<td>1% to 5% value of fish resource</td>
</tr>
<tr>
<td></td>
<td>Seafood Marketing Assessment</td>
<td>04-574</td>
<td>March 31st</td>
<td>.5% value of fish resource</td>
</tr>
<tr>
<td></td>
<td>Fishery Resource Landing Tax Return</td>
<td>04-680</td>
<td>March 31st</td>
<td>1% value of Developing fishery resource 3% value of Established fishery resource</td>
</tr>
<tr>
<td></td>
<td>Fishery Resource Landing Tax Estimated Payment Voucher</td>
<td>04-597</td>
<td>March 31st June 30th September 30th December 31st</td>
<td>Equal installments, totaling lesser of 90% of current year tax, or 100% of prior year tax</td>
</tr>
<tr>
<td></td>
<td>Regional Seafood Development Tax</td>
<td>04-582</td>
<td>Fishers: March 31st Buyers: Last day of month following purchase</td>
<td>Prince William Sound/Salmon Drift Gillnet = 1% of value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>04-571</td>
<td>March 1 following the tax year.</td>
<td>Should reconcile with previously filed monthly returns.</td>
</tr>
<tr>
<td></td>
<td>Salmon Enhancement Tax Buyer’s Annual Report</td>
<td>04-566</td>
<td>Fishers: On or before March 31st of the following year. Buyers: The last day of the month following the month in which the salmon were purchased or acquired.</td>
<td>2% or 3% value of resource depending on aqua-cultural region</td>
</tr>
<tr>
<td>Business</td>
<td>Liable For</td>
<td>Form</td>
<td>Due Date</td>
<td>Basis of Tax</td>
</tr>
<tr>
<td>----------------</td>
<td>-----------------------------</td>
<td>------</td>
<td>-------------------------------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>Mining</td>
<td>Mining License Tax</td>
<td>04-662</td>
<td>Last day of 4th month following tax year end</td>
<td>Net income: $40,000=$0; $40-50,000=3%; $50-100,000=$1500+5%; $100,000=4,000+7%</td>
</tr>
<tr>
<td>Motor Fuel</td>
<td>Motor Fuel Tax</td>
<td>04-530</td>
<td>Last day of month following sale, use, or transfer</td>
<td>Per gallon: Highway - $.08 Marine - $.05 Aviation - $.047 Jet Fuel - $.032</td>
</tr>
<tr>
<td>Tire</td>
<td>Tire Fee</td>
<td>04-200</td>
<td>30th day of month following end of quarter</td>
<td>New tire - $2.50 Studded - $5.00 Stud install - $5.00</td>
</tr>
<tr>
<td>Tobacco</td>
<td>Tobacco Tax</td>
<td>04-522</td>
<td>Last day of month following import, sale, or manufacture</td>
<td>Cigarettes - 80 mills ($1.60/pack) Other Tobacco 75% of Wholesale price</td>
</tr>
<tr>
<td>Vehicle Rental</td>
<td>Vehicle Rental Tax</td>
<td>04-630</td>
<td>Last day of month following end of quarter</td>
<td>Passenger - 10% Recreational - 3%</td>
</tr>
<tr>
<td>Alcohol</td>
<td>Alcoholic Beverage Tax</td>
<td>04-500</td>
<td>Last day of month following sale or transfer</td>
<td>Per gallon: Liquor - $12.80 Wine - $2.50 Beer - $1.07</td>
</tr>
<tr>
<td>Electric</td>
<td>Electric Cooperative Tax</td>
<td>04-055</td>
<td>March 1st</td>
<td>¼ or ½ mill per KWH</td>
</tr>
<tr>
<td>Cooperative</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td>Telephone</td>
<td>04-052</td>
<td>March 1st</td>
<td>1% or 2% Gross Revenues</td>
</tr>
<tr>
<td>Utilities</td>
<td>APUC Regulatory cost</td>
<td>No form #</td>
<td>30th day following calendar</td>
<td>$% of KWH % Gross revenue quarter</td>
</tr>
</tbody>
</table>
MUNICIPAL TAXATION

Property Tax

Nearly all home rule and first class boroughs and cities in Alaska levy and collect property taxes on both real and personal property. The tax is levied primarily on real estate, but in several communities, personal property items such as business inventories, motor vehicles, aircraft, and mobile homes represent a substantial portion of the tax-base. Property is assessed at 100 percent valuation with rates ranging from 0 to 21.71 mills. The four boroughs that do not levy property taxes are Aleutians East, Denali, Lake and Peninsula, and Northwest Arctic.

Sales Tax

Since the state has no statewide sales tax, most municipalities use the sales tax as a major source of income. Anchorage and Fairbanks are the only major municipalities that do not levy a local sales tax. Rates vary from one to 20 percent and apply to retail sales and rentals of various items, and also may apply to locally provided personal services. Each community from year to year regulates sales tax rates.

Borough & City Tax Requirements

<table>
<thead>
<tr>
<th>Borough/City</th>
<th>Population</th>
<th>Property</th>
<th>Sales</th>
<th>Special</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aleutians East Borough</td>
<td>2,688</td>
<td>No</td>
<td>No</td>
<td>2% Raw Fish Tax</td>
</tr>
<tr>
<td>Akutan</td>
<td>787</td>
<td>No</td>
<td>NR</td>
<td>NR</td>
</tr>
<tr>
<td>False Pass</td>
<td>69</td>
<td>No</td>
<td>2%</td>
<td>6% Bed Tax</td>
</tr>
<tr>
<td>Cold Bay</td>
<td>95</td>
<td>No</td>
<td>No</td>
<td>$.04/gal Fuel Tax; 8% Bed Tax</td>
</tr>
<tr>
<td>King Cove</td>
<td>725</td>
<td>No</td>
<td>4%</td>
<td>4% Seafood Proc/Business Impact Tax - Flat Rate</td>
</tr>
<tr>
<td>Sand Point</td>
<td>947</td>
<td>No</td>
<td>3%</td>
<td>2% Raw Fish; 7% Bed Tax</td>
</tr>
<tr>
<td>Anchorage Municipality</td>
<td>273,565</td>
<td>Yes</td>
<td>No</td>
<td>8% Bed Tax &amp; Car Rental; 15% Tobacco Tax/Airport (flat)</td>
</tr>
<tr>
<td>Bristol Bay Borough</td>
<td>1,103</td>
<td>Yes</td>
<td>No</td>
<td>3% Raw Fish; 10% Bed Tax</td>
</tr>
<tr>
<td>Denali Borough</td>
<td>1,917</td>
<td>No</td>
<td>No</td>
<td>Sev. Tax $.05/yd gravel - $.05/ton coal; 7% Bed Tax</td>
</tr>
<tr>
<td>Anderson</td>
<td>377</td>
<td>No</td>
<td>No</td>
<td>8% Utility Tax</td>
</tr>
<tr>
<td>Fairbanks North Star Borough</td>
<td>82,131</td>
<td>Yes</td>
<td>No</td>
<td>8% Bed Tax</td>
</tr>
<tr>
<td>City of Fairbanks</td>
<td>29,002</td>
<td>Yes</td>
<td>No</td>
<td>8% Bed, 5% Lqr, 8% Tobacco</td>
</tr>
<tr>
<td>Borough/City</td>
<td>Population</td>
<td>Property</td>
<td>Sales</td>
<td>Special</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>------------</td>
<td>----------</td>
<td>-------</td>
<td>----------------------------------------------</td>
</tr>
<tr>
<td>North Pole</td>
<td>1,609</td>
<td>Yes</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Haines Borough</td>
<td>2,319</td>
<td>Yes</td>
<td>5.50%</td>
<td>4% Bed Tax; 4% Tour Tax</td>
</tr>
<tr>
<td>City &amp; Borough of Juneau</td>
<td>31,246</td>
<td>Yes</td>
<td>5%</td>
<td>7% Bed; 3% Lqr; $.30/pack Tobacco Tax</td>
</tr>
<tr>
<td>Kenai Peninsula Borough</td>
<td>51,398</td>
<td>Yes</td>
<td>2%</td>
<td>No</td>
</tr>
<tr>
<td>Homer</td>
<td>5,865</td>
<td>Yes</td>
<td>3.50%</td>
<td>No</td>
</tr>
<tr>
<td>Kachemak</td>
<td>478</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Kenai</td>
<td>7,123</td>
<td>Yes</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Seldovia</td>
<td>431</td>
<td>Yes</td>
<td>4%/6.5%</td>
<td>No</td>
</tr>
<tr>
<td>Seward</td>
<td>2,745</td>
<td>Yes</td>
<td>4%</td>
<td>4% Bed</td>
</tr>
<tr>
<td>Soldotna</td>
<td>3,992</td>
<td>Yes</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Ketchikan Gateway Borough</td>
<td>13,533</td>
<td>Yes</td>
<td>2%</td>
<td>4% Bed Tax</td>
</tr>
<tr>
<td>City of Ketchikan</td>
<td>7,989</td>
<td>Yes</td>
<td>3.5%</td>
<td>6% Bed Tax</td>
</tr>
<tr>
<td>Saxman</td>
<td>424</td>
<td>No*</td>
<td>NR</td>
<td>No</td>
</tr>
<tr>
<td>Kodiak Island Borough</td>
<td>13,848</td>
<td>Yes</td>
<td>No</td>
<td>9.25 mil Severance; 5% Bed</td>
</tr>
<tr>
<td>Akhiok</td>
<td>51</td>
<td>No*</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Kodiak</td>
<td>6,113</td>
<td>Yes</td>
<td>3.5%</td>
<td>5% Bed Tax</td>
</tr>
<tr>
<td>Larsen Bay</td>
<td>96</td>
<td>No*</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Old Harbor</td>
<td>211</td>
<td>No*</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Ouzinkkie</td>
<td>172</td>
<td>No*</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Port Lions</td>
<td>238</td>
<td>No*</td>
<td>No</td>
<td>5% Bed Tax</td>
</tr>
<tr>
<td>Lake &amp; Peninsula Borough</td>
<td>1627</td>
<td>No</td>
<td>No</td>
<td>2% Raw Fish Tax; Guide Fees; 6% bed Tax</td>
</tr>
<tr>
<td>Chignik</td>
<td>91</td>
<td>No</td>
<td>No</td>
<td>1% Salmon Tax; 1% Other Seafood</td>
</tr>
<tr>
<td>Egegik</td>
<td>82</td>
<td>No</td>
<td>No</td>
<td>2% Raw Fish Tax</td>
</tr>
<tr>
<td>Port Heiden</td>
<td>85</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Newhalen</td>
<td>171</td>
<td>No</td>
<td>2%</td>
<td>NR</td>
</tr>
<tr>
<td>Nondalton</td>
<td>216</td>
<td>No</td>
<td>NR</td>
<td>No</td>
</tr>
<tr>
<td>Pilot Point</td>
<td>70</td>
<td>No</td>
<td>3%</td>
<td>3% Fish Tax</td>
</tr>
<tr>
<td>Matanuska-Susitna Borough</td>
<td>67,526</td>
<td>Yes</td>
<td>No</td>
<td>5% Bed Tax</td>
</tr>
<tr>
<td>Houston</td>
<td>1,351</td>
<td>Yes</td>
<td>2%</td>
<td>No</td>
</tr>
<tr>
<td>Borough/City</td>
<td>Population</td>
<td>Property</td>
<td>Sales</td>
<td>Special</td>
</tr>
<tr>
<td>---------------------------</td>
<td>------------</td>
<td>----------</td>
<td>-------</td>
<td>---------</td>
</tr>
<tr>
<td>Palmer</td>
<td>5267</td>
<td>Yes</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Wasilla</td>
<td>6,387</td>
<td>Yes</td>
<td>2.5%</td>
<td>No</td>
</tr>
<tr>
<td><strong>North Slope Borough</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anaktuvuk</td>
<td>319</td>
<td>No*</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Atqasuk</td>
<td>228</td>
<td>No*</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Barrow</td>
<td>4,412</td>
<td>No*</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Kaktovik</td>
<td>295</td>
<td>No*</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Nuiqsut</td>
<td>416</td>
<td>No*</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Point Hope</td>
<td>725</td>
<td>No*</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Wainwright</td>
<td>553</td>
<td>No*</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Northwest Arctic Borough</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambler</td>
<td>291</td>
<td>No</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Buckland</td>
<td>409</td>
<td>No</td>
<td>6%</td>
<td>No</td>
</tr>
<tr>
<td>Deering</td>
<td>131</td>
<td>No</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Kiana</td>
<td>408</td>
<td>No</td>
<td>2%</td>
<td>No</td>
</tr>
<tr>
<td>Kivalina</td>
<td>388</td>
<td>No</td>
<td>NR</td>
<td>No</td>
</tr>
<tr>
<td>Kotzebue</td>
<td>3,070</td>
<td>No</td>
<td>6%</td>
<td>6% Bed; 6% Alcohol</td>
</tr>
<tr>
<td>Noorvik</td>
<td>648</td>
<td>No</td>
<td>3%</td>
<td>No</td>
</tr>
<tr>
<td>Selawik</td>
<td>820</td>
<td>No</td>
<td>5%</td>
<td>No</td>
</tr>
<tr>
<td>Shungnak</td>
<td>264</td>
<td>No</td>
<td>NR</td>
<td>No</td>
</tr>
<tr>
<td><strong>City &amp; Borough of Sitka</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>8,897</td>
<td>Yes</td>
<td>5%/6%</td>
<td>6% Bed Tax; $.02/gal Fuel Tax</td>
</tr>
<tr>
<td><strong>City &amp; Borough of Yakutat</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>690</td>
<td>Yes</td>
<td>4%</td>
<td>1% Raw Fish, 4% Bed &amp; Car Rental</td>
</tr>
</tbody>
</table>

Note: Municipal Populations are from the State Department of Labor

* Indicates that the City does not levy property tax; however, the Borough in which the City is located does.

**Communities Outside of Boroughs with Property or Retail Sales Taxes**

- Alakanuk
- Emmonak
- Nenana
- Skagway
- Aleknagik
- Fort Yukon
- Nightmute
- Stebbins
- Angoon
- Galena
- Nome
- Tanana
- Ankiak
- Gambell
- Nunapitchuk
- Teller
- Atka
- Hoonah
- Pelican
- Tenakee Springs
<table>
<thead>
<tr>
<th>Community</th>
<th>Community</th>
<th>Community</th>
<th>Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bethel</td>
<td>Hooper Bay</td>
<td>Petersburg</td>
<td>Thorne Bay</td>
</tr>
<tr>
<td>Bettles</td>
<td>Hydaburg</td>
<td>Pilot Station</td>
<td>Togiak</td>
</tr>
<tr>
<td>Brevig Mission</td>
<td>Kake</td>
<td>Port Alexander</td>
<td>Toksook Bay</td>
</tr>
<tr>
<td>Chefornak</td>
<td>Klawock</td>
<td>Quinhagak</td>
<td>Unalakleet</td>
</tr>
<tr>
<td>Chevak</td>
<td>Kodiak</td>
<td>St. George</td>
<td>Unalaska</td>
</tr>
<tr>
<td>Clarks Point</td>
<td>Kotlik</td>
<td>St. Mary’s</td>
<td>Valdez</td>
</tr>
<tr>
<td>Cordova</td>
<td>Koyuk</td>
<td>St. Michael’s</td>
<td>Wales</td>
</tr>
<tr>
<td>Craig</td>
<td>Kwethluk</td>
<td>St. Paul</td>
<td>White Mountain</td>
</tr>
<tr>
<td>Dillingham</td>
<td>Manokotak</td>
<td>Savoonga</td>
<td>Whittier</td>
</tr>
<tr>
<td>Diomede</td>
<td>Marshall</td>
<td>Scammon Bay</td>
<td>Wrangell</td>
</tr>
<tr>
<td>Eagle</td>
<td>Mekoryuk</td>
<td>Shaktoolik</td>
<td></td>
</tr>
<tr>
<td>Eek</td>
<td>Mountain Village</td>
<td>Sheldon Point</td>
<td></td>
</tr>
<tr>
<td>Elim</td>
<td>Napakiak</td>
<td>Shishmaref</td>
<td></td>
</tr>
</tbody>
</table>

Check with your local municipality for current rates and for any special taxes such as raw fish tax, utility tax, fuel transfer tax, bed tax, etc.
CHAPTER 6
GOVERNMENT

Federal, state, and municipal governments provide services to strengthen businesses and to encourage commercial opportunities. These governments also regulate various areas of the state for the protection of public and private interests.

Wherever your business is located within the state, you will have to be aware of the laws and regulations that impact you on a daily basis. This chapter is intended to provide a brief overview of the various levels of government operating in Alaska, where they are located, and in the case of Alaska municipalities, how they are organized (borough, home rule, first or second class cities).

FEDERAL GOVERNMENT

The federal government maintains offices throughout the state with central offices of most departments in either Juneau or Anchorage. The following is a list of agencies important to know:

U.S. Department of Agriculture
- Rural Development Administration
- Farmers Home Administration

U.S. Department of Commerce
- Small Business Administration
- Economic Development Administration
- International Trade Administration
- Environmental Protection Agency

U.S. Department of Interior
- Bureau of Indian Affairs
- Bureau of Land Management

U.S. Internal Revenue Service

U.S. Department of Transportation
- U.S. Coast Guard
- Federal Aviation Administration

Federal government services include transportation, financing for small business, health and welfare, trade and commerce, safety, defense, taxation, agriculture, and natural resource management. Please see Chapter 10 under the appropriate heading for various addresses of department and agency offices.

STATE GOVERNMENT

Alaska’s capital city is Juneau. There are divisions of most departments located in Anchorage, Fairbanks, and Juneau. Field offices are located in many other communities throughout the state.

Major service areas include commerce and economic development, health and welfare, employment and labor, education, transportation, fish and game, natural resources, revenue, administration, community and regional affairs, corrections, environmental conservation, law, military and veterans affairs, and public safety. The University of Alaska provides additional...
educational and research services. The university headquarters are in Fairbanks, with campuses in Anchorage and Juneau, as well as branches in other communities. For a complete listing of state departments and contact information refer to Chapter 8, Alaska State Government.

Municipal Government

Alaska has two forms of municipal government, borough and city.

Borough

The organized borough is a unit of area-wide local government that encompasses a broad region. This may include cities, fringe metropolitan areas, and large areas where no settlement exists. Refer to chapter eight for specific addresses for organized boroughs.

“Borough” was chosen rather than “county” to avoid encumbering the unit of local government with restrictive legal precedents and to avoid the county system of government found in other states with its duplication of services and overhead. Boroughs have jurisdiction over education. Most boroughs also regulate land use and exercise the power of taxation.

There are four classes of boroughs: home rule, first, second, and third. The classes differ in the mandatory and optional powers and duties, which they assume. Mandatory duties are those, which must be assumed by the borough. Other powers and duties are optional.

Mandatory Major Powers and Duties of Boroughs

Each organized borough (home rule, first, second, third class) constitutes a school district and must establish, maintain, and operate a system of public schools on an area-wide basis.

- Each organized borough (home rule, first, second, third class) must assess and collect all property taxes levied within its boundaries.
- Home rule, first, and second-class boroughs are responsible for planning, plotting, and zoning on an area-wide basis. Third class boroughs may provide for planning, plotting, and zoning on a service area basis, but only after voter approval. Planning power may be delegated by a borough to a city to be exercised within that city.

Optional Major Powers and Duties of Boroughs

- Home rule boroughs may exercise all legislative power not prohibited by law or charter.
- First class boroughs may exercise additional powers by ordinance. Some acquisition of powers may require voter approval.
- Second class boroughs may exercise additional powers by ordinance. Some acquisition of powers may require voter approval.
- Third class boroughs may provide other services in service areas after voter approval.
Organized Boroughs

DCCED Local Boundary Commission
550 W. 7th Ave., Suite 1770
Anchorage, AK  99501-2341
Phone: (907) 269-4581
Fax: (907) 269-4539

Website:
http://www.commerce.state.ak.us/dca/lbc/lbc.htm

Unified Home Rule:

• City and Borough of Juneau
• City and Borough of Sitka
• Municipality of Anchorage

Home Rule:

• City and Borough of Yakutat
• Haines Borough
• Denali Borough
• Lake and Peninsula Borough
• North Slope Borough
• Northwest Arctic Borough

Second Class:

• Aleutians East Borough
• Bristol Bay Borough
• Fairbanks North Star Borough
• Kenai Peninsula Borough
• Ketchikan Gateway Borough
• Kodiak Island Borough
• Matanuska-Susitna Borough

City

The other form of Alaska municipal government is the city. Like boroughs, cities are categorized by “class.” There are three classes of cities: Home rule, first, and second. The separation by class is based upon population, power of taxation, regulatory power, mandatory and operational power, and duties for each class.

The minimum number of permanent residents required for first class or home rule is 400. A community must have at least 25 permanent voting residents to incorporate as a second-class city. Home rule and first class cities in Alaska’s unorganized borough must provide for education, planning, plotting, and land use regulation. Second class cities are exempt from this responsibility.

Incorporated cities:

Home Rule (12)
Cordova  Kodiak  Kenai
Petersburg  Fairbanks  Nenana
North Pole  Valdez  Palmer
Ketchikan  Seward  Wrangell

First Class (20)
Barrow  Kake
Craig
Seldovia  King Cove  Skagway
Dillingham  Klawock  Soldotna
Galena  Nome  Tanana
Homer  Pelican  Hoonah
Unalaska  St. Mary’s  Wasilla
Hydaburg  Sand Point

Second Class:
All remaining incorporated cities (113).
CHAPTER 7
BUSINESS ASSISTANCE

This chapter identifies some of the public and private sources that are organized to provide technical assistance to both new and established businesses. The organizations provide programs and services to meet the needs of your business.

Alaska Department of Commerce, Community, and Economic Development

Anchorage Office
550 West 7th Avenue, Suite 1770
Anchorage, AK 99501
Phone: (907) 269-8110
Fax: (907) 269-8125

Website: http://www.commerce.state.ak.us/

Juneau Office
P.O. Box 110800
Juneau, AK 99811-0800
Phone: (907) 465-2500
Fax: (907) 465-5442

Fairbanks Office
211 Cushman Street
Fairbanks, AK 99701-4639
Phone: (907) 451-2721
Fax: (907) 451-2742

The DCCED (DCCED) is to encourage investment and sound economic development throughout Alaska. The efforts of DCCED are part of the State of Alaska’s overall economic development strategy to increase employment and diversify our economic base. DCCED works closely with the private sector to achieve the following goals:

- Increase and enhance demand for Alaska’s products and services, both domestically and internationally.
- Ensure a supportive business climate in Alaska.
- Promote economic growth statewide to increase private sector employment and economic opportunity for Alaskans.

The DCCED staff work to meet these goals by providing assistance to Alaska’s business community. Some of the services they can provide are listed below:

Information Access

Reports are produced on:

- Current business and economic information for the business sector;
- Business trends affecting Alaska’s economy, and
- International market trends in Alaska’s main export products and markets.

Additional information may be found in DCCED’s library in Anchorage, open to
the public during regular business hours. DCCED information and reports are in the process of becoming available on their Home Page on the World Wide Web at: www.commerce.state.ak.us

**Business Development Assistance**

DCCED has trade and development specialists in the areas of general business, commercial fisheries and seafood, manufactured goods, forest products, and minerals. They provide technical assistance and support through business counseling in the areas of marketing research, product development, permitting, and intergovernmental coordination of plans, programs and projects.

DCCED also offers the Small Business Economic Development Revolving Loan Fund, Venture Capital Fund, Commercial Fishing Revolving Loan Fund, and other investment programs.

**Promotion/Market Access**

Buyer lists and trade leads.

- **Matchmaking** - connection with potential buyers.
- **Trade shows** - DCCED promotes Alaska products in trade and catalog shows targeted for the widest exposure.
- **Trade missions** - DCCED leads business missions to selected countries, and can help arrange individual meetings for export-ready companies traveling overseas.
- **Advocacy** - DCCED acts as your liaison and advocate overseas and domestically, finding information on policies and procedures and working toward resolution of trade and development barriers.

**Overseas Representation**

DCCED has contractors in Japan, Korea, Taiwan, and Russia who represent the state in these markets. For information, please contact the Anchorage office.

- Tokyo Representative
- Seoul Office
- Taiwan Contractor
- Sakhalin Contractor

**Made in Alaska Program**

The Made in Alaska program encourages Alaskans and visitors to support Alaskan craft persons and manufacturers by purchasing goods displaying this program’s trademark. The Made in Alaska program identifies and promotes products manufactured within the state.

**Forest Product Preference, the Alaska Recycled Product Preference, and the Alaska Products Preference Programs**

These programs provide incentives for Alaska businesses responding to bids or proposals for state contracts by giving preferential consideration. The “Alaska Product Preference Program” and the “Alaska Forest Product Preference Program” can provide a cost preference of up to 7 percent, while the Recycled Product preference Program offers a 5 percent preference.

1. Alaska Product Preference Program is a program of preferences assigned to specific Alaskan products on the basis of the percent
of value added in Alaska.


3. The Recycled Product Program offers a 5 percent preference on recycled products; 50 percent of the value of the product must consist of a product that was previously used, and the recycling must be done in Alaska.

Office of Economic Development

Established in 2004, the Office of Economic Development (OED) facilitates economic development and employment opportunities, particularly in rural Alaska. OED offers specialized assistance in the tourism, fisheries, and minerals development sectors.

The OED:

- Manages the contract for the state’s marketing program.
- Provides technical assistance to individuals, communities, and local development organizations for planning and implementing programs for the development and marketing of visitor attractions, services, and facilities.
- Provides statewide public land and visitor information services.

Website: www.commerce.state.ak.us/oed/

Alaska Office of Tourism Development

The Alaska Office of Tourism endeavors to stimulate sustainable, diversified economic growth and job opportunities in Alaska through tourism development, while strengthening cultural values and maintaining quality of life for Alaskans.

The mission is accomplished by providing training, research, and information, as well as planning, business development and product development assistance to communities, businesses, agencies and residents.

Website: http://www.commerce.state.ak.us/oed/toubus/home.cfm

Office of Fisheries Development

The Office of Fisheries Development performs a number of functions related to the economic development of Alaska’s commercial fishing and seafood industry. Working in conjunction with industry, state, federal, and local agencies, this office serves as a catalyst for fisheries related economic development projects in Alaska. More information can be found at: http://www.commerce.state.ak.us/oed/seafood/seafood.cfm

Alaska Regional Development Organizations

DCCED; Division of Community Advocacy

Anchorage Office
550 West 7th Avenue, Suite 1770
Anchorage, AK 99501
Phone: (907) 269-8110
Fax: (907) 269-8125
Another form of assistance is available through the “Alaska Regional Development Organizations” (ARDOR) program. The ARDOR program was signed into law in 1988. The purpose of the ARDOR program is to facilitate economic development at the regional and local level through the development of a network of designated public/private economic development organizations.

ARDORs are not subdivisions of the state, but are nonprofit corporations responsible to locally appointed boards of directors. The program’s underlying goal is the creation of private sector employment through local economic development and capacity building.

ARDORs support a “bottom up” approach, which holds that sustainable economic growth is best accomplished through local determination of needs and priorities and ownership in the resulting projects. Through this program, nearly 200 representatives of local business, social and political interests are serving on the individual ARDOR boards of directors.

The authorizing statute, AS 44.47.900, allows for a maximum of fifteen ARDORs statewide with only one organization designated within a specified region. At the present time, there are a total of fourteen designated ARDORs statewide serving most of the state’s population. If you are located within one of the existing ARDOR regions, an excellent first step in the development of any business or economic development project would be contacting the ARDOR executive director of that region and asking for his or her advice and counseling.

ARDOR executive directors are economic development professionals with knowledge of local and economic conditions and the ability to access information, help and technical assistance from a wide variety of state and federal agencies and the private sector.

Community Development Quota Groups

DCCED; Division of Banking and Securities
P.O. Box 110807
Juneau, AK  99811-0807
Phone (907) 465-5536
Fax: (907) 465-2549

Email: Greg_Cashen@commerce.state.ak.us

Website: www.commerce.state.ak.us/bsc/CDQ/cdq.htm

The “Community Development Quota Program” (CDQ) was developed to allow residents of Bering Sea coastal communities in Western Alaska the ability to participate in the groundfish harvest while providing economic
development to the region. The CDQ program is administered jointly by the DCCED (lead agency) and the Alaska Department of Fish & Game.

The CDQ program is a federal program that allocates a portion of the Total Allowable Catch (TAC) for all federally managed Bering Sea and Aleutian Island groundfish, halibut and crab species to eligible communities in western Alaska. The CDQ program includes Pollock, halibut, sablefish, Atka mackerel, Pacific cod, and crab species. Currently, the CDQ program has allocated portions of the groundfish fishery that range from 10% for Pollock to 7.5% for most other species. The CDQ program was granted perpetuity status through the Magnuson-Stevens Act authorized by Congress in 1996. The State of Alaska is responsible for the administration and oversight of the program.

Sixty-five Bering Sea coastal communities are eligible under federal and state regulations, formed six CDQ groups, and established partnerships with major fishing corporations. Local hire and reinvestment of proceeds in fishery development projects are required.

Since the inception of the program in 1992, the program has provided over $125 million in employment, education, and training benefits to more than 25,000 Western Alaskan residents. The program has also contributed to infrastructure development projects within the region as well as loan programs and investment opportunities for local fishermen.

Alaska Business Development Center, Inc.

3335 Arctic Blvd. Suite 203
Anchorage, AK 99503
(907) 562-0335 or (800) 478-3474
Fax (907) 562-6988

Website: [http://www.abdc.org/](http://www.abdc.org/)

The Alaska Business Development Center, Inc. (ABDC) is a nonprofit consulting firm specializing in providing business assistance to the Alaska commercial fishing industry. Currently, ABDC maintains a contract with the Alaska Division of Investments to provide one-on-one technical assistance to commercial harvesters and small business participants or potential participants in the Alaska fishing industry. This service offers assistance for those who desire expanded opportunity and employment in the industry, or who are in financial trouble. This program specifically targets projects that promote value added fish processing or increased product quality.

Counseling services available to new and existing fishing industry small businesses include, but are not limited to: business plan development, presentations to financial institutions, bankruptcy and tax problem resolution, marketing studies, contracting assistance, and other business management assistance. The center also provides “hands-on” counseling in the completion of federal, state, and private loan and grant applications.
ABDC also maintains additional contracts that are synergistic to the commercial fishing industry. One example is the dual contract with the Bristol Bay Economic Development Corporation. The Regional Business Development contract is designed to provide technical assistance to private individuals, groups and existing businesses to develop and/or expand seafood industry related business projects and opportunities as the need arises. The Infrastructure contract is designed to provide technical assistance to the 17 CDQ communities within the Bristol Bay region; in order to identify and develop project plans for seafood related infrastructure projects in those communities.

**Education/Training**

ABDC provides a variety of different training opportunities to individuals, corporations, local governments, and rural communities throughout the State of Alaska. This consists of special customized training based on individual needs, which include Financial Literacy Training, Small Business Management, Business Plan Development, Cash-Flow Management, Strategic Planning, Human Resource Management, Contract/Grant Management and other business related topics.

**Alaska Business Development Center’s Volunteer Tax and Loan Program**

This program was incepted in 1996 by ABDC, in collaboration with the IRS, University of Alaska Anchorage College of Business and Public Policy, and the Alaska Division of Investments. Under this program Alaskan rural residents are provided, free of charge, professional tax preparation services, business counseling and training, and IRS problem resolution assistance. In 2005 alone, the program provided services to 74 villages in nine regions within Alaska, assisted approximately 5,800 individuals, prepared over 3,000 tax returns and generated approximately $3.2 million dollars in tax refunds. The program has assisted 936 permit holders, crewmembers, and other individuals with fishing-related occupations.

---

**Alaska Small Business Development Center**

430 West 7th Avenue, Suite 110
Anchorage, AK 99501
Phone: (907) 274-7232 or (800) 478-7232

Website: [www.aksbdc.org](http://www.aksbdc.org)

The mission of the “**Alaska Small Business Development Center**” (AKSBDC) is to foster, promote, and assist the growth and development of small businesses in the State of Alaska through a multi-faceted business assistance program.

The objectives of the AKSBDC program are to leverage federal dollars and resources with those of the state, academic community and private sector to:

- Strengthen the small business community;
- Contribute to the economic growth of the communities served;
• Make assistance available to more small businesses than currently possible with federal resources, and
• Create a broad based delivery system to the small business community.

The University of Alaska Anchorage College of Business & Public Policy serves as the host institution for the AKSBDC.

Counseling and training in the following specialized areas are the primary services provided to small business owners and individuals interested in starting a business:

• Business Start Up/Acquisition
• Sources of Capital
• Marketing/Sales
• Government Procurement
• Accounting & Records
• Tax Compliance
• Financial Analysis/Cost Control
• Inventory Control
• Engineering, R&D
• Personnel
• Computer Systems
• E-Commerce
• International Trade

Business counseling can also be accessed from anywhere in the state via the AKSBDC’s toll free number at 800-478-7232.

**AKSBDC Locations:**

UAA SBDC
430 W. 7th Avenue, Suite 110
Anchorage, AK 99501-3550
Phone: (907) 274-7232
Fax: (907) 274-9524
Toll-free: (800) 478-7232

UAF SBDC
613 Cushman Street, Suite 209
Fairbanks, AK 99701-4655
Phone: (907) 465-7232
Fax: (907) 456-7233

Juneau SBDC
3100 Channel Drive, Suite 306
Juneau, AK 99801-7814
Phone: (907) 463-3789
Fax: (907) 463-3489

Kenai Peninsula SBDC
43335 Kalifonsky Beach Rd., Suite 16
Soldotna, AK 99669-8250
Phone: (907) 262-7497
Fax: (907) 262-6762

Mat-Su SBDC
201 N. Lucille St., Suite 2A
Wasilla, AK 99654-7010
Phone: (907) 373-7232
Fax: (907) 373-7234

Rural Outreach Program of the Alaska Small Business Development Center
430 W. 7th Avenue, Suite 110
Anchorage, AK 99501-3550
Phone: (907) 274-7232
Fax: (907) 274-9524
Toll-free: (800) 478-7232

**AKSBDC Procurement Technical Assistance Center**

The “Procurement Technical Assistance Center” (PTAC) at the AKSBDC helps area businesses bid competitively on federal, state, and local government contracts. PTAC Alaska provides market research and technical assistance to businesses interested in selling their goods or services to government agencies. Experienced specialists in government marketing assist firms in
identifying potential markets, determining its possibilities, developing a market strategy and identifying points of contact at targeted agencies. The PTAC uses a number of computer databases that provide timely information and bidding opportunities from federal, state, local and foreign agencies. Specific services include:

- Technical counseling
- Bid & proposal preparation
- Training seminars
- Marketing resources
- Electronic commerce
- Solicitation acquisition

In Anchorage, PTAC is located at 430 West 7th Avenue, Suite 110. In Fairbanks, the PTAC office is located at 613 Cushman Street, Suite 209. For more information on PTAC Alaska contact Mike Taylor at (907) 274-7232 (800 478-7232).

Email: angmt1@uaa.alaska.edu.

Alaska Travel Industry Association

2600 Cordova Street, Suite 201
Anchorage, AK 99503
Phone: (907) 929-2842
Fax: (907) 561-5727

Website: www.alaskatia.org/

Email: atia@alaskatia.org

For the past four years the Alaska Travel Industry Association (ATIA) has been in existence to promote trade and marketing trade for over 1000 large and small tourism and travel-related businesses throughout Alaska.

The Alaska TIA has addressed a wide variety of issues that impact the travel and tourism industry including:

- Glacier Bay entry permitting
- Tongass shoreline outfitters plan
- Designation of scenic highways and byways in Alaska
- Addressed targeted and specific tourism taxation issues
- Commented on the state transportation improvement project

BUY ALASKA

The “BUY ALASKA Program” assists businesses, consumers, and government agencies in finding competitive Alaskan sources when buying goods and services. The program’s goal is to help Alaskans shift their “outside” spending by just 10% back to businesses in Alaska, creating a stronger local economy. The BUY ALASKA program offers the following free services:

- Membership in the BUY ALASKA Program
- Sales referrals and leads for businesses enrolled in BUY ALASKA
- Membership listing in the searchable BuyNet database is located at www.buyalaska.com.
- Research services for buyers trying to find competitive local suppliers
- Assistance in finding competitive local suppliers to buy from
- Statewide public awareness advertising by BUY ALASKA
promoting buying from businesses in Alaska

- Website offering an interactive “Sign Up Wizard” and searchable business database called “BuyNet”

All businesses located in Alaska are encouraged to register with the BUY ALASKA program to ensure inclusion in the BuyNet database used for making referrals. BUY ALASKA’s offices are located at 430 West 7th Avenue, Suite 110. Log on to www.buyalaska.com or contact Bridget McCloud or Stella Josephine at (907) 274-7232 for more information on how the program can specifically benefit your business

---

**The Technology Research and Development Center of Alaska**

The “Technology Research and Development Center of Alaska” (TREND) provides Alaskan businesses with assistance in the areas of research grant proposals, technology transfer, searches and angel capital. All services are absolutely confidential and, with the exception of AceNet, completely free of charge. ATTC provides the following services:

- Comprehensive assistance with all aspects of the Small Business Innovation Research Grants (SBIR) and Small Business Technology Transfer (STTR) programs. (The SBIR and STTR programs represent a process through which federal agencies, such as the Department of Defense and the National Science Foundation, solicit small businesses to research and develop technology that is of interest or necessity to their agency and the nation.)
  - Proposal review
  - Matches between client research interest and SBIR topics
  - Refinement of research ideas
  - Other services as needed
- Technical searches for background information
  - Preliminary patent searches
  - Subscription databases
- Technology transfer
  - Links to The National Aeronautics and Space Administration (NASA) NASA developed technologies
- AceNet Network operator for Alaska
  - SBA sponsored listing service for entrepreneurs seeking equity investments in their business between $250,000 and $5 Million

ATTC is located at 430 West 7th Avenue, Suite 110. For more information, please contact attc@arctic.net or call (907) 274-7232.

---

**Virtual Enterprise Manufacturing of Alaska**

The Virtual Enterprise Manufacturing of Alaska (VEMAK) program helps small to medium sized manufacturers,
fabricators, finishers, and material suppliers in producing parts for aging weapons systems for the U.S. Department of Defense. The goal of the VEMAK program is to develop manufacturing infrastructure in Alaska through hands-on assistance to Alaska based small businesses. By uniting small manufacturers to form a “virtual manufacturing network”, Alaska businesses can utilize their combined production skills, capabilities and capacities to function as a larger manufacturing enterprise. The result is rapid, efficient, and effective production of parts that meet the needs of the Department of Defense as well as the business community of Alaska.

VEMAK is located at 430 West 7th Avenue, Suite 110. For more information on VEMAK please contact Chris Owens at (907) 274-7232 (800-478-7232) or vemak@aksbdc.org.

World Trade Center Alaska

431 West 7th Avenue, Suite 108
Anchorage, AK 99501
Phone: (907) 278-7233
Fax: (907) 278-2982

Email: info@wtcak.org

Website: www.wtcak.org

The “World Trade Center Alaska” (the Center) is a statewide membership association of companies, individuals and organizations involved directly or indirectly with international business. The mission of the Center is to assist Alaskans to compete for international trade and investment in the global marketplace. Established in 1987, the Center is a private, non-profit organization and is part of the global network of 300+ World Trade Centers. The Center provides information and services designed to connect Alaskan sellers with overseas buyers. Through its programs and events, the Center helps Alaskans to gain the technical expertise necessary to successfully conduct international business. Activities include trade counseling, seminars, shows, missions, a monthly luncheon series and the annual statewide economic forecast luncheon.
CHAPTER 8
FINANCIAL ASSISTANCE

Financing of a new business can come from various sources. Some of the most common sources are personal savings, family and friends, banks, federal, state and local programs or venture capital companies. This chapter is divided into three sections: federal, state, and venture capital financing available to potential and established Alaskan businesses. When requesting financing from any source, be sure to provide a thorough business plan and understand that lending sources often require 20 to 50 percent equity participation by the business entity; this demonstrates a commitment by you to your business venture.

FEDERAL PROGRAMS

Bureau of Indian Affairs

U.S. Department of the Interior
Branch of Credit and Finance
P.O. Box 25520
Juneau, AK 99802-5520
Phone: (907) 586-7103 or (800) 645-8397
Fax: (907) 586-7037

The Department of Interior (DOI), Bureau of Indian Affairs (BIA) is a federal agency, which administers loan programs under the Indian Finance Act. The BIA offers the following program:

Loan Guarantee Program (LG)

The BIA offers either 80 percent or 90 percent guarantees on loans made by a commercial bank to an Alaska Native, American Indian, tribe, or ANCSA Corporation. The ceiling limit for an individual is $500,000 and $7.0 million for tribes and ANCSA Corporations. Based upon need, interest subsidies are available. Loan limits are subject to the availability of appropriations.

U.S. Department of Agriculture Rural Development

USDA Rural Development
800 West Evergreen, Suite 201
Palmer, AK 99645-6330
Phone: (907) 761-7722
Fax: (907) 761-7793
Email: Dean.Stewart@ak.usda.gov
Website: www.rurdev.usda.gov

The United States Department of Agriculture (USDA) Rural Development programs include: Rural Business - Cooperative Service (RBS), Rural Utilities Service (RUS), and Rural Housing Service (RHS). USDA Rural Development has a variety of programs available to support economic and community development in rural areas, including loan guarantees, direct loans, and grants. These programs include:

Business and Industry Loan Guarantees (B&I)

Rural Business - Cooperative Services
(RBS) can provide a loan guarantee for loans of up to $25 million for businesses located in rural areas or cities under a population of 50,000. (In Alaska, this includes all areas outside the Municipality of Anchorage.) Applicants may be individuals, partnerships, corporations, cooperatives, or nonprofit corporations. Almost all legal non-agriculture businesses are eligible. Eligible purposes include real estate, equipment, working capital, transfer of ownership, and debt restructure.

Rural Business Enterprise Grants (RBEG)

This grant program is used to support the development of small or emerging private business enterprise in rural areas. Eligible applicants are nonprofit corporations, municipalities or federally recognized Indian groups.

Rural Business Opportunity Grants (RBOG)

This grant program supports economic development planning in rural communities and provides for technical assistance programs supporting entrepreneurs and small businesses. Eligible applicants are nonprofit corporations, municipalities, federally recognized Indian groups, and cooperatives.

Value Added Producer Grants (VAPG)

This highly competitive grant program provides funding to independent agriculture producers, producer groups, and producer-owned cooperatives. Fishermen are considered independent agriculture producers. Funds can be used to support marketing of the producer’s value-added products or for working capital needs related to the processing facility.


Grants are available to farmers, ranchers, and small businesses to support the purchase and installation of renewable energy systems or completion of energy efficiency improvement projects. Renewable energy includes wind, solar, biomass, geothermal, and certain hydrogen applications. Energy efficiency can be related to HVAC, refrigeration, process improvement, etc. which results in a significant reduction in demand for energy.

Grant funds are limited but their use is quite flexible, including land purchase, building construction, equipment, technical assistance or small revolving funds. Grants are made to projects that have good potential to result in small business development or expansion.

Small Business Administration (SBA)

Anchorage District Office
510 L Street, Suite 310
Anchorage, AK  99501
Phone: (907) 271-4022
Fax: (907) 271-4545

Websites:  www.sba.gov
          www.sba.gov/ak

Congress created the U.S. Small Business Administration (SBA) in 1953
to help American’s entrepreneurs form successful small enterprises. Today, SBA’s program offices in every state offer financing, training, and advocacy for small firms. In addition, the SBA works with thousands of lending, educational, and training institutions nationwide.

The Small Business Administration has several financial assistance programs:

**Guaranty Loans**

These loans, made by banks, may take several forms. All of SBA’s financial assistance programs are under this program. The loan request is initiated by you to your local lender, and is disbursed by the lender. Your payments are made to the lender receiving SBA’s guaranty.

To obtain SBA’s guarantee, the lender issues the SBA application.

SBA may guarantee up to 80 percent of loans up to $100,000 or up to 75 percent of loans up to $2 million.

**Specialized Loans**

Specialized loans include the International Trade Loan Program, Export Loan Program, Seasonal Line of Credit Program, Contract Loan Program, and Certified Development Company.

**Projects Eligible for Funding**

Funding may be used to finance working capital needs, inventory purchases, machinery and equipment, leasehold improvements, business real estate, and in some circumstances, debt consolidation.

**Funding Criteria**

Applicants must meet SBA standards for small businesses. SBA uses much of the same credit criteria as banks, employing such creditworthiness tests as cash flow, management ability and adequate owner investment.

For more information regarding the programs available through the SBA, contact the Anchorage branch, or visit the web site.

**Women$finances**

YWCA of Anchorage
324 E. 5th Ave
Anchorage, AK 99501
Phone: (907) 644-9610

Email: lwhite@ywcaak.org

Women$finances, a program of the YWCA of Anchorage, is an entrepreneurial training program designed to assist women to successfully establish, grow and operate small businesses. Consistent with the YWCA’s mission to empower women and eliminate sexism, the mission of Women$finances is to create a sense of the possible for all entrepreneurs and small business owners in Alaska.

The Women$finances program is Alaska’s only Women’s Business Center designated by the U.S. Small Business Administration (SBA).

Women$finances provides:

- BrassTacks© Business Basics, a 10-week business course offered
onsite and online.

- A variety of business training courses covering such topics as marketing, how to apply for a business loan, e-commerce and more.
- Internet and computer access at the YWCA.
- Access to markets through our booths at the Anchorage Saturday Market and various trade shows.
- Micro loans of up to $10,000 for women-owned businesses.
- Mentoring and personalized business counseling.
- Financial literacy seminars.
- An Online Learning Center with access to a multitude of web resources for starting and running a successful business.
- Networking Opportunities through the Women’s Network for Entrepreneurial Training (WNET) Roundtables. These are monthly brown-bag workshops and relationship building sessions for WNET members.

All of the programs, with the exception of the Micro loan, are available to both men and women. Though the courses and workshops are rarely offered for free, scholarships and sliding fee scales are available for qualified individuals. To learn more about the program and to see a current schedule of classes, go to www.ywcaak.org/finances.htm.

Alaska Department of Natural Resources
Division of Agriculture
1800 Glenn Highway, Suite 12
Palmer, AK 99645-6736
Phone: (907) 745-7200
Fax: (907) 745-7242

Website: http://www.dnr.state.ak.us/ag/ag_arlf.htm

The “Agricultural Revolving Loan Fund” (ARLF) has provided funding for farm development, product processing, equipment, livestock, and annual operating needs of Alaska’s farmers since 1953. The purpose of the program is to foster growth of viable agricultural enterprises for resident farmers, homesteaders, partnerships, or corporations located in the State of Alaska. Loan interest rates are a fixed rate comparable to other agricultural lending institutions. Depending on loan purpose and repayment capacity of the borrower, loan terms may be up to 30 years. Loan authority rests with a seven-member board that meets monthly to consider loan requests and other loan related actions.

Alaska Industrial Development and Export Authority
813 West Northern Lights Blvd.
Anchorage, AK 99503
Phone: (907) 269-3000
Fax: (907) 269-3044

Website: www.aidea.org
The “Alaska Industrial Development and Export Authority” (AIDEA) is a public corporation of the state that provides financing assistance for economic growth in Alaska. Financing assistance provided by AIDEA range from working capital loan guarantees for small businesses to multi-million dollar ports that are owned by AIDEA. Businesses and projects financed by AIDEA must be economically feasible and able to demonstrate the ability to repay debts; and must enhance the economy of the state, providing or maintaining jobs for Alaskans.

Through its financing assistance programs AIDEA plays a key role in meeting the state’s need for long-term commercial financing. AIDEA’s programs help provide liquidity to financial institutions, extend the term of the loan for the Alaskan business, and support private sector investments. Under AIDEA’s loan participation and guarantee programs, a bank must originate loans. AIDEA does not provide direct loans.

Under AIDEA’s Development Finance Program, AIDEA has the ability to own a specific project or portion of a project. The AIDEA-owned projects are leased to and operated by private sector users. Typically, the projects provide infrastructure support for private sector resource development and utilization. Examples of projects owned by AIDEA include the DeLong Mountain Transportation System (road and port serving the Red Dog Mine), the Federal Express Aircraft Maintenance Facility, and Snettisham Hydro Project.

Alaska Division of Investments

DCCED
Alaska Division of Investments
P.O. Box 34159
Juneau, AK 99803-4159
Phone: (907) 465-2510 or (800) 478-LOAN (5626)
Fax: (907) 465-2103

Website:
www.commerce.state.ak.us/investments

Alaska Division of Investments
550 W. 7th Ave. Suite 1650
Anchorage, AK 99501-3568
Phone: (907) 269-8150
Fax: (907) 269-8147

The Alaska Division of Investments (ADI) offers loans for commercial fishing, fisheries enhancement, and small business economic development, as well as assumptions on existing loans under a number of loan programs. Further information may be obtained by contacting the Juneau or Anchorage offices.

Commercial Fishing Revolving Loan Fund

Commercial fishing loans are available for various purposes at prime plus two percent (up to a maximum of 10.5 percent) for a maximum 15-year term. All loans must be secured by adequate collateral. A reduced interest rate of prime minus two points is available under Sections A, B, and F for gear or vessel upgrades that improve product quality.

- Section A loans may be made to
eligible commercial fishers for the purchase of Alaska Commercial Fishing Limited Entry Permits or to upgrade existing vessels or gear to improve the quality of Alaska seafood. To qualify an applicant must have been an Alaska resident for the two year period immediately preceding the date of application and have three years of commercial fishing experience during the past five years including the most recent season. The maximum loan amount is $300,000.

- **Section B loans** may be made to eligible individuals to purchase limited entry permits or to purchase, repair, or upgrade vessels or gear. To qualify an applicant must have been an Alaska resident for the two year period immediately preceding the date of application and must be denied financing by a private sector lender. In addition, applicants must either be economically dependent on commercial fishing for a livelihood and consider fishing a traditional way of life or live in an area that does not have occupational opportunities available other than commercial fishing. The maximum loan available is $100,000.

- **Section C loans** may be made to eligible individuals to purchase halibut or sablefish quota shares. To qualify an applicant must have been an Alaska resident for the two year period immediately preceding the date of application and must be denied financing by a private sector lender. In addition, applicants must have held a limited entry permit or crewmember license and actively participated in a fishery for two of the past five years. The maximum loan available is $300,000.

- **Section D loans** may be made to eligible commercial fisherman to satisfy past due federal tax obligations. To qualify an applicant must have been an Alaska resident for the two year period immediately preceding the date of application and be current on tax filings with the federal government. The maximum loan available is $30,000.

- **Section F loans** may be made to eligible individuals to upgrade existing tender vessels and gear to improve the quality of Alaska seafood products. This is a new program that goes into effect October 25, 2005. To qualify, an applicant must have been an Alaska resident for the two-year period immediately preceding the date of application. The maximum loan available is $300,000.

- **Existing commercial fishing vessel and gear loans** made by other lenders may be refinanced. To qualify an applicant must have been an Alaska resident for the two-year period immediately preceding the date of application. The maximum loan amount is $300,000.

### Rural Development Initiative Loan Program

This program was established in 2000 to provide financing to small businesses creating jobs in rural communities. The fund is owned by AIDEA and serviced by ADI through a servicing contract. To qualify a business must be located in a community with a population of 5,000 or less that is not connected by road or rail.
to Anchorage or Fairbanks, or in a community with a population of 2,000 or less if connected by road or rail to Anchorage or Fairbanks. In addition, the loan must result in the creation of jobs and the applicant must provide a portion of the project funding. The interest rate charged is prime minus 1 point with a minimum rate of 6%. The maximum loan amount is $100,000 although two or more individuals may combine their eligibility on a project and borrow up to $200,000.

**Fisheries Enhancement Loan Program**

Loans may be made to qualified regional and non-regional private nonprofit corporations that have obtained a permit from the Alaska Department of Fish and Game. Loan proceeds can be used to plan, construct, and operate fish hatchery facilities or to engage in other salmon enhancement activities in the State. The interest rate is prime plus one point not to exceed 9.5%. The maximum loan available is $10 million.

**Small Business Economic Development Revolving Loan Fund**

This program was established in 1987 in conjunction with the U.S. Department of Commerce, Economic Development Administration (EDA). The fund is owned by the AIDEA and administered by ADI through a servicing contract. The purpose of the program is to provide private sector employment in the areas designated by EDA. Applicants are required to obtain additional private, non-public financing of at least twice the amount requested and must be denied financing by a private sector lender. The interest rate charged is prime minus 4 points with a minimum rate of 4 percent. The maximum loan amount is $300,000.

---

**PRIVATE PROGRAMS**

**Alaska Commercial Fishing and Agriculture Bank**

2550 Denali Street, Suite 1201
Anchorage, AK 99503
Phone: (907) 276-2007
Fax: (907) 279-7913
(800) 544-2228 (toll free)

Website: [www.cfabalaska.com](http://www.cfabalaska.com)

Email: cfabanch@gei.net

The “Alaska Commercial Fishing and Agriculture Bank” (CFAB) is a private cooperative owned and operated by its member/borrowers. CFAB, which opened its doors in 1980, was created by Alaska statute to help meet the financing needs of the commercial fishing and agriculture industries. It is the only private lender authorized to accept Alaska commercial fishing entry permits for collateral.

In 2000, CFAB’s lending authority was expanded to include the tourism and other resource-based industries.

By statute, a borrower must be an Alaska resident or a corporation whose majority ownership is Alaska residents.

CFAB borrowers are its owners and as such they participate in the management
of the cooperative by electing and serving on the Board of Directors. Members also share in the annual financial results through the partial refund of interest paid and dividends derived from the annual profits.

Juneau Economic Development Council

612 West Willoughby Avenue, Suite A
Juneau, AK 99801-1732
Phone: (907) 463-3662
Fax: (907) 463-3929

Website: www.jedc.org

The mission of the “Juneau Economic Development Council” (JEDC), as a public/private partnership, is to foster a healthy and “sustainable” economic climate in the City and Borough of Juneau and in Southeast Alaska. The Council is pro-active and undertakes a number of specific efforts to maintain, expand, and create industries in Juneau and Southeast. The Council collaborates with existing local and regional organizations to diversify and stabilize the economy, while protecting the unique Alaskan character and quality of life.

Southeast Alaska Business Assistance Center

Contact: Brian Johnson, Director

Email: bjohnson@jedc.org

This regional assistance center services Southeast, Alaska (an area from Metlakatla to Yakutat). They offer general and customized business workshops, one-on-one business counseling including business planning. These services are free.

Southeast Alaska Revolving Loan Fund

Contact: Margaret O’Neal

Email: moneal@jedc.org

The Southeast Alaska Revolving Loan Fund (RLF) provides technical assistance and direct secured loans to small business owners and other regional employers, including start-ups, who cannot otherwise obtain financing for viable projects that will provide employment in Southeast communities. The RLF operates several community-based revolving loan funds and is a USDA Intermediary Relending Program (IRP) lender.

Wood Products Development Service

204 Siginaka Way
Sitka, Alaska 99835
Phone: (907) 747-5688
Fax: (907) 747-4331
Contact: Dan Parrent

Email: dparrent@ptialaska.net

Wood Products Development Services is a statewide program that focuses on diversifying and strengthening companies in Alaska’s wood products industry and the development of value-added wood products manufacturing. Wood Product Development service will assist companies to diversify product lines, to improve productivity and marketing, and to increase global competitiveness.
SpringBoard

Contact: Meagan Gleason  
Email: mgleason@jedc.org

Assists Alaskan enterprises with the development, manufacture, and commercialization of new products and services. SpringBoard is intended to identify and capitalize on these technologies in a variety of ways, including the commercialization of these technologies into core Alaskan industries like oil, mining, timber, and fishing. These products and services have the potential to benefit the private sector, the Department of Defense (DoD), and society at large.

Knowledge Industry Network (KIN)

Contact: Meagan Gleason  
Email: mgleason@jedc.org

To distinguish the state as a cauldron of entrepreneurship and knowledge exchange to be used as a platform for innovation and interaction in Alaska, KIN supplies essential tools for employers, university students, civic entrepreneurs, and members of the professional workforce to connect across the regions and industry sectors of Alaska.

Alaska Village Initiatives

1577 C Street, Suite 304  
Anchorage, AK 99501  
Phone: (907) 274-5400 or (800) 478-2332  
Fax: (907) 263-9971

Website: www.akvillage.com  
Email: info@akvillage.com

“Alaska Village Initiatives” (AVI) is a private non-profit, membership-based rural community development corporation, dedicated to improving the well-being of rural Alaska communities, families, and individuals by embracing their cultural values, and strengthening their self-reliance through training, assistance, advocacy, and economic development.

Who Is Eligible for Membership?

Regional and sub-regional nonprofit organizations that are voting members of Rural Alaska Community Action Programs, the 12 Regional Corporations that formed the Alaska Native Settlement Claims Act, IRA’s, village corporations, cooperatives and ventures, and other low-income community based organizations.

The corporation or community enterprise must be a legal entity and have at least 15 members or shareholders over 19 years of age who live in rural Alaska (any place in Alaska outside the municipalities of Anchorage, Fairbanks, and Juneau). The annual membership fee is $50.

Why should a corporation or community enterprise join Alaska Village Initiatives?

Alaska Village Initiatives offers its member a variety of services that can enhance your community or organization to become self-sufficient. Along with a wide range of existing benefits, AVI regularly surveys its
members and seeks new benefits designed to meet its members' needs. Other benefits for members to consider are:

- Priority access to programs
- Discounted contracting fees
- Career development opportunities including professional training seminars and conferences.
- Quarterly newsletter
- Membership directory
- Access to rural Alaska database

AVI offers a full range of fee-based programs and services designed to strengthen village economies, to create jobs and skills, and achieve financial self-sufficiency. Examples of programs and services include:

- Professional Services Group
- Community visioning and planning
- Board training
- Strategic planning
- SBA 8(a) application assistance
- Grant application technical assistance
- Mergers & acquisitions
- Other technical assistance
- Broadband internet training
- Alaska village environmental services
- Project Code Red®
- Tri-Max Fire Suppression System
- Private land wildlife management
- Rural small business conference

Professional Services Group

Professional Services Group (PSG) is the conduit for professional services. For example, all board training, planning, business education and development, grant technical assistance and broadband Internet training are provided through PSG. PSG often brings other AVI divisions together to work on a specific project. By bringing staff under the PSG umbrella, AVI offers the combined expertise of AVI staff and associates to each project.

Private Lands Wildlife Management

The primary objective of the Private Lands Wildlife Management (PLWM) initiative is to provide incentives to landowners to manage their land resources for the benefit of wildlife. This strategy will have a long-term effect of increasing wildlife populations, primarily through habitat improvement. Larger wildlife populations will increase subsistence hunting opportunities and bring cash income to rural local economies through tourism and recreational hunting revenues.

Alaska Village Environmental Services (AVES) provides the firefighting unit Tri-Max and Project Code Red® (fire department in a box).

Rural Small Business Conference

Each year AVI hosts the Rural Small Business Conference. The Conference is designed to provide business and technical information, as well as networking opportunities to rural Alaska businesses. A focal point of the Conference is the Rural Alaska Marketplace Tradeshow. This tradeshow is an excellent opportunity for participants to get to know exhibitors and see their showcase of products and services.
Tanana Chiefs Conference

Tanana Chiefs Conference Building
122 First Ave. Suite 600
Fairbanks, AK 99701
Phone: (907) 452-8251
Fax: (907) 459-3957
Toll free in Alaska: 1-800-478-6822
Toll free out-of-state: 1-800-770-8251

Website:
http://www.tananachiefs.org/index.html

“Tanana Chiefs Conference Business Development Center” (TCC) has two loan funds available for businesses. The intent of the loan programs is to provide capital for businesses, which, in turn will improve economic growth by creating and maintaining jobs. Long-term success of these programs depends on each individual borrower’s timely repayment of loan proceeds.

Denji Fund

The Denji Fund is for businesses located within the 42 TCC villages. The Denji Fund can lend up to 75% of total project costs for a total between $1,000 - $250,000. Financing terms are between 1-15 years with an interest rate of 2% above the prime rate. The Denji fund is a last resort for capital; the client must be denied financing by a bank or other financing entity.

Revolving Loan Fund (RLF)

The Revolving Loan Fund (TCC-RLF) is a loan program for business within the Fairbanks North Star Borough. The RLF can lend up to 85 percent of total project costs for a total between $1,000 - $50,000. Financing terms are between 1-15 years with an interest rate of 2% above the prime rate. The RLF is a last resort for capital; the client must be denied financing by a bank or other financing entity.

Alaska Minority Business Development Center

Alaska Minority Business Development Center
122 1st Avenue, Suite 600
Fairbanks, AK 99701
Phone: (907) 452-8251
Fax: (907) 459-3851
(800) 478-6822 (statewide)
(800) 770-8251 (out of state)

Website:
http://www.tananachiefs.org/mbdc/default.htm

The “Alaska Minority Business Development Center” (MBDC) is open for business at the TCC building in Fairbanks. The program is designed to assist all minorities who wish to start a business, and can help with everything from general technical assistance and advice to assisting in the preparation of loan applications and other technical documents. The only geographic requirement is that the proposed business and business owner be located in Alaska. In order for the program to be productive, the MBDC must charge a nominal fee for services provided. The rate at which the individual will be charged is dependent upon their ability to pay and the size of the business, with the remaining costs being paid through the program funding.
Venture Capital

Venture capital is money private investors supply to businesses with the expectation that their money will return to them with a large profit. Venture capitalists are in the business of investing money to make money, and they expect equity positions in the companies they finance. Most venture capitalists have definite preferences concerning the location, type, and size of companies in which they are willing to invest. Most entrepreneurs and businesspersons are really not very familiar with the business of venture capital. Some tend to believe that venture capital is easily available for all sorts of businesses. It is not. Of the over 50,000 operating businesses in Alaska only a very tiny number can hope to ever interest a venture capitalist, much less be funded.

Many believe that venture capital is overly expensive, or that a company will have to give up too much control of the business. It is certainly true that venture capital is expensive and that venture capitalists will expect a say in the operation of the enterprise. However, it is important to remember that the terms and conditions of the investment are negotiable, to a point, and more important, the entrepreneur needs to balance the costs of venture capital against the cost of foregoing the business opportunities or market share that can be gained from moving quickly and gaining an adequate scale of operation.

Venture capital firms are interested in investing in businesses with especially high growth potential. The industry as a whole expects to generate an annual return on investments of approximately 30 percent, and that average figure includes a substantial number of total failures. Venture capitalists look for between three and ten times return on investment over a four to seven year investment horizon and even more with especially risky companies. Venture capitalists are usually interested in investments of $250,000 and above. A venture capitalist may receive hundreds of proposals annually and reject the majority of them out of hand; perhaps one or two percent will even be seriously considered.

If the decision is made to invest, the venture capitalist can be expected to take an active interest in the operation of the business. Understanding this relationship is a necessary first step for the entrepreneur, as a good relationship between the entrepreneur and the venture capitalist is vital. This partnership will allow a developing business to achieve its objectives faster and more efficiently, which, in today’s dynamic and highly competitive marketplace, may be a critical factor in the survival and success of new business development.

For more information on Alaska venture capital and procedures for obtaining venture capital, contact DCCED or SBDC. Venture capital directories can also help business owners find appropriate investment firms for their businesses; these directories are available at your local library. See Chapter 10 for DCCED’s and SBDC’s locations and contact numbers.
BIDCOs

Business and Industrial Development Corporations (BIDCOs) are private sector financial institutions intended to promote economic growth. They differ from banks in that they are permitted to make equity investments in growing businesses, as well as loan money. BIDCOs also are designed to provide more technical assistance and management consulting services to client businesses than banks provide.

The BIDCO concept was first developed in Michigan in the early 1980’s in response to a severe recession. Louisiana followed Michigan’s lead and also has an active BIDCO industry with a focus on rural businesses. To date, twenty states have passed statutes providing for the creation of BIDCOs.

In 1992, the Alaska Legislature passed the Alaska BIDCO Act. In 1996, the legislature authorized the Alaska Science & Technology Foundation (ASTF) to provide a $3 million loan to an Alaska BIDCO, if a $3 million private sector investment was raised. By fall 1996, ASTF issued a Request for Proposals for businesses interested in forming a BIDCO. In February 1997, the ASTF Board of Directors selected a proposal from Growth Capital for final negotiations. Negotiations were completed by the end of June and ASTF and Arctic Slope Regional Corporation (ASRC) supplied the initial capitalization. Alaska’s first BIDCO commenced formal operations on July 14, 1997.

For more information on Alaska BIDCOs and procedures for starting a BIDCO, contact Alaska Growth Capital.

Alaska Growth Capital

3900 C Street, Suite 302
Anchorage, AK 99503
Phone: (907) 339-6760
Fax: (907) 339-6771

Website: www.alaskagrowth.com
Email: info@alaskagrowth.com

“Alaska Growth Capital” is a commercial financial institution, licensed and regulated by the State of Alaska. It is not regulated as a bank, but rather as a BIDCO. BIDCOs do not accept deposits and do not do consumer lending. BIDCOs focus exclusively on financing businesses.

Alaska Growth Capital provides a financing alternative to businesses that may have trouble gaining access to traditional bank financing. It can provide stand-alone financing or participate with banks in joint financing.

It makes a special effort to reach out to three types of businesses:

1. Rural,
2. Minority-owned, and
3. Those that use innovative technology.

Alaska Growth Capital can finance any business operating within the state, but focuses on businesses that are expanding Alaska’s economy. It is primarily interested in industrial sectors such as manufacturing, resource development and tourism, and less interested in businesses such as restaurants and retail outlets.
Alaska Growth Capital can provide hands-on technical assistance to businesses in areas such as financial planning, marketing, and business operations. Clients also benefit from an affiliation with the 21 subsidiary companies of ASRC. ASRC, the owner of Alaska Growth Capital, is the largest corporation based in Alaska.

Certified Development Companies

Evergreen Community Development Association

Seattle Office serving Alaska
Desiree Gray, Senior Loan Officer
900 Fourth Avenue, Suite 2900
Seattle, WA 98164
Direct: 206-577-1426
Fax: 206-623-6613
Toll Free: 800-878-6613

Website: www.ecda.com
Email: dgray@ecda.com

“Evergreen Community Development Association” (ECDA) is a Certified Development Company (CDC) organized under the auspices of the U.S. Small Business Administration. It is one of the more than 250 CDC’s serving communities throughout the United States. CDC’s are private non-profit organizations staffed with professional lenders that are familiar with the SBA 504 Loan Program and how it may be used by small businesses to finance the expansion of their permanent fixed asset base. The 504 Loan Program provides permanent long-term financing with favorable rates and terms to the small businesses for this purpose.

The 504 Loan Program may be used to finance land and building acquisition, construction, long-term lease-hold improvements and major equipment purchases by actively managed small businesses that would occupy and utilize the premise as a part of their business. To be eligible the project must have a positive effect on business and the local economy by creating or retaining jobs or meeting other economic goals for the community.

The 504 Loan Program structure provides for a joint cooperative effort between a private lending institution and Evergreen to loan the small the business the funds it requires to fund a pre-defined project such as purchasing real property. The private lending institution provides at least 50 percent of the funds needed and ECDA can fund up to 40 percent for a total loan of 90 percent of the funds needed to fund a project. The remaining 10 percent of the project cost is provided by the small business. This 50/40/10 structure may vary depending on whether the business is well established or is a new start-up business, and whether the fixed asset being financed is considered special or general purpose in nature.

The private lender’s loan is secured by a primary security interest in the fixed assets being financed and Evergreen is secured by a subordinate security interest in the same fixed assets being financed. If construction funds are needed to complete a project such as construction or remodeling of a building is involved, the private lender provides
an interim loan to the borrower that is
repaid by the permanent loans provided
by the private lender and the ECDA.

The Evergreen portion of project
funding may be up to 40% of a project’s
cost, not to exceed $1,500,000,
$2,000,000 or $4,000,000 depending on
the nature of the business and project.
There is no limit on the size of the
private lender’s loan amount. The term
of private lender’s loan must be a
minimum of ten years for real estate
based projects and seven years for major
equipment purchases. The corresponding
Evergreen loan term is twenty years for
real estate and ten years for major
equipment-only purchases. The private
lender’s interest rates are negotiated
independent of ECDA and the SBA, but
must be reasonable. The Evergreen
interest rate is a fixed rate that is based
on cost of funds that are raised by selling
federally guaranteed debentures (a form
of bond) in the national market via New
York. The rate of interest has averaged
approximately 2.25 percent over the rate
of the U.S. treasury 10-year bonds at the
time the debenture is sold.

As the largest CDC in the Pacific
Northwest, ECDA serves the states of
Alaska, Washington and Oregon.
Founded in 1980, has helped create over
27,000 jobs during its 25-year history. It
has been involved in more than 1,400
projects – facilitating over 1.5 billion
dollars worth of real estate transactions.

Advantages of the 504 Loan Program:

For Businesses:
- Up to 90% financing = low down
  payment
- Fixed rates, often below market
- 20 year term
- No balloon payment

For Lenders:
- Low loan-to-value – usually 50%
- Senior collateral position for your
  loan
- Evergreen prepares the SBA
  paperwork
- CRA credit
- Lowers reserve requirements
- Reduce credit risk to any one
  borrower

Other Sources of Assistance

Other sources of assistance include state
and local chambers of commerce,
business associations, and numerous
nonprofit business assistance groups as
well as lending institutions and private
consultants. Refer to Chapter 10 for
additional information resources and
addresses.
This page intentionally left blank.
CHAPTER 9
ENVIRONMENTAL PROTECTION, HEALTH & SANITATION CONTROLS

ALASKA DEPARTMENT OF ENVIRONMENTAL CONSERVATION

Commissioner: Kurt Fredriksson
Deputy Commissioner: Dan Easton
(907) 465-5065

Website: http://www.dec.state.ak.us/

The "Alaska Department of Environmental Conservation" (DEC) is guided by the following mission: It is the policy of the State to conserve, improve, and protect its natural resources and environment and control water, land, and air pollution, in order to enhance the health, safety, and welfare of the people of Alaska and their overall economic and social well-being.

Division of Air Quality

Director: Tom Chapple
(907) 269-7634

Website: http://www.dec.state.ak.us/air/index.htm

The Air Quality Division enforces air quality standards and controls air pollution using three permit and compliance programs: non-point and mobile sources of air pollution; stationary out-of-stack discharges of air pollution; and field air monitoring and quality assurance.

Air Non-Point & Mobile Sources Program

Program Manager: Ron King
(907) 465-5100

Website: http://www.dec.state.ak.us/air/anpms/

The “Air Non-Point & Mobile Sources Program” is responsible for controlling air emissions, which pose a risk to human health and the environment from stationary, mobile and other sources.

The mission of the Air Non-Point & Mobile Sources Program is to protect public health and the environment by working to achieve ambient air quality standards throughout Alaska.

Air Monitoring and Quality Assurance Program

Program Manager: Gerry Guay
(907) 269-3070

Website: http://www.dec.state.ak.us/air/am/index.htm

The “Air Monitoring & Quality Assurance Program” operates and oversees air quality monitoring networks throughout Alaska. Primary services include:
• Operating ambient air quality monitoring networks to assess compliance with the National Ambient Air Quality Standards for carbon monoxide, particulates, nitrogen dioxide, sulfur oxide, and lead; and
• Assessing ambient air quality for ambient air level of air toxics;
• Issuing air advisories to inform the public of hazardous air conditions.

Air Permits Program

Program Manager: John Kuterbach
(907) 465-5100

Website: http://www.dec.state.ak.us/air/ap/mainair.htm

The “Air Permit Program” permits air emissions from stationary industrial operations and enforces compliance with air quality standards.

Division of Environmental Health

Director: Kristin Ryan
(907) 269-7644

Website: http://www.dec.state.ak.us/eh/index.htm

The Division of Environmental Health regulates safe drinking water, food, and sanitary practices. Our goal is to provide businesses with clear standards to provide safe food and drinking water to Alaskans.

Drinking Water Program

Program Manager: James Weise

(907) 269-7647

Website: http://www.dec.state.ak.us/eh/dw/index.htm

The “Drinking Water Program” permits and inspects public water systems to protect the public health of residents and visitors to Alaska.

Food Safety & Sanitation Program

Program Manager: Ron Klein
(907) 269-7501

Website: http://www.dec.state.ak.us/eh/fss/index.htm

The “Food Safety and Sanitation Program” reviews, inspects, trains and permits facilities that process, manufacture, sell, and serve food in Alaska.

Environmental Health Laboratory

Chief, Laboratory Services: Dr. Thomas K. Hathaway
(907) 745-3236

Website: http://www.dec.state.ak.us/eh/lab/index.htm

The “Environmental Health Laboratory” conducts chemical and microbiological tests of food, water, and soils. It also certifies commercial and municipal laboratories to analyze drinking water and accredits commercial laboratories to conduct soil contamination analyses.
The “Pesticide Control Program” investigates complaints, and conducts a variety of inspections including Marketplace, Use/Misuse, and Agricultural Worker Protection Inspections. They register pesticides for sale and distribution in Alaska. They certify applicators, promote Agricultural Worker Safety, regulate notification of the public before pesticides are applied in public areas, and issue pesticide permits.

Solid Waste Program

Program Manager: Kim Stricklan
(907) 745-3236

Website: http://www.dec.state.ak.us/eh/sw/index.htm

The “Solid Waste Program” is committed to protecting public health and the environment by reviewing permitting and inspecting municipal and industrial landfills and waste collection facilities.

State Veterinarian’s Office

State Veterinarian: Dr. Robert Gerlach
(907) 745-3236

Website: http://www.dec.state.ak.us/eh/vet/index.htm

The “State Veterinarian” permits and monitors the importation and exportation of pets, domestic livestock, and veterinary biologics. The State Vet further is charged with controlling new and emerging animal diseases, zoonotic diseases, foreign animal diseases, and agriculture based bio-terrorism threats.

Division of Information & Administrative Services

Director: Mike Maher
(907) 465-5010

Website: http://www.dec.state.ak.us/das/index.htm

DEC’s “Division of Information & Administrative Services” is dedicated to providing support for departmental programs and providing traditional administrative functions of accounting services, information services, budget review, and facility management.

Budget Services

Prepares the Department’s annual budget for review and approval by the Governor and Legislature.

Environmental Crimes Unit

The “Environmental Crimes Unit” (ECU) investigates criminal violations of Alaska’s environmental laws.

DEC has primary responsibility for the enforcement of laws governing the protection of water, land, and air quality. Normally, the regulatory staff through
administrative or civil remedies enforces these laws. However, when polluting or environmentally harmful conduct becomes intentional, knowing, or reckless, criminal enforcement must be considered. In addition to threatening the quality of Alaska’s environment, nearly all-environmental crimes involve a risk to public health, now or in the future. Environmental crimes include the illegal discharge of pollutants into Alaska's water sources, the improper disposal of solid or hazardous waste, and the illegal discharge of pollutants into the atmosphere.

ECU has statewide responsibility for the investigation and prosecution of the most egregious violations of environmental law. Primary duties include:

- Investigating significant threats of harm to public health or the environment;
- Identifying those responsible for the most serious violations of environmental law;
- Prosecuting those responsible for committing environmental crimes;
- Preventing unfair economic advantage by violators who try to avoid regulatory requirements;
- Identifying those responsible for costs of environmental cleanups; and,
- Providing primary and advanced enforcement training for the department's regulatory staff.

Financial Services

Financial Services ensures DEC's financial processing is in compliance with federal/statutory/regulatory requirements as well as generally accepted accounting principles. Services include:

- Accounts payable;
- Accounts receivable – pay DEC invoices;
- Federal revenues/billings/reporting;
- Fund accounting;
- Cost recovery and cost allocation planning; and,
- Financial auditing to ensure compliance with all laws, statutes, and regulations pertaining to appropriations and generally accepted accounting principles.

Information Services Program

Planning and technical support to the department on centralized information systems. Services include:

- Data management;
- Network services;
- Software and hardware;
- Documentation standardization and software licensing;
- Planning and technical network support to the department on systems connectivity;
- Desktop support;
- Network services support; and,
- Hardware and software support.

Procurement Services

Procurement adheres to the State of Alaska statutes and regulations for the procurement of goods, services, and facility leases. Services include:

- Procurement - How to do business with the State of Alaska, Administrative Manual, Contract Awards, Statutes and Regulations;
- Contract Management;
- Facility Leasing and Management;
- Public Notices: Request for Proposals and Invitations to Bid for DEC; and,
- Property - Surplus, Sales Barn, Auctions.

**Division of Spill Prevention & Response**

Director: Larry Dietrick  
http://www.dec.state.ak.us/spar/index.htm  
(907) 465-5250

The “Division of Spill Prevention & Response” regulates the transportation and storage of oil and hazardous substances to prevent spills, and approves spill cleanup plans prepared by the spiller and responds rapidly to spills to protect human health and the environment.

**Contaminated Sites Program**

Program Manager: Steve Bainbridge  
(907) 451-2143

**Website:**  
http://www.dec.state.ak.us/spar/csp/index.htm

The “Contaminated Sites Program” reviews and approves plans for the clean up of contaminated soil and groundwater prepared by the landowner or responsible party.

**Industry Preparedness Program**

Program Manager: Bill Hutmacher  
(907) 269-3054

**Website:**  
http://www.dec.state.ak.us/spar/ipp/index.htm

The “Industry Preparedness Program” (IPP) reviews and approves oil spill prevention and response contingency plans prepared by producers, transporters and distributors of crude oil and refined oil products to prevent oil spills and ensure they are fully prepared materially and financially to clean up spills.

**Prevention & Emergency Response Program**

Program Manager: Leslie Pearson  
(907) 269-7543

**Website:**  
http://www.dec.state.ak.us/spar/perp/index.htm

The “Prevention & Emergency Response Program” reviews and approves oil and hazardous substance release cleanup plans.

**Response Fund Administration Program**

Program Manager: Peggy Bray  
(907) 465-5270

**Website:**  
http://www.dec.state.ak.us/spar/rfa/index.htm

The “Response Fund Administration Program” manages the Response Fund as a viable, long-term source for the state's core spill prevention and response initiatives. The Oil & Hazardous
Substance Release Prevention & Response Fund provides a readily available funding source to investigate, contain, clean up and take other necessary action to protect public health and welfare and the environment from the releases or threatened release of oil or a hazardous substance.

**Division of Water**

Acting Director: Lynn Tomich Kent  
(907) 269-6281

**Website:**  
http://www.dec.state.ak.us/water/index.htm

DEC’s “Division of Water's” mission is to improve and protect water quality. In keeping with this mission, the Division:

- Establishes standards for water cleanliness;  
- Regulates discharges to waters and wetlands;  
- Provides financial assistance for water and wastewater facility construction, and water body assessment and remediation;  
- Trains, certifies, and assists water and wastewater system operators; and,  
- Monitors and reports on water quality.

**Municipal Loan Program**

Program Manager: Mike Lewis  
(907) 269-7616

**Website:**  
http://www.dec.state.ak.us/water/muniloan/

The “**Alaska Clean Water Fund**” and the “**Alaska Drinking Water Fund**” provide loans and engineering support for drinking water, wastewater (sewer), solid waste and non-point source pollution projects, such as water body restoration and recovery. These loan programs are designed for cities, boroughs and qualified private utilities. Primary services are:

- Providing low-interest loans up to twenty years in duration for projects or eligible portions of projects;  
- Refinancing eligible projects;  
- Assigning a project engineer to assist with plans, designs, construction and regulations;  
- Assuring timely reimbursement for construction expenditures; and,  
- Ensuring appropriate and effective use of loan funds.

**Municipal Water, Sewerage & Solid Waste Matching Grant Program**

Program Manager: Mike Lewis  
(907) 269-7616

**Website:**  
http://www.dec.state.ak.us/water/munigrant/

The “**Alaska Municipal Water, Sewerage & Solid Waste Matching Grant Program**” provides partial funding and engineering support for drinking water, wastewater (sewer), solid waste and non-point source pollution projects, such as water body restoration and recovery. These state grants primarily assist the larger communities and boroughs in Alaska. Primary services are:

- Providing grants for facility planning and construction; and,
• Assigning a project engineer to assist with plans, designs, construction and regulations.

Non-Point Source Water Pollution Control

Acting Program Manager: Kent Patrick-Riley
(907) 269-7616

Website: http://www.dec.state.ak.us/water/wnpspc/

The mission of the “Non-Point Source Water Pollution Control Program” is to protect water quality from non-point sources of pollution by:

• Preventing storm water pollution of water bodies by approving construction site plans;
• Ensuring wetland fills do not adversely affect water quality by certifying Corps of Engineer dredge and fill permits;
• Reviewing timber harvest plans and performing related field inspections for forestry operations;
• Reviewing and approving construction plans and Storm Water Pollution Prevention Plans for storm water discharges from industrial and construction sites;
• Establishing a schedule for developing recovery plans on impaired water bodies;
• Providing pass-through funding and technical assistance to municipalities, local groups, and other state agencies involved in water quality projects; and,
• Responding to public concerns and complaints on local water quality issues.

Operator Training & Certification Program

Program Manager: Kerry Lindley
(907) 465-5143

Website: http://www.dec.state.ak.us/water/opcert/

The “Operator Training & Certification Program” develops training programs, administers examinations and certifies community water and wastewater systems operators. Primary services are:

• Developing training curriculum, correspondence courses, certification standards, and examination materials for over 2,500 certified drinking water and wastewater system operators;
• Notifying operators of training opportunities;
• Working with the Alaska Water & Wastewater Advisory Board to establish standards for certifying operators and to adjudicate certification actions;
• Maintaining a lending library of reference and training materials; and,
• Administering semi-annual statewide certification exams.

Remote Maintenance Worker Program

Program Manager: Kerry Lindley
(907) 465-5143

Website: http://www.dec.state.ak.us/water/rmw/

The “Remote Maintenance Worker Program” develops the capacity of rural Alaskans to operate local water and
sewer facilities, while safeguarding state and federal capital investments in utility infrastructure. Primary services are:

- Providing over-the-shoulder training and technical assistance to local water and sewer operators in over 180 rural communities through a circuit rider program;
- Responding to emergency situations that threaten or impact community water and sewerage facilities;
- Regional classroom training for area utility operators; and,
- Maintaining an inventory of emergency repair equipment for loans to communities.

**Village Safe Water Program**

Greg Magee, Program Manager  
(907) 269-7613

**Website:**  
http://www.dec.state.ak.us/water/vsw/

The “**Village Safe Water Program**” provides grants and engineering assistance to small communities for water and sewer projects. Primary services are to:

- Provide grants to small communities for water and sewer studies and projects;
- Assign an engineer to a community to assist with planning facility design options, address regulatory issues, and help manage construction projects; and,
- Ensure appropriate and effective use of grant funds.

**Wastewater Discharge Program**

Program Manager: Gretchen Keiser  
(907) 465-5308

**Website:**  
http://www.dec.state.ak.us/water/wwdp/

The mission of the “**Wastewater Discharge Program**” is to protect water resources and public health by regulating wastewater discharges. Primary services are:

- Issuing permits and monitoring compliance with State permits for wastewater discharges;
- Certifying that permits for wastewater discharges issued by the US Environmental Protection Agency comply with State water quality laws;
- Inspecting permitted facilities to verify compliance and help operators comply with their permits;
- Registering and regulating cruise ships; and,

**Water Quality Assessment & Monitoring Program**

Acting Program Manager: Jeff Hock  
(907) 465-5185

**Website:**  
http://www.dec.state.ak.us/water/wqamp/wqamp.htm

The “**Water Quality Assessment & Monitoring Program**” provides information and technical assistance for water quality standards, water quality monitoring, information management, and data collection in support of environmental and resource management
decision-makers' research of water quality issues. Primary services are:

- Developing Water Quality Standards that serve as the basis for protecting and improving the quality of the States waters;
- Developing monitoring plans for water monitoring projects, including ambient water quality monitoring;
- Developing and maintaining water quality information management systems that provide rapid access to environmental conditions; and,
- Reporting on the status of and trends affecting Alaska’s marine and freshwaters.

--

**ALASKA DEPARTMENT OF HEALTH AND SOCIAL SERVICES**

Alaska Department of Health and Social Services  
Division of Public Health Radiological Health Program  
4500 Boniface Parkway  
Anchorage, AK 99507  
Phone: (907) 334-2107  
Fax: (907) 334-2161

**Website:**  
http://www.hss.state.ak.us/dph/labs/radiological/radiological_health.htm

**Radiation Protection**

The Department of Health and Social Services (ADH&SS) enforces the Alaska Administrative Code for users of ionizing and non-ionizing radiation including x-rays, lasers, and microwave applications such as ovens. Users should ADH&SS at the address above.
This page intentionally left blank.
This chapter is intended to be a quick resource guide for Alaskan entrepreneurs. The sources may provide technical, informational or advisory assistance, and are categorized by subject with a brief description of the organization and contact information.

**Agriculture**

**UAF, CES Building**  
Alaska Cooperative Extension Service  
P.O. Box 756180  
Fairbanks, AK 99775-6180  
Phone: (907) 474-7246  
Fax: (907) 474-6971  
fnacs@uaf.edu  
http://www.uaf.edu/ces/offices/fai_diro.html

Eleven district locations. Contact the director’s office (above) for nearest District Extension Office in your area. They have three main programs; Housing Economics, Land Resources & Community Development, and 4-H and Youth Development.

**DNR**  
Division of Agriculture  
1800 Glenn Highway, Suite 12  
Palmer, AK 99645  
Phone: (907) 745-7200  
Fax: (907) 745-7242  
www.dnr.state.ak.us/ag/index.htm

Provides agricultural information, Inspection Services (feed and fertilizer regulations), Marketing Services, Plant Materials Center, Agricultural Revolving Loan Fund, and Agricultural Land & Sales Management.

**USDA**  
Natural Resources Conservation Service  
800 W. Evergreen Ave, Suite 100  
Palmer, AK 99645  
Phone: (907) 761-7760  
Fax: (907) 761-7790  
www.ak.nrcs.usda.gov
NRCS (a Federal agency) provides assistance to American private landowners, helping to conserve their water, soil, and other natural resources. Local, state, and federal agencies and policymakers also rely on this service. NRCS utilizes a customer’s specific needs to deliver sound, technical assistance, and in some instances, cost shares and financial incentives are also available.

**USDA**

**Rural Development**

800 West Evergreen, Suite 201  
Palmer, AK 99645-6546  
Phone: (907) 761-7705  
Fax: (907) 761-7793  
[Dean.Stewart@ak.usda.gov](mailto:Dean.Stewart@ak.usda.gov)

The USDA has financial programs supporting public facilities and services such as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone service. They promote economic development by supporting loans to businesses through banks and community-managed lending pools. They offer technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services. And they provide technical assistance to help communities undertake community empowerment programs.

**Alaska Regional Development Organizations**

**Anchorage Economic Development Corporation**

Robert G. Poe, President & CEO  
900 West 5th Avenue, Suite 300  
Anchorage, Alaska 99501  
Phone: (907) 258-3700  
Fax: (907) 258-6646  
[aedc@aedcweb.com](mailto:aedc@aedcweb.com)

**Bering Straits Ardor Program**

Barb Nickels, Economic Development Planner  
PO Box 948  
Nome, Alaska 99762  
Phone: (907) 443-4248  
Fax: 443-4449  
[cpd.pd@kawerak.org](mailto:cpd.pd@kawerak.org)

**Copper Valley Economic Development Council**

John Downs, Executive Director  
PO Box 9  
Glennallen, Alaska 99588
Phone: (907) 822-5001
Fax: (907) 822-5009
cvedc@cvinternet.net

**Fairbanks North Star Borough Economic Development Commission**
Kathryn Dodge, Special Assistant to the Borough Mayor
PO Box 71267
809 Pioneer Road
Fairbanks, AK 99707-1267
Phone: (907) 459-1000
www.co.fairbanks.ak.us/mayoroffice/EconomicDevelopment/
kdodge@co.fairbanks.ak.us

**Kenai Peninsula Borough Economic Development District**
John Parker, Executive Director
14896 Kenai Spur Highway, Suite 103A
Kenai, Alaska 99611-7756
Phone: (907) 283-3335
Fax: (907) 283-3913
http://www.kpedd.org
jparker@kpedd.org

**Lower Kuskokwim Economic Development Council**
Carl Berger, Executive Director
PO Box 2021
Bethel, Alaska 99559
Phone: (907) 543-5967
Fax: (907) 543-3130
carl_berger@ddc-alaska.org

**Mat-Su Resource Conservation & Development, Inc.**
Rob Wells, Executive Director
1700 E Bogard Rd., Suite 203
Wasilla, Alaska 99654
Phone: (907) 373-1062
Fax: (907) 373-1064
matsucd@mtaonline.net

**Northwest Arctic Borough Economic Development Commission**
Lee Stoops, Executive Director
PO Box 1110
Kotzebue, Alaska 99752
Phone: (907) 442-2500
Fax: (907) 442-2930
TTY: (800) 478-1110
www.northwestarcticborough.org/edc/
lstoops@northwestarcticborough.org

Prince William Sound Economic Development Council
PO Box 2353
Valdez, Alaska 99686
Phone: (907) 835-3775
Fax: (907) 835-3265
www.alaska.net/~pwsedc/
pwsedc@alaska.net

Southeast Conference
Rollo Pool, Executive Director
612 W. Willoughby, Ave
P.O. Box 21989
Juneau, Alaska 99802-1989
Phone: (907) 463-3445
Fax: (907) 463-5670
www.seconference.org
rollo@seconference.org

Southwest Alaska Municipal Conference
Wanetta Ayers, Executive Director
3300 Arctic Boulevard, Suite 203
Anchorage, Alaska 99503
Phone: (907) 562-7380
Fax: (907) 562-0438
www.swamc.org/
info@swamc.org

Alaska State Government

Alaska Department of Administration
P.O. Box 110208
Juneau, AK 99811
Phone: (907) 465-2277
Fax: (907) 465-2194
www.state.ak.us/local/akpages/ADMIN/home.htm

Alaska Department of Commerce, Community, and Economic Development
P.O. Box 110800
Juneau, AK 99811-0800
Phone: (907) 465-2500
www.commerce.state.ak.us
Alaska Department of Corrections
802 3rd Street
Douglas, AK  99824
Phone: (907) 465-4652
www.correct.state.ak.us

Alaska Department of Education & Early Development
801 West 10th Street, Suite 200
Juneau, AK  99801-1878
Phone: (907) 465-2800
Fax: (907) 465-4156
www.eed.state.ak.us
webmaster@eed.state.ak.us

Alaska Department of Environmental Conservation
410 Willoughby Avenue, Suite 303
Juneau, AK  99801-1795
Phone: (907) 465-5066
Fax: (907) 465-5070
www.dec.state.ak.us/
commissioner@dec.state.ak.us

Alaska Department of Fish and Game
P.O. Box 25526
Juneau, AK  99802-5526
Phone: (907) 465-4100
Fax: (907) 465-2332
www.adfg.state.ak.us
commissioner_fishgame@fishgame.state.ak.us

Alaska Department of Health and Social Services
350 Main Street, Rm. 404
P.O. Box 110601
Juneau, AK  99811-0601
Phone: (907) 465-3030
Fax: (907) 465-3068
www.hss.state.ak.us

Alaska Department of Labor & Workforce Development
P.O. Box 21149
Juneau, AK  99802-1149
Phone: (907) 465-2700
Fax: (907) 465-2784
www.labor.state.ak.us/home.htm
commissioner_labor@labor.state.ak.us
Arts & Crafts

Alaska State Council on the Arts
411 West 4th Avenue, Suite 1E
Anchorage, AK  99501-2343
Phone: (907) 269-6610 or Statewide (888) 278-7424
Fax: (907) 269-6601
Charlotte_fox@eed.state.ak.us
www.educ.state.ak.us/aksca/

Professional staff provides technical assistance and services to assist in arts development issues, arts education, artist promotion, management, and project development, as well as providing grants for non-profit organizations, schools, government agencies, and in some instance individuals for proposals concerning the development of the arts.

Business Information

Alaska Business Development Center, Inc.
3335 Arctic Boulevard, Suite 203
Anchorage, AK  99503
Phone: (907) 562-0335    (800) 478-3474 (statewide)
Fax: (907) 562-6988
www.abdc.org

A non-profit consulting firm, specializing in providing one-on-one technical assistance to the Alaska commercial fishing industry. Counseling services available include, but are not limited to: business plan development, presentations to financial institutions, bankruptcy and tax problem resolution, marketing studies, contracting assistance, and other business management assistance.

DEC; Compliance Assistance Office
555 Cordova St.
Anchorage, AK 99501-2617
Phone: (907) 269-3054 or (800) 510-2332
Fax: (907) 269-7687
www.dec.state.ak.us

A State of Alaska agency that assists businesses, communities, government agencies, and the general public achieve greater compliance with state and federal environmental regulations, lessen environmental liabilities, reduce costs through pollution prevention, maintain
environmental quality, and create new business opportunities for reusing waste materials.

**TCC; Alaska Minority Business Development Center**  
122 1st Avenue, Suite 600  
Fairbanks, AK 99701  
Phone: (907) 452-8251  
Fax: (907) 459-3957  
(800) 478-6822 (statewide) or (800) 770-8251 (out of state)  
[www.tananachiefs.org/index.html](http://www.tananachiefs.org/index.html)

A division of the Tanana Chiefs, this agency is dedicated to assisting all minority firms and individuals in establishing, improving, and/or successfully maintaining their business. Client services are provided to all minorities throughout the State of Alaska.

**Alaska State Chamber of Commerce**  
217 2nd Street, Suite 201  
Juneau, AK 99801  
Phone: (907) 586-2323  
Fax: (907) 463-5515  
[www.alaskachamber.com](http://www.alaskachamber.com)  
info@alaskachamber.com

Lobbies for statewide business issues, and promotes the planned, orderly growth and development of Alaska through strong private sector business leadership that influences statewide economics and politics.

**Better Business Bureau**  
3601 C Street, Suite 1378  
Anchorage, AK 99503  
Phone: (907) 562-0704  
Fax: (907) 562-4061  
[www.alaska.bbb.org](http://www.alaska.bbb.org)  
info@thebbb.org

Mission is to promote and foster the highest ethical relationship between Alaskan businesses and the public, through voluntary self-regulation, consumer and business education, and service excellence.

**UAA Small Business Development Center**  
**BUY ALASKA Program**  
430 West 7th Avenue, Suite 110  
Anchorage, AK 99501  
Phone: (907) 274-7232 or (800) 478-7232  
Fax: (907) 274-9524  
[www.buyalaska.com](http://www.buyalaska.com)  
info@buyalaska.com
Assists Alaskan businesses and government entities in finding competitive, local sources for goods and services previously purchased outside Alaska.

**DCCED; Division of Corporations, Business, and Professional Licensing**

333 W. Willoughby Ave., 9th Floor, Juneau, AK 99801
P.O. Box 110808 – Corporations
P.O. Box 110808 – Business Licensing
Juneau, AK 99801
Phone: (907) 465-2530
Fax: (907) 465-3257
[www.commerce.state.ak.us/occ/home.htm](http://www.commerce.state.ak.us/occ/home.htm)
corporations@commerce.state.ak.us
License@commerce.state.ak.us

A State of Alaska agency that regulates and licenses corporations, licenses professions and occupations, issues state business licenses, and provides administrative and investigative support to professional boards and trades.

**DCCED**
[http://www.commerce.state.ak.us](http://www.commerce.state.ak.us)

**Anchorage Office**
550 West 7th Avenue, Suite 1770
Anchorage, AK 99501
Phone: (907) 269-8100
Fax: (907) 269-8125
[www.commerce.state.ak.us](http://www.commerce.state.ak.us)

**Juneau Office**
P.O. Box 110800
Juneau, AK 99811-0800
Phone: (907) 465-2500
Fax: (907) 465-5442

**Fairbanks Office**
3677 College Road, Unit 7
Fairbanks, AK 99709
Phone: (907) 451-3050
Fax: (907) 451-3053

A State of Alaska agency that provides informational publications and business assistance referrals for service industries, retail and wholesale trades, manufacturers, transportation companies, and finance, insurance and real estate firms, etc.
Library of Congress; Copyright Office
101 Independence Ave., S.E.
Washington D.C. 20559-6000
Phone: (202) 707-3000

Place of registration for copyrights.

DCCED; Division of Community Advocacy
MADE IN ALASKA
741 E. 13th Ave.
Anchorage, AK 99501-4621
Phone: (907) 272-5634
Fax: (907) 272-5635
http://www.dced.state.ak.us/dca/mia/contact.htm
bill@anchagemarkets.com

Identifies and promotes products manufactured within the state. Division of Community Advocacy administers the MADE IN ALASKA program.

DCCED; Division of Community Advocacy

Central Office
Mike Black
550 West 7th Ave., Suite 1770
Anchorage, AK 99501-3510
Phone: (907) 269-4501
Fax: (907) 269-4539
Michael_Black@commerce.state.ak.us

Southeast Regional Office Area (Juneau)
P.O. Box 110809
Juneau, AK 99811-0809
Phone: (907) 465-4813
Fax: (907) 465-4716

Fairbanks Regional Office Area
211 Cushman Street
Fairbanks, AK 99701-4639
Phone: (907) 451-2744
Fax: (907) 451-2742

Nome Regional Office Area
P.O. Box 1769
Nome, AK 99752-1769
Phone: (907) 443-5457
Established to protect the work of Native artists while guaranteeing the public that items bearing the Silver Hand emblem were hand crafted by an Alaskan Native artist. Applications are available on-line.

Small Business Development Centers (SBDC)
http://www.aksbdc.org

UAA SBDC
430 West 7th Avenue, Suite 110
Anchorage, AK 99501-3550
Phone: (907) 274-7232 or (800) 478-7232
Fax: (907) 274-9524
Fax: (907) 456-7233
(800) 478-1701 (outside Fairbanks)

**Juneau Small Business Development Center**
3100 Channel Drive, Suite 306
Juneau, AK 99801
Phone: (907) 463-3789
Fax: (907) 463-3489

**Kenai Peninsula Small Business Development Center**
43335 Kalifonsky Beach Rd, Suite 16
Soldotna, AK 99669
Phone: (907) 262-7497
Fax: (907) 262-6762

**Ketchikan Small Business Development Center**
Phone: (907) 225-1388

**Mat-Su Borough Small Business Development Center**
201 North Lucille Street, Suite 2A
P.O. Box 3029
Wasilla, AK 99654
Phone: (907) 373-7232
Fax: (907) 373-7234

Statewide Administrative Office, Anchorage Subcenter, Rural Development Program, Procurement Technical Assistance Center (PTAC), BUY ALASKA Program, Alaska Technology Research and Development Center (TREND), Manufacturing Assistance Program (MAP).

**DOC; Economic Development Administration**
550 West 7th Avenue, Suite 1780
Anchorage, AK 99501
Phone: (907) 271-2272
Fax: (907) 271-2274
[www.eda.gov](http://www.eda.gov)
[brichert@eda.doc.gov](mailto:brichert@eda.doc.gov)
[Berney@alaska.net](mailto:Berney@alaska.net)

A Federal agency, that makes grants to public bodies to build facilities and infrastructures, which can provide private sector jobs.

**DOC; Patent & Trademark Office**
Arlington, VA 22201
(800) 786-9199
Fax: 703-872-9306
A Federal agency, where you register patents, trademarks, and service marks.

**U.S. Small Business Administration**
510 L Street, Suite 310
Anchorage, AK  99501-1952
Phone: (907) 271-4022
www.sba.gov/ak

A Federal agency, that provides information and federally guaranteed loans to small businesses.

**Community Development Quota Groups**

**State**
**DCCED; Division of Banking & Securities**
P.O. Box 110807
Juneau, AK  99811-0807
Phone (907) 465-5536
Fax: (907) 465-2549
http://www.commerce.state.ak.us/bsc/CDQ/cdq.htm

**CDQ Groups**
**Aleutian Pribilof Island Community Development Association**
Larry Cotter, CEO
234 Gold Street
Juneau, AK  99801-1211
Phone: (907) 586-0161
Fax: (907) 586-0165
Lcotter371@aol.com

**Bristol Bay Economic Development Corporation**
Robin Samuelson, President/CEO
P.O. Box 1464
Dillingham, AK  99576
Phone: (907) 842-4370
Fax: (907) 842-4336
Sockeye1@nushtel.net

**Central Bering Sea Fisherman’s Association**
Phillip Lestenkof, President
P.O. Box 288
St. Paul, AK  99660
Phone: (907) 546-2597
Fax: (907) 546-2450
Plestenkof@cbsfa.com
Coastal Villages Region Fund
Morgan Crow, Executive Director
711 H Street, Suite 200
Anchorage, AK  99501
Phone: (907) 278-5151
Fax: (907) 278-5150
Morgan_c@coastalvillages.org

Norton Sound Economic Development Corporation
Eugene Asicksik, President/CEO
420 L Street, Suite 310
Anchorage, AK  99501
Phone: (907) 274-2248
Fax: (907) 274-2249
Eugene@nsedc.com

Yukon Delta Fisheries Development Association
Ragnar Alstrom, Executive Director
301 Calista Court, Suite C
Anchorage, AK 99518
Phone: (907) 644-0326
Fax: (907) 644-0327
Ragnaraydf@aol.com

Economic Information

UAA; Institute of Social and Economic Research
3211 Providence Drive
Anchorage, AK  99508
Phone: (907) 786-7710
Fax: (907) 786-7739
www.iser.uaa.alaska.edu
ayiser@uaa.alaska.edu

Investigates public policy issues; tracks changes in the Alaskan economy.

DOLWD; Research and Analysis Section
Phone: (907) 465-4508
Fax: (907) 465-4506
raweb@labor.state.ak.us
http://almis.labor.state.ak.us

Population and labor force statistics.
Environmental Safeguards and Services

Alaska Department of Environmental Conservation

Anchorage Office
555 Cordova
Anchorage, AK 99501-2617
Phone: (907) 269-7634
Fax: (907) 269-3098

Bethel Office
P.O. Box 557
Bethel, AK 99559
Phone: (907) 543-3215
Fax: (907) 543-3216

Fairbanks Office
610 University Avenue
Fairbanks, AK 99709-3643
Phone: (907) 451-2120
Fax: (907) 451-5120

Juneau Office
410 Willoughby Avenue, Suite 105
Juneau, AK 99801-1795
Phone: (907) 465-5350
Fax: (907) 465-5362

Kenai Office
43335 Kalifonsky Beach Rd., Suite 11
Soldotna, AK 99669
Phone: (907) 262-5210
Fax: (907) 262-2294

Ketchikan Office
540 Water Street
Ketchikan, AK 99901
Phone: (907) 225-6200
Fax: (907) 225-0620

Kodiak Office *
P.O. Box 515
Kodiak, AK 99615
Phone: (907) 486-3350
Fax: (907) 486-5032
Mat-Su Office  
1700 E. Bogard Road  
Wasilla, AK 99687  
Phone: (907) 376-1870  
Fax: (907) 376-2382

Palmer Office  
550 South Alaska St., Suite 6  
Palmer, AK 99645  
Phone: (907) 745-3236  
Fax: (907) 745-8125

Sitka Office *  
901 Halibut Point Road  
Sitka, AK 99835  
Phone: (907) 747-8614  
Fax: (907) 747-7419

Valdez Office  
P.O. Box 1709  
Valdez, AK 99686  
Phone: (907) 835-4698  
Fax: (907) 835-2429

* These offices are staffed by only one food/seafood inspector.

Financial Information

CFAB  
2550 Denali Street, Suite 1201  
Anchorage, AK 99503  
Phone: (907) 276-2007 or (800) 544-2228 statewide  
Fax: (907) 279-7913  
http://www.cfabalaska.com/

A private, member owned lender that provides financing to the commercial fishing and agriculture industries as well as the tourism and other resource-based industries.

DCCED; Alaska Division of Investments

Juneau Office  
P.O. Box 34159  
Juneau, AK 99803-4159  
Phone: (907) 465-2510 or (800) 478-LOAN (5626)
A State of Alaska agency that offers loans for commercial fishing, fisheries enhancement, and small business economic development, as well as assumptions on existing loans under a number of loan programs.

**Alaska Industrial Development and Export Authority**
813 West Northern Lights Blvd.
Anchorage, AK  99503
Phone: (907) 269-3000
Fax: (907) 269-3044
www.aidea.org

A public corporation of the State of Alaska that provides financing assistance ranging from working capital loan guarantees for small businesses to multi-million dollar ports owned by AIDEA to support economic growth in Alaska.

**Alaska Growth Capital**
3900 C. Street, Suite 302
Anchorage, AK  99503
Phone: (907) 339-6706
Fax: (907) 349-6771
www.alaskagrowth.com
info@alaskagrowth.com

A BIDCO that focuses exclusively on financing businesses, and provides a financing alternative to businesses that may have trouble gaining access to traditional bank financing.

**Evergreen Community Development Association**
900 4th Avenue, Suite 2900
Seattle, WA 98164

Seattle Office, Serving Alaska, Desiree Gray, Senior Loan Officer

Phone: (206) 577-1426 or (800) 878-6613
Fax: (206) 623-6613
www.ecda.com
dgray@ecda.com
A CDC that provides permanent long-term financing with favorable rates and terms under the SBA 504 Loan Program to small businesses,

**Juneau Economic Development Council**  
612 West Willoughby Avenue, Suite A  
Juneau, AK  99801  
Phone: (907) 463-3662  
Fax: (907) 463-3929  
[www.jedc.org](http://www.jedc.org)

Oversees the following centers and programs: Southeast Alaska Business Assistance Center, Southeast Alaska Revolving Loan Fund, Knowledge Industry Network, SpringBoard, Wood Products Development Services.

**WOMEN$ finances**  
**YWCA of Anchorage**  
324 E. 5th Avenue  
Anchorage, AK  99501  
Phone: (907) 644-9600  
lwhite@ywcaak.org

An entrepreneurial training and micro credit program designed to assist women to successfully establish, grow and operate small businesses.

**Fish, Fur & Wildlife**

**ADF&G; Division of Administrative Services**  
1225 W. 8th Street  
P.O. Box 25526  
Juneau, AK  99802-5526  
Phone: (907) 465-6085  
Fax: (907) 465-6078  
[www.adfg.state.ak.us](http://www.adfg.state.ak.us)

A State of Alaska agency whose mission is to conserve and develop Alaska’s commercial and sport fisheries, birds, game, and fur-bearing animals.

**Alaska Fisheries Development Foundation Inc.**  
900 West Fifth Avenue, Suite 400  
Anchorage, AK  99501  
Phone: (907) 276-7315  
Fax: (907) 276-7311  
[information@afdf.org](mailto:information@afdf.org)
ASTF is a private, nonprofit, membership organization. They bridge the gap between current
technology and new opportunities for Alaska’s commercial fishing industry via industry
designed developmental projects.

**Alaska Seafood Marketing Institute**
311 N. Franklin Street, Suite 200
Juneau, AK 99801-1147
Phone: (907) 465-5560 or (800) 478-2903
Fax: (907) 465-5572
[www.alaskaseafood.org](http://www.alaskaseafood.org)
[info@alaskaseafood.org](mailto:info@alaskaseafood.org)

The Alaska Seafood Marketing Institute, operating under AS 16.51, generically promotes all
species of Alaska seafood worldwide and works to improve seafood quality to enhance
profitability and growth for the Alaska seafood industry. Marketing/promotional programs
include advertising, publicity, public relations, and educational efforts to increase awareness of,
and preference for, seafood products from Alaska. Seafood technical programs are aimed at
teaching fishermen, processors, retailers, and restaurateurs about proper handling of Alaska
seafood products.

**DCCED; Office of Economic Development**
P.O. Box 110801
Juneau, AK 99811-0801
Phone: (907) 465-5478
Fax: (907) 465-3767
[Glenn_height@commerce.state.ak.us](mailto:Glenn_height@commerce.state.ak.us)

Promotion and development of seafood industry and fisheries support industries.

**ADF&G; Commercial Fisheries Entry Commission**
8800 Glacier Hwy., Suite 109
Juneau, AK 99801
[www.cfec.state.ak.us](http://www.cfec.state.ak.us)
(907) 789-6160 (Business)
(907) 789-6170 (Fax)
(907) 789-6180 (Bulletin Board)
[webmaster@cfec.state.ak.us](mailto:webmaster@cfec.state.ak.us)

A State of Alaska agency, whose mission is to promote the conservation and sustained yield
management of Alaska’s fishery resources and the economic health and stability of the fishing
industry by regulating entry into the state’s commercial fisheries. This is accomplished by
oversight of commercial fisheries entry limitation and issuance and renewals of permits, interim
use permits, and vessel licenses.
DNR; Division of Mining, Land and Water  
550 West 7th Avenue, Suite 1070  
Anchorage, AK  99501-3579  
Phone: (907) 269-8600  
Fax: (907) 269-8904  
www.dnr.state.ak.us/mlw

Issues commercial and recreational facility leases and permits for use of state land, rivers and tide and submerged lands.  Issues shore fishery set net leases and aquatic farm leases.

DOC/NOAA; National Marine Fisheries Service  
P.O. Box 21668  
Juneau, AK  99802-1668  
Phone: (907) 586-7221  
Fax: (907) 586-7249  
www.fakr.noaa.gov/  
Alaska.webmaster@noaa.gov

A Federal agency that is responsible for the management, conservation and protection of living marine resources within the United States' Exclusive Economic Zone (water three to 200 miles offshore).  It is responsible for the management of marine mammals and habitat protection in Alaska, and provides seafood technology and fur seal management.

U.S. Fish and Wildlife Service  
1011 East Tudor Road  
Anchorage, AK  99503  
Phone: (907) 786-3309  
Fax: (907) 786-3495  
http://alaska.fws.gov/  
ak_admin@fws.gov

A Federal agency that manages national wildlife refuges, marine mammals, and migratory birds and provides technical assistance on fishing management.

DHS; U.S. Coast Guard  
800 E. Dimond Blvd., Suite 3-227  
Anchorage, AK 99515  
Phone: (907) 271-6736  
http://www.uscg.mil/STCW/

A Federal agency, that provides information and documentation on Merchant Mariner Licensing & Documentation.  Information on establishing your charter boat, receiving an OUPV/6 pack license, and general information on where to begin as a new mariner.
**Insurance**

**DCCED; Division of Insurance**  
P.O. Box 110805  
Juneau, AK 99811-0805  
Phone: (907) 465-3420  
Fax: (907) 465-3422  
insurance@commerce.state.ak.us  
www.commerce.state.ak.us/insurance

A State of Alaska agency, that provides information on cost and availability of business insurance and on the formation of insurance companies, agencies, or adjusting firms.

**International Trade**

**DOC; Export Assistance Center**  
550 West 7th Avenue, Suite 1770  
Anchorage, AK 99501  
Phone: (907) 271-6237  
Fax: (907) 271-6242  
cbecker@mail.doc.gov  
www.alaska.net/~export

A Federal agency that provides information and assistance for companies seeking to penetrate markets abroad.

**World Trade Center Alaska**  
431 West 7th Avenue, Suite 108  
Anchorage, AK 99501  
Phone: (907) 278-7233  
Fax: (907) 278-2982  
info@wtcak.org  
www.wtcak.org

Provides service to members to enable facilitation of trade for Alaskan businesses in the international marketplace.

**Labor**

**DOLWD**  
1111 W. 8th St.  
P.O. Box 21149  
Juneau, AK 99802-1149  
Phone: (907) 465-2700
Labor force training programs, wage and hour regulation, workers’ compensation, UI, employment service, occupational safety and health, and public sector labor relations.

**DOLWD; Division of Labor Standards and Safety**
**Occupational Safety and Health Section**

**Anchorage Office**  
3301 Eagle Street, Suite 305  
Anchorage, AK  99503  
Consultation & Training (907) 269-4957 or (800) 656-4972  
Fax: (907) 269-3723  
Cliff_hustead@labor.state.ak.us

**Fairbanks Office**  
675 7th Avenue, Station J-1  
Fairbanks, AK  99701-4596  
Phone: (907) 451-2886  
Fax: (907) 451-2928

**Juneau Office**  
1111 W. 8th Street, Suite 304  
P.O. Box 21149  
Juneau, AK  99802-1149  
Phone: (907) 465-2709  
Fax: (907) 465-2784

**DOLWD; Worker’s Compensation Division**  
P.O. Box 25512  
Juneau, AK  99802-5512  
Phone: (907) 465-2790  
Fax: (907) 465-2797  
www.labor.state.ak.us/wc/home.htm

**Lands & Forests**

**DNR; Alaska Division of Forestry**  
550 West 7th Avenue, Suite 1450  
Anchorage, AK  99501  
Phone: (907) 269-3566  
Fax: (907) 269-8474  
www.dnr.state.ak.us/forestry
Provides information of state forests and state forestland, sale of timber, forest practices laws, Board of Forestry, and statewide fire prevention and suppression.

**DOI; Bureau of Land Management**
222 West 7th Avenue, #13
Anchorage, AK 99513-7599
Phone: (907) 271-5960
www.blm.gov/nhp/index.htm

Responsible for the multiple use resource management of 86 million acres of federal public lands in Alaska.

**DNR; Division of Mining, Land and Water**
550 West 7th Avenue, Suite 1070
Anchorage, AK 99501-3579
Phone: (907) 269-8600
Fax: (907) 269-8904
www.dnr.state.ak.us/mlw/index.htm

Provides information on state land offerings availability of state-owned sand, gravel, and other construction material, preference rights, rights of way, and land use permits and leases.

**DCCED; OED; Forest Products Development**
550 West 7th Avenue, Suite 1770
Anchorage, AK 99501-3510
Phone: (907) 269-4527
Fax: (907) 269-4539
www.commerce.state.ak.us/oed/forest_products/forest_products.htm
Jack_Phelps@commerce.state.ak.us

Promotion and development of Alaska’s forest products industry by providing a 7% preference for procurement bids for wood products manufactured from Alaskan timber.

**USDA Forest Service; Alaska Region**
PO Box 21628
Juneau, AK 99802-1628
Phone: (907) 586-8806
Fax: (907) 586-7840
http://www.fs.fed.us/r10/

Federal management of the Tongass and Chugach National Forests, including Admiralty Island, Misty Fjords National Monuments and several wilderness areas. Programs include forest management, ecosystem planning, public services (Outfitter guide and other special use permits), engineering and aviation, wildlife, fisheries, ecology, watershed, law enforcement and research.
DOE; USGS
Alaska Science Center
4230 University Drive, Suite 201
Anchorage, AK 99508-4664
Phone: (907) 786-7000
Fax: (907) 786-7150
ascweb@usgs.gov
http://alaska.usgs.gov/

Committed to meet growing and changing earth-science needs, and dedicated to its original mission to collect, analyze, interpret, publish, and disseminate information about the nations’ water, land, energy, and mineral resources providing “Earth Science in the Public Service.”

**Licensing, Corporations, & Permits**

**Alcoholic Beverage Control Board**

**Anchorage Office**
5848 E Tudor Road
Anchorage, AK 99507
Phone: (907) 269-0350
Fax: (907) 272-9412
www.dps.state.ak.us/abc/

**Juneau Office**
2760 Sherwood Lane
P.O. Box 110400
Juneau, AK 99801
(907) 465-2330
Fax: (907) 465-2389

**Fairbanks Office**
1979 Peger Road
Fairbanks, AK 99709
(907) 451-2030
Fax: (907) 451-5142

A State of Alaska agency that provides oversight for the administration of liquor licenses for public and wholesale liquor establishments.

**DCCED; Division of Corporations, Business & Professional Licensing**
P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2530
Fax: (907) 465-3257
A State of Alaska agency, that provides regulation and licensing of corporations.

**DCCED; Division of Corporations, Business, & Professional Licensing**

P.O. Box 110808  
Juneau, AK  99811-0808  
Phone: (907) 465-2534  
Fax: (907) 465-2974

**www.commerce.state.ak.us/occ**  
**license@commerce.state.ak.us**

A State of Alaska agency that licenses professions, occupations, issues state business licenses, and provides administrative and investigative support to professional boards and trades.

**Minerals & Oil**

**Alaska Oil and Gas Association**

121 West Fireweed Lane, Suite 207  
Anchorage, AK  99503  
Phone: (907) 272-1481  
Fax: (907) 279-8114

**www.aoga.org/**  
**info@aoga.org**

Petroleum industry trade association fostering the long-term viability of an oil and gas industry in Alaska by providing a forum for communication and cooperation with its members, with the public, and with local, state, and federal governments.

**The Alliance**

360 W. Benson Blvd., Suite 200  
Anchorage, AK  99503  
Phone: (907) 563-2226  
Fax: (907) 561-8870

**www.akalliance.org**  
**thelink@alaskaalliance.org**

Founded in 1979, The Alliance is a non-profit statewide trade association representing businesses and individuals engaged in activities related to oil, gas, and other natural resource exploration and development. The mission is to promote responsible, safe, and environmentally sound exploration and development of oil and gas resources for the benefit of all Alaskans.
Alyeska Pipeline Service Company
P.O. Box 196660
Anchorage, AK 99519-6660
Phone: (907) 787-8700
www.alyeska-pipe.com

Operates and maintains the trans-Alaska pipeline, Valdez Marine Terminal, and Ship Escort Response Vessel System.

DNR; Division of Geological and Geophysical Surveys
3354 College Road
Fairbanks, AK 99709
Phone: (907) 451-5000
Fax: (907) 451-5050
http://wwwdgs.dnr.state.ak.us/

A State of Alaska agency that provides basic resource data on the state’s minerals, petroleum and coal, potential for selected areas, and geologic hazard information.

DNR; Division of Mining, Land and Water
550 West 7th Avenue, Suite 1070
Anchorage, AK 99501
Phone: (907) 269-8600
Fax: (907) 269-8904
www.dnr.state.ak.us/mlw/index.htm

A State of Alaska agency that provides information on state mining permits, regulations, and technical assistance to miners. Also, monitors and assists in field compliance.

DNR; Division of Oil and Gas
550 West 7th Avenue, Suite 800
Anchorage, AK 99501
Phone: (907) 269-8800  Fax: (907) 269-8938
www.dog.dnr.state.ak.us/oil/

A State of Alaska agency that promotes oil and gas exploration in the State of Alaska, conducts oil and gas lease sales, provides information on oil and gas activity, administers lease contracts, issues permits and publications, and tracks payments on oil and gas leases.

UAF; Mineral Industry Research Laboratory
P.O. Box 757240
355 Duckering Bldg.
Fairbanks, AK 99775-7240
Phone: (907) 474-7366
fysme@uaf.edu
Applied research in mineral and energy, resources evaluation, development, and metallurgy. Providing information for mining prospectors and mine operators.

**UAF; Mining and Geological Engineering Department**
301 Duckering Road
P.O. Box 75580
Fairbanks, AK  99775
Phone: (907) 474-6635
www.uaf.edu/sme
fnedw@uaf.edu

Advances and disseminates knowledge through creative teaching, research, and public service with an emphasis on Alaska, the North, and their diverse people.

**DOR; Tax Division**
550 West 7th Avenue, Suite 500
Anchorage, AK  99501-3555
Phone: (907) 269-6620
Fax: (907) 269-6644
www.tax.state.ak.us/

The Tax Division collects taxes consistent with statute chapter 90, SLA 01 effective July 4, 2001.

**DOA; Oil and Gas Conservation Commission**
333 W. 7th Ave., Suite 100
Anchorage, AK  99501-3539
Phone: (907) 793-1221
Fax: (907) 276-7542
www.state.ak.us/local/akpages/ADMIN/ogc/homeogc.htm
aogcc_customer_svc@admin.state.ak.us

A State Agency that provides the regulation of oil and gas drilling and production and geological, technical, and statistical information on oil and gas pools and fields.

**Municipal Informational Services**

**Alaska Municipal League**
**Alaska Conference of Mayors**
217 2nd Street, Suite 200
Juneau, AK  99801
Phone: (907) 463-5480 or Toll Free: (877) 636-1325
Fax: (907) 463-5480
www.akml.org
info@akml.org
Financed through membership of Alaska’s municipalities, cities, and boroughs. Represents unified voice of Alaska’s local governments to influence state and federal decision-making. Builds consensus and partnerships to address Alaska’s challenges and provides training and joint services to strengthen Alaskan local governments.

**Music**

Whether used for background music or on a phone system, most music is protected by copyright. Business owners should be aware of both their rights and responsibilities. The three organizations listed below license performance rights for most of the music copyright holders in the United States. Additional information regarding compliance with the Copyright Law for music use can be obtained by contacting an attorney or the organizations listed below.

**American Society of Composers, Authors, and Publishers (ASCAP)**
One Lincoln Plaza  
New York, NY 10023  
Phone: (212) 612-6000  
Fax: (212) 724-9064  
info@ascap.com

**Broadcast Music, Inc. (BMI)**
10 Music Square East  
Nashville, TN 37203  
Phone: (615) 401-2000  
[www.bmi.com/](http://www.bmi.com/)

**SESAC, Inc.**
55 Music Square East  
Nashville, TN 37203  
Phone: (615) 320-0055  
Fax: (615) 329-9627  

**Native Affairs**

**Alaska Federation of Natives**  
1577 C Street, Suite 300  
Anchorage, AK 99501  
Phone: (907) 274-3611  
Fax: (907) 276-7989

The Alaska Federation of Natives provides information, expertise, and public advocacy on native issues statewide.
AVI
1577 C Street, Suite 304
Anchorage, AK  99501
Phone: (907) 274-5400 or (800) 478-2332
Fax: (907) 263-9971
www.akvillage.com
info@akvillage.com

A self-supporting corporation organized by and for Rural Alaskans, the Alaska Village Initiatives promotes the economic well being of Rural Alaskans through economic development, assistance, networking, advocacy, and education.

BIA
3601 “C” Street, Suite 1100
Anchorage, AK  99503
Phone: (907) 271-4018
Fax: (907) 271-1750

The Bureau of Indian Affairs administers federal education, employment assistance, economic development, welfare, and social programs for Alaska Natives.

**Native Regional Corporations**

Native Regional Corporations were formed under the Alaska Business Corporation Act pursuant to P.L. 92-203.

**Ahtna, Inc.**
P.O. Box 649
Glennallen, AK  99588
Phone: (907) 822-3476   Fax: (907) 822-3495
www.ahtna-inc.com
jflynn@ahtna.net

**Aleut Corporation**
4000 Old Seward Hwy, Suite 300
Anchorage, AK  99503
Phone: (907) 561-4300
Fax: (907) 563-4328
www.aleutcorp.com

**Arctic Slope Regional Corporation**
P.O. Box 129
Barrow, AK  99723
Phone: (907) 852-8633
Fax: (907) 852-5733
www.asrc.com
info@asrc.com

Bering Straits Native Corporation
P.O. Box 1008
Nome, AK 99762
Phone: (907) 443-5252
Fax: (907) 443-2985
www.beringstraits.com
webmaster@beringstraits.com

Bristol Bay Native Corporation
800 Cordova Street, Suite 200
Anchorage, AK 99501
Phone: (907) 278-3602
Fax: (907) 276-3924
www.bbnec.net

Calista Corporation
301 Calista Court, Suite A
Anchorage, AK 99518-3028
Phone: (907) 279-5516
Fax: (907) 272-5060
www.calistacorp.com
calista@calistacorp.com

Chugach Alaska Corporation
560 E. 34th Avenue
Anchorage, AK 99503
Phone: (907) 563-8866
Fax: (907) 563-8402
www.chugach-ak.com

Cook Inlet Region, Inc.
2525 “C” Street, Suite 500
P.O. Box 93330
Anchorage, AK 99509-3330
Phone: (907) 274-8638 or 800-764-2474
Fax: (907) 263-5186
www.ciri.com

Doyon Limited
1 Doyon Place, Suite 300
Fairbanks, AK 99701-2941
Phone: (907) 459-2000 or 888-478-4755
Fax: (907) 459-2060
www.doyon.com
info@doyon.com

Koniag, Inc.
Anchorage Office
4300 B Street, Suite 407
Anchorage, AK 99503
Phone: (907) 561-2668 or Toll Free: (800) 327-7649
Fax: (907) 562-5258
www.koniag.com

Kodiak Office
202 Center Avenue, Suite 201
Kodiak, AK 99615
Phone: (907) 486-2530 or Toll Free: (800) 658-3818
Fax: (907) 486-3325
www.koniag.com

Nana Regional Corporation Inc.
P.O. Box 49
Kotzebue, AK 99752
Phone: (907) 442-3301 800-478-3301
Fax: (907) 442-2866
www.nana.com
info@nana.com

Sealaska
One Sealaska Plaza, Suite 400
Juneau, AK 99801
Phone: (907) 586-1512
Fax: (907) 586-2304
www.sealaska.com

The Thirteenth Regional Corporation
1156 Industry Drive
Seattle, WA 98188
Phone: (206) 575-6229
Fax: (206) 575-6283
www.the13thregion.com
info@the13thregion.com
Organized Boroughs

**Aleutians East Borough**
P.O. Box 349  
Sand Point, AK 99661  
Phone: (907) 383-2696 or (888) 383-2699  
Fax: (907) 383-3496  
[www.aleutianseast.org](http://www.aleutianseast.org)  
[clerk@aleutianseast.org](mailto:clerk@aleutianseast.org)

Aleutians East Borough Headquarters  
3380 “C” Street, Suite 205  
Anchorage, AK 99503  
Phone: (907) 274-7555  
Fax: (907) 276-7569  
[www.aleutianseast.org](http://www.aleutianseast.org)  
[admin@aleutianseast.org](mailto:admin@aleutianseast.org)

**Bristol Bay Borough**
P.O. Box 189  
Naknek, AK 99633  
Phone: (907) 246-4224  
Fax: (907) 246-6633  
[www.theborough.com](http://www.theborough.com)

**Denali Borough**
P.O. Box 480  
Healy, AK 99743  
Phone: (907) 683-1330  
Fax: (907) 683-1340  
[dbcovt@mtaonline.net](mailto:dbcovt@mtaonline.net)  
[www.denaliborough.govoffice.com](http://www.denaliborough.govoffice.com)

**Fairbanks North Star Borough**
809 Pioneer Road  
P.O. Box 71267  
Fairbanks, AK 99707-1267  
Phone: (907) 459-1000  
[www.co.fairbanks.ak.us](http://www.co.fairbanks.ak.us)

**Haines Borough**
P.O. Box 1209  
Haines, AK 99827  
Phone: (907) 766-2231  
Fax: (907) 766-2716
Juneau City and Borough
155 S. Seward Street
Juneau, AK 99801
Phone: (907) 586-5240
Fax: (907) 586-5385
www.juneau.org

Kenai Peninsula Borough
144 North Binkley
Soldotna, AK 99669
Phone: (907) 262-4441 or (800) 478-4441
Fax: (907) 262-1892
www.borough.kenai.ak.us

Ketchikan Gateway Borough
344 Front Street
Ketchikan, AK 99901
Phone: (907) 228-6625
Fax: (907) 247-6625
www.borough.ketchikan.ak.us

Kodiak Island Borough
710 Mill Bay Road
Kodiak, AK 99615
Phone: (907) 486-9300
www.kib.co.kodiak.ak.us
info@kib.co.kodiak.ak.us

Lake and Peninsula
P.O. Box 495
King Salmon, AK 99613-0495
Phone: (907) 246-3421
Fax: (907) 246-6602
www.lakeandpen.com
jeffcurrier.lpboro@starband.net

Matanuska-Susitna Borough
350 E. Dahlia Avenue
Palmer, AK 99645
Phone: (907) 745-4801
www.matsugov.us
Municipality of Anchorage
632 W 6th Avenue
P.O. Box 196550
Anchorage, AK 99519-0650
Phone: (907) 343-4431
Fax: (907) 343-4499
www.muni.org

North Slope Borough
P.O. Box 69
Barrow, AK 99723
Phone: (907) 852-0200
Fax: (907) 852-0337
www.north-slope.org

Northwest Arctic Borough
P.O. Box 1110
Kotzebue, AK 99752
Phone: (907) 442-2500 or (800) 478-1110
Fax: (907) 442-2930
www.nwabor.org

Sitka City and Borough
100 Lincoln Street
Sitka, AK 99835
Phone: (907) 747-3294
www.cityofsitka.com

Yakutat-City and Borough
P.O. Box 160
Yakutat, AK 99689
Phone: (907) 784-3323
Fax: (907) 784-3281
bmanager@ptialaska.net

Taxes

DOR; Tax Division

Juneau Office:
333 W Willoughby Ave., 11 Fl. Side B
P.O. Box 110420
Juneau, AK 99811-0420
Phone: (907) 465-2320
Fax: (907) 465-2375
www.tax.state.ak.us/

Anchorage Office:
550 W. 7th Ave., Suite 500
Anchorage, AK 99501-3555
Phone: (907) 269-6620
Fax: (907) 269-6644

A State of Alaska agency, which administers Alaska tax programs.

IRS:

Tax Assistance: (800) 829-1040
Forms & Publications: (800) 829-4059
Taxpayer Advocate’s Office: Phone: (907) 271-6877
www.irs.gov

IRS Walk-In Service:

949 East 36th Avenue
Anchorage, AK 99508
(907) 271-6391

101 12th Avenue, Room 160
Fairbanks, AK 99701
(907) 456-0204

The IRS Tax Assistance offices provide a variety of services for small business owners, such as small business training workshops, forms and publications, and personal assistance by phone or in-person at one of the IRS offices.

Tourism

DCCED; Office of Economic Development

Juneau Office:
P.O. Box 110801
Juneau, AK 99811-0801
Phone: (907) 465-2162
Fax: (907) 465-3767

Anchorage Office:
550 W. 7th Ave., Suite 1770
Anchorage, AK 99501-3510
OED facilitates economic development and employment opportunities, particularly in rural Alaska, and offers specialized assistance in the tourism, fisheries, and minerals development sectors. They oversee the orderly growth of the visitor industry by helping Alaskan communities plan for tourism development and assisting Alaskans develop/market their product. Facilitation is accomplished by providing one-on-one consultations, updates on industry affair, research and promotional expertise.

**Alaska Travel Industry Association**  
2600 Cordova Street, Suite 201  
Anchorage, AK  99503  
Phone: (907) 929-2842  
Fax: (907) 561-5727  
[www.alaskatia.org](http://www.alaskatia.org)  
atia@alaskatia.org  

For the past four years, the Alaska Travel Industry Association has been in existence to promote trade and marketing trade for over 1000 large and small tourism and travel-related businesses throughout Alaska.

**Anchorage Convention and Visitors Bureau**  
524 West 4th Avenue  
Anchorage, AK  99501-2212  
Phone: (907) 276-4118   Fax: (907) 278-5559  
info@anchorage.net  
[www.anchorage.net](http://www.anchorage.net)  

Promotes, attracts, and serves visitors to the Anchorage area. It combines public and private resources to promote all of the Municipality of Anchorage from Portage Glacier to Eklutna, as a year round destination. As a way of promoting the state’s largest city, the Anchorage Convention and Visitors Bureau (ACVB) also promotes attractions and activities in South Central Alaska and a day’s trip away.

**Transportation**

**DOT&PF**  
3132 Channel Drive  
Juneau, AK  99801-7898  
Phone: (907) 465-3901  
[www.dot.state.ak.us](http://www.dot.state.ak.us)  
commissioner_DOTPF@dot.state.ak.us
The Alaska Department of Transportation and Public Facilities (DOT&PF) plans, constructs, maintains, and operates the state’s transportation systems, as well as state buildings and related facilities. Responsible for the administration and operation of the state ferry fleet. For schedules, rates, and reservations, contact the Alaska Marine Highway in major Alaska ports of call, or contact the central Juneau Office at (800) 642-0066.

**DOT&PF; Civil Rights Office**  
P.O. Box 196900  
2200 East 42nd Avenue  
Anchorage, AK 99519-6900  
Phone: (907) 269-0851 or (800) 770-6236  
TDD (907) 269-0473  
Fax: (907) 269-0847  
[www.dot.state.ak.us/cvlrts/tribal.shtml](http://www.dot.state.ak.us/cvlrts/tribal.shtml)

The Civil Rights Office is committed to ensuring equal opportunity for all businesses and personnel on DOT&PF projects. Their policy is to ensure that no person be excluded from participation, or be denied benefits, based on race, religion, color, gender, age, marital status, ability, or national origin. Contact them for information on the Disadvantaged Business Enterprises Program (DBE).

**Alaska International Airport System:**  

**Anchorage International Airport**  
P.O. Box 196960  
Anchorage, AK 99519-6960  
Phone: (907) 266-2163  
Fax: (907) 266-2100  
[http://www.dot.state.ak.us/anc/index.shtml](http://www.dot.state.ak.us/anc/index.shtml)

**Fairbanks International Airport System**  
6450 Airport Way, Suite 1  
Fairbanks, AK 99709  
Phone: (907) 474-2500  
Fax: (907) 474-2513  
[www.dot.state.ak.us/faliap/](http://www.dot.state.ak.us/faliap/)

**Alaska Railroad Corporation**  
327 West Ship Creek Avenue  
P.O. Box 107500  
Anchorage, AK 99510-7500  
Phone: (907) 265-2403  
Fax: (907) 265-2312  
[www.alaskarailroad.com](http://www.alaskarailroad.com)
Provides 525 miles of main line track from the ice-free ports of Seward and Whittier, through Anchorage, to the Interior at Fairbanks. For passenger schedules & fares call (907) 265-2494.

**Water & Power**

**DNR; Division of Mining, Land and Water**
550 West 7th Avenue, Suite 1070
Anchorage, AK 99501
Phone: (907) 269-8600
Fax: (907) 269-8904
[www.dnr.state.ak.us/mlw/index.htm](http://www.dnr.state.ak.us/mlw/index.htm)

Provides information on state water rights appropriations, issues permits for the use of water, construction, modification, operation, removal, and abandonment of dams. Provides hydrologic analysis of surface and groundwater resources.

**U.S. Army Corps of Engineers**
P.O. Box 6898
Elmendorf AFB, AK 99506-0898
Phone: (907) 753-2520
Fax: (907) 753-2526
[patricia.l.Richardson@poa02.usace.army.mil](mailto:patricia.l.Richardson@poa02.usace.army.mil)

Designs and constructs facilities for the Army and Air Force in Alaska. In cooperation with local sponsors, designs, and constructs small boat harbors and flood control projects throughout the state. Manages programs to remove hazardous, toxic, and radiological waste from formerly used military sites. Regulates construction in navigable waters, while dredging and placing fill material in all waters and wetlands. Serves as the real estate agent for military in Alaska.
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>9006 Energy</td>
<td>Renewable Energy Systems and Energy Efficiency Improvements Grants (Offered by USDA)</td>
</tr>
<tr>
<td>ABC Board</td>
<td>Alcoholic Beverage Control Board</td>
</tr>
<tr>
<td>ABDC</td>
<td>Alaska Business Development Center, Inc.</td>
</tr>
<tr>
<td>Act (the)</td>
<td>Alaska Worker’s Compensation Act</td>
</tr>
<tr>
<td>ACVB</td>
<td>‘ and Visitors Bureau</td>
</tr>
<tr>
<td>ADF&amp;G</td>
<td>Alaska Department of Fish &amp; Game</td>
</tr>
<tr>
<td>ADH&amp;SS</td>
<td>Alaska Department of Health and Social Services</td>
</tr>
<tr>
<td>ADI</td>
<td>Alaska Department of Commerce, Community, &amp; Economic Development; Alaska Division of Investments</td>
</tr>
<tr>
<td>AIDEA</td>
<td>Alaska Industrial Development and Export Authority</td>
</tr>
<tr>
<td>AKOSH</td>
<td>Alaska Department of Labor; Alaska Occupational Safety and Health</td>
</tr>
<tr>
<td>AKSBDC</td>
<td>University of Alaska Anchorage; Small Business Development Center</td>
</tr>
<tr>
<td>Alliance (The)</td>
<td>The Alaska Support Industry Alliance</td>
</tr>
<tr>
<td>ANSCA</td>
<td>Alaska Native Settlement Claims Act</td>
</tr>
<tr>
<td>ARDOR</td>
<td>Alaska Regional Development Organizations</td>
</tr>
<tr>
<td>ARLF</td>
<td>Agricultural Revolving Loan Fund (Offered by Alaska Department of Natural Resources; Division of Agriculture)</td>
</tr>
<tr>
<td>AS</td>
<td>Alaska Statute</td>
</tr>
<tr>
<td>ASCAP</td>
<td>American Society of Composers, Authors, and Publishers</td>
</tr>
<tr>
<td>ASRC</td>
<td>Arctic Slope Regional Corporation</td>
</tr>
<tr>
<td>ASTF</td>
<td>Alaska Science and Technology Foundation</td>
</tr>
<tr>
<td>ATIA</td>
<td>Alaska Travel Industry Association</td>
</tr>
<tr>
<td>AVES</td>
<td>Alaska Village Environmental Services</td>
</tr>
<tr>
<td>AVI</td>
<td>Alaska Village Initiatives</td>
</tr>
<tr>
<td>B&amp;I</td>
<td>Business and Industry Loan Guarantees (Offered by USDA)</td>
</tr>
<tr>
<td>BIA</td>
<td>The Department of Interior; Bureau of India Affairs</td>
</tr>
<tr>
<td>BIDCO</td>
<td>Business and Industrial Development Corporation</td>
</tr>
<tr>
<td>BMI</td>
<td>Broadcast Music, Inc.</td>
</tr>
<tr>
<td>Board, The</td>
<td>Alaska Board of Fisheries</td>
</tr>
<tr>
<td>Business Licensing</td>
<td>Alaska Department of Commerce, Community, &amp; Economic Development; Division of Corporations, Business and Professional Licensing; Business Licensing Section</td>
</tr>
<tr>
<td>CD</td>
<td>Compact Disk</td>
</tr>
<tr>
<td>CDC</td>
<td>Certified Development Company</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Full Form</td>
</tr>
<tr>
<td>--------------</td>
<td>-----------</td>
</tr>
<tr>
<td>CDQ</td>
<td>Community Development Quota</td>
</tr>
<tr>
<td>Center (the)</td>
<td>World Trade Center</td>
</tr>
<tr>
<td>CFAB</td>
<td>Alaska Commercial Fishing and Agriculture Bank</td>
</tr>
<tr>
<td>CFEC</td>
<td>Alaska Department of Fish &amp; Game; Commercial Fisheries Entry Commission</td>
</tr>
<tr>
<td>Corporations Section</td>
<td>Alaska Department of Commerce, Community, and Economic Development; Division of Corporations, Business and Professional Licensing; Corporations Section</td>
</tr>
<tr>
<td>CPA</td>
<td>Certified Public Accountant</td>
</tr>
<tr>
<td>DBA</td>
<td>Doing Business As</td>
</tr>
<tr>
<td>DBE</td>
<td>Disadvantaged Business Enterprises Program</td>
</tr>
<tr>
<td>DCCED</td>
<td>Alaska Department of Commerce, Community, and Economic Development</td>
</tr>
<tr>
<td>DEC</td>
<td>Alaska Department of Environmental Conservation</td>
</tr>
<tr>
<td>DHS</td>
<td>United States Department of Homeland Security</td>
</tr>
<tr>
<td>Division of Insurance</td>
<td>Alaska Department of Commerce, Community, and Economic Development; Division of Insurance</td>
</tr>
<tr>
<td>DNR</td>
<td>Alaska Department of Natural Resources</td>
</tr>
<tr>
<td>DOA</td>
<td>Alaska Department of Administration</td>
</tr>
<tr>
<td>DOC</td>
<td>United States Department of Commerce</td>
</tr>
<tr>
<td>DoD</td>
<td>United States Department of Defense</td>
</tr>
<tr>
<td>DOI</td>
<td>United States Department of the Interior</td>
</tr>
<tr>
<td>DOLWD</td>
<td>Alaska Department of Labor &amp; Workforce Development</td>
</tr>
<tr>
<td>DOR</td>
<td>Alaska Department of Revenue</td>
</tr>
<tr>
<td>DOT&amp;PF</td>
<td>Alaska Department of Transportation and Public Facilities</td>
</tr>
<tr>
<td>ECDA</td>
<td>Evergreen Community Development Association</td>
</tr>
<tr>
<td>ECU</td>
<td>DEC; Division of Information &amp; Administrative Services; Environmental Crimes Unit</td>
</tr>
<tr>
<td>EDA</td>
<td>United States Department of Commerce, Economic Development Administration</td>
</tr>
<tr>
<td>EFH</td>
<td>National Marine Fisheries Service; Essential Fish Habitat</td>
</tr>
<tr>
<td>EFTPS</td>
<td>Electronic Federal Tax Payment System</td>
</tr>
<tr>
<td>EIN</td>
<td>Employer Identification Number</td>
</tr>
<tr>
<td>ELF</td>
<td>Economic Limit Factor</td>
</tr>
<tr>
<td>Employment Security Tax</td>
<td>Alaska Department of Labor &amp; Workforce Development; Division of Employment Security; Employment Security Tax</td>
</tr>
<tr>
<td>ESA</td>
<td>Endangered Species Act</td>
</tr>
<tr>
<td>Financial Examination</td>
<td>Alaska Department of Commerce, Community, and Economic Development; Division of Insurance; Financial Examination Section</td>
</tr>
<tr>
<td>Forest Service</td>
<td>United States Department of Agriculture; Forest Service</td>
</tr>
<tr>
<td>FTD</td>
<td>Federal Tax Deposit</td>
</tr>
<tr>
<td>FUTA</td>
<td>Federal Unemployment Tax Act</td>
</tr>
<tr>
<td>Acronym</td>
<td>Full Form</td>
</tr>
<tr>
<td>---------</td>
<td>-----------</td>
</tr>
<tr>
<td>GMU</td>
<td>Game Management Unit</td>
</tr>
<tr>
<td>GUA</td>
<td>Guide Use Area</td>
</tr>
<tr>
<td>HCD</td>
<td>National Marine Fisheries Service; Habitat Conservation Division</td>
</tr>
<tr>
<td>HVAC</td>
<td>Heating, Ventilation, Air Conditioning</td>
</tr>
<tr>
<td>IFQ</td>
<td>Individual Fishing Quota</td>
</tr>
<tr>
<td>IRA</td>
<td>Indian Reorganization Act</td>
</tr>
<tr>
<td>IRC</td>
<td>Internal Revenue Code</td>
</tr>
<tr>
<td>IRP</td>
<td>Intermediary Relending Program</td>
</tr>
<tr>
<td>IRS</td>
<td>Internal Revenue Service</td>
</tr>
<tr>
<td>JEDC</td>
<td>Juneau Economic Development Council</td>
</tr>
<tr>
<td>KIN</td>
<td>Knowledge Industry Network (A program within JEDC)</td>
</tr>
<tr>
<td>KW</td>
<td>Kilowatt Hours</td>
</tr>
<tr>
<td>LG</td>
<td>Loan Guarantee Program (Offered by BIA)</td>
</tr>
<tr>
<td>LIFO</td>
<td>Last in/First out</td>
</tr>
<tr>
<td>LLC</td>
<td>Limited Liability Company</td>
</tr>
<tr>
<td>LLP</td>
<td>Limited Liability Partnership</td>
</tr>
<tr>
<td>LP</td>
<td>Limited Partnership</td>
</tr>
<tr>
<td>MAP</td>
<td>Manufacturing Assistance Program (See AKSBDC)</td>
</tr>
<tr>
<td>MBDC</td>
<td>Alaska Minority Business Development Center</td>
</tr>
<tr>
<td>MMPA</td>
<td>Marine Mammal Protection Act</td>
</tr>
<tr>
<td>Motor Vehicles</td>
<td>Alaska Department of Administration; Division of Motor Vehicles</td>
</tr>
<tr>
<td>MSCVE</td>
<td>Alaska Department of Transportation &amp; Public Facilities; Division of Measurement Standards &amp; Commercial Vehicle Endorsement</td>
</tr>
<tr>
<td>NAICS</td>
<td>The North American Industry Classification</td>
</tr>
<tr>
<td>NASA</td>
<td>National Aeronautics and Space Administration</td>
</tr>
<tr>
<td>NCCI</td>
<td>National Council on Compensation Insurance</td>
</tr>
<tr>
<td>NMFS</td>
<td>United States Department of Commerce; National Oceanic &amp; Atmospheric Administration; National Marine Fisheries Service (Alaska Region)</td>
</tr>
<tr>
<td>NOAA</td>
<td>United States Department of Commerce; National Oceanic &amp; Atmospheric Administration</td>
</tr>
<tr>
<td>NRCS</td>
<td>United States Department of Agriculture; Natural Resources Conservation Service</td>
</tr>
<tr>
<td>Occupations Directory</td>
<td>Directory of Occupations Requiring a License</td>
</tr>
<tr>
<td>OED</td>
<td>Alaska Department of Commerce, Community &amp; Economic Development; Office of Economic Development</td>
</tr>
<tr>
<td>Trademark Office</td>
<td>The United States Patent and Trademark Office</td>
</tr>
<tr>
<td>OSHA</td>
<td>United States Department of Labor; Occupational Safety &amp; Health Administration</td>
</tr>
<tr>
<td>PC</td>
<td>Professional Corporation</td>
</tr>
<tr>
<td>Permit(s)</td>
<td>Limited Entry Permit(s)</td>
</tr>
<tr>
<td>PLWM</td>
<td>Private Lands Wildlife Management Program</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Full Form</td>
</tr>
<tr>
<td>--------------</td>
<td>-----------</td>
</tr>
<tr>
<td>PRD</td>
<td>National Marine Fisheries Service; Protected Resources Division</td>
</tr>
<tr>
<td>Professional Licensing Section</td>
<td>Alaska Department of Commerce, Community, and Economic Development; Division of Corporations, Business &amp; Professional Licensing; Professional Licensing Section</td>
</tr>
<tr>
<td>PSG</td>
<td>Professional Services Group (A division of AVI)</td>
</tr>
<tr>
<td>PTAC</td>
<td>Procurement Technical Assistance Center</td>
</tr>
<tr>
<td>RBEG</td>
<td>Rural Business Enterprise Grants (Offered by USDA)</td>
</tr>
<tr>
<td>RBOG</td>
<td>Rural Business Opportunity Grants (Offered by USDA)</td>
</tr>
<tr>
<td>RBS</td>
<td>United States Department of Agriculture Rural Development; Rural Business – Cooperative Service</td>
</tr>
<tr>
<td>RHS</td>
<td>United States Department of Agriculture Rural Development; Rural Housing Service</td>
</tr>
<tr>
<td>RLF</td>
<td>Southeast Alaska Revolving Loan Fund (Offered by JEDC)</td>
</tr>
<tr>
<td>RUS</td>
<td>United States Department of Agriculture Rural Development; Rural Utilities Service</td>
</tr>
<tr>
<td>SBA</td>
<td>United States Small Business Administration</td>
</tr>
<tr>
<td>SB93</td>
<td>Senate Bill 93, “An Act relating to commercial fishing permit and vessel license fees; and providing for an effective date”</td>
</tr>
<tr>
<td>SBIR</td>
<td>Small Business Innovation Research Grants</td>
</tr>
<tr>
<td>SESAC</td>
<td>This is not an acronym. It is actually the name of a company (SESAC, Inc.) that represents songwriters and publishers.</td>
</tr>
<tr>
<td>STTR</td>
<td>Small Business Technology Transfer</td>
</tr>
<tr>
<td>TAC</td>
<td>Total Allowable Catch</td>
</tr>
<tr>
<td>Tax Division</td>
<td>Alaska Department of Revenue; Tax Division</td>
</tr>
<tr>
<td>TCC</td>
<td>Tanana Chiefs Conference</td>
</tr>
<tr>
<td>TCC-RLF</td>
<td>Tanana Chiefs Conference – Revolving Loan Fund</td>
</tr>
<tr>
<td>TQM</td>
<td>Total Quality Management</td>
</tr>
<tr>
<td>Trademark Office</td>
<td>The United States Patent and Trademark Office</td>
</tr>
<tr>
<td>TREND</td>
<td>Alaska Technology Research and Development Center (See AKBSDC)</td>
</tr>
<tr>
<td>UAA</td>
<td>University of Alaska Anchorage</td>
</tr>
<tr>
<td>UAF</td>
<td>University of Alaska Fairbanks</td>
</tr>
<tr>
<td>UI</td>
<td>Unemployment Insurance Tax</td>
</tr>
<tr>
<td>USDA</td>
<td>United States Department of Agriculture Rural Development</td>
</tr>
<tr>
<td>USGS</td>
<td>United States Geological Survey</td>
</tr>
<tr>
<td>VAPG</td>
<td>Value Added Producer Grants (Offered by USDA)</td>
</tr>
<tr>
<td>VEMAK</td>
<td>Virtual Enterprise Manufacturing of Alaska</td>
</tr>
<tr>
<td>VMD</td>
<td>Doctor of Veterinary Medicine</td>
</tr>
<tr>
<td>Wage &amp; Hour</td>
<td>Alaska Department of Labor &amp; Workforce Development; Division of Labor Standards &amp; Safety; Wage and Hour Administration</td>
</tr>
<tr>
<td>WNET</td>
<td>Women’s Network for Entrepreneurial Training</td>
</tr>
</tbody>
</table>
Alaska Department of Labor; Workers Compensation Division
Young Women's Christian Association
Below is a list of financial institutions located around the State of Alaska that will help prepare you for your business, and/or help you with financing inquiries for existing business needs. The institutions are listed alphabetically, with a contact number for the main office.

Alaska Airlines Employees Federal Credit Union  
(907) 563-5335  
www.alaskaefcu.org/  
Anchorage  
Seattle

Alaska District Engineers Federal Credit Union  
(907) 753-5118  
www.adefcu.org  
Anchorage

Alaska First Community Bank and Trust  
(907) 561-5250  
www.fibank.com  
info@fibank.com  
Anchorage (main office & 2 branches)

Alaska Pacific Bank  
(907) 789-4844  
www.alaskapacificbank.com/  
Juneau (main office & 2 branches)  
Ketchikan (2 branches)  
Sitka  
Hoonah  
Yakutat

Alaska USA Federal Credit Union  
(907) 563-4567 or (800) 525-9094  
www.alaskausa.com  
Anchorage (13 branches)  
Bethel  
Eagle River (2 branches)  
Eielson AFB  
Elmendorf AFB  
Fairbanks (4 branches)  
Fort Greely  
Fort Richardson  
Homer  
Juneau (3 branches)
Kenai (2 branches)
Ketchikan
Kodiak
North Pole
Oak Harbor (2 branches)
Soldotna
Wasilla (2 branches)
Washington State (10 branches)

ALPS Federal Credit Union
(907) 747-6261
www.alpsfcu.com
Sitka

Atlantic Federal Credit Union
(907) 258-5884
Anchorage

City of Fairbanks Federal Credit Union
(907) 452-3371
www.mosquitonet.com/coffcu/
Fairbanks

Credit Union 1
(907) 339-9485 or (800) 478-2222
www.cu1.org
service@cu1.org
Anchorage (main office & 4 branches)
Eagle River
Fairbanks
Kodiak (1 branch & U.S. Coast Guard Support Center)
Soldotna

Denali Alaskan Federal Credit Union
(907) 257-7200
www.denalifcu.org
Anchorage (main office & 6 branches)
Fairbanks
Juneau
Wasilla

Denali State Bank
(907) 456-1400
www.denalistatebank.com
Fairbanks (main office & 3 branch)
Tok
First Bank Alaska
(800) 478-6101 or (907) 225-6101
www.firstbankak.com
Craig
Juneau (2 branches)
Ketchikan (main office & 1 branch)
Petersburg
Prince of Whales
Sitka
Wrangell

First National Bank of Alaska
(907) 777-4362 or (800) 856-4362
www.fnbalaska.com
Anchorage (main office & 10 branches)
Bethel
Cordova
Eagle River
Fairbanks (3 branches)
Haines
Homer
Juneau (3 branches)
Kenai
Kodiak
Palmer
Seward
Sitka
Soldotna
Seward
Valdez
Wasilla

Key Bank of Alaska, N.A.
(800) 478-6363 or (907) 564-0291
www.key.com
Anchorage (main office & 2 branches)
Dillingham
Eagle River
Fairbanks (Main Office Interior Region & 2 branches)
Hoonah
Juneau (2 branches)
Kenai
Ketchikan
Kodiak
North Pole
Palmer
Soldotna
Unalaska
Wasilla

MAC Federal Credit Union
(907) 356-1253 or (877) 883-1253
http://www.macfcu.org/
Fort Wainwright
Fairbanks (2 branches)
Greely

Matanuska Valley Federal Credit Union
(907) 745-4891
http://www.mvfcu.coop/
Big Lake
Eagle River
Palmer (main office)
Wasilla
Willow

Mt. McKinley Mutual Savings Bank
(907) 452-1751
http://www.mtmckinleybank.com/
Fairbanks (main office & 1 branch)
Delta Junction
North Pole

North Country Credit Union
(907) 456-2613
Fairbanks
Nome

Northern Schools Federal Credit Union
(907) 459-5900
Fairbanks (main office & 2 branches)

Northern Skies Federal Credit Union
(907) 561-1407
Anchorage

Northrim Bancorp Inc.
(907) 562-0062 or (800) 478-2265
www.northrim.com
Anchorage (Main office, plus 6 branches)
Eagle River
Fairbanks
Wasilla

**Tongass Federal Credit Union**
(907) 225-9063
   Ketchikan (2 branches)

**True North Federal Credit Union**
(907) 561-1886
   Anchorage
   Fairbanks
   Juneau (main office & 2 branches)

**Wells Fargo Bank, N.A.**
(800) 478-5706
[www.wellsfargo.com](http://www.wellsfargo.com)
   Anchorage (main office & 14 branches)
   Barrow
   Bethel
   Cordova
   Craig
   Delta Junction
   Dillingham
   Eagle River
   Fairbanks (4 branches)
   Glennallen
   Homer
   Juneau (3 branches)
   Kenai
   Ketchikan (3 branches)
   King Salmon
   Kodiak (2 branches)
   Kotzebue
   Metlakatla
   Nome
   North Pole
   Palmer
   Petersburg
   Seattle
   Seward
   Sitka
   Skagway
   Soldotna
   Valdez
   Wasilla (3 branches)
   Wrangell
For more information on financial institutions located in the State of Alaska, visit the following web site: www.commerce.state.ak.us/bsc/banking.htm.
**SECTION C. GLOSSARY (OF TERMS)**

**Accounts Receivable**
A record of what is owed to you. All of the credit “accounts”—the records of what each customer owes you—taken together are your “accounts receivable”. Even though you don’t have the money in hand, that money which is owed to you is an asset, just as money in the bank is an asset. Your “accounts receivable” is something you have to know in order to know what your business is worth at any time. Of course, your accounts receivable must be collected to become a real asset.

**Accrued Expenses**
An expense incurred but not yet paid.

**Amortization**
The gradual reduction of a debt by means of periodic payments sufficient to meet current interest and extinguish the debt at maturity.

**Asset**
Anything of worth that is owned. Your personal assets (not counting your liabilities) is the money you have in your pocket or the bank, whatever is owed to you, whatever you own, for example: any securities, property, whatever part of your home, your furniture and appliances and all the miscellaneous things which you personally possess. The assets of a business are money in the bank, accounts receivable, securities held in the name of the business, property or buildings, equipment, fixtures, merchandise for sale or being made ready, supplies, and all things of value which the business owns.

**Assets, Capital**
Those assets that are not readily convertible into cash and in the ordinary course of business are not so converted, more often termed fixed assets.

**Bad Debt**
Money owed to you that you are unable to collect. A business should never give credit or loan money to anyone who is not a good risk. But you can’t expect to collect on all loans and credit you issue. You have to estimate in advance approximately how much you are not going to collect and adjust accordingly. You must set up a bad debt allowance.

**Balance Sheet**
An important business document, which shows what a business owns and owes as of the date shown. Essentially a “balance sheet” is a list of business assets and their cost on one side and a list of liabilities and owners equity (investment in the business) on the other side with the amount for each. The liabilities include all the business owes. If the balance sheet is figured correctly, the total assets will equal the total liabilities plus the owners’ equity.

**Benchmark**
Performance standards set by continuously comparing and measuring your own company against competitors.

**Break-Even Analysis**
A method used to determine the point at which the business will neither make a profit nor incur a loss. That point is expressed in either the total dollars of revenue exactly offset by total expenses; or in total units of production, the cost of which exactly equals the income derived by their sale.
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget</td>
<td>Control tool that is used to reflect expected sales revenues, operating expenses, and cash receipts</td>
</tr>
<tr>
<td>Business Ethics</td>
<td>Standards, expected business conduct and moral values.</td>
</tr>
<tr>
<td>Business Plan</td>
<td>An objective written review of your business to identify areas of weakness and strength, pinpoint needs, and begin planning how you can best achieve your business goals.</td>
</tr>
<tr>
<td>Cash Flow</td>
<td>The sources and uses of a company’s cash funds over a designated period.</td>
</tr>
<tr>
<td>Cash Position</td>
<td>The percentage of cash to total net assets indicates relative cash positions. It includes cash and United States government securities, and is the net amount after deducting current liabilities.</td>
</tr>
<tr>
<td>Competitive Difference</td>
<td>Any part of your company that makes you more competitive than your competitors.</td>
</tr>
<tr>
<td>Current Assets</td>
<td>Those assets that are readily convertible into cash without substantial loss; included are cash, investments, notes, accounts receivable, and inventories.</td>
</tr>
<tr>
<td>Current Liabilities</td>
<td>Those pecuniary obligations ordinarily intended to be paid in the usual course of business within a relatively short time, normally within a year, out of earnings.</td>
</tr>
<tr>
<td>Current Ratio</td>
<td>The ratio of current assets to current liabilities, indicating the ability of a business to pay its current liabilities in cash as they fall due.</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>Ability to meet customers’ expectations, including emotional needs and physical needs.</td>
</tr>
<tr>
<td>Debt Capital Financing</td>
<td>Money borrowed with the intention of paying it back plus interest.</td>
</tr>
<tr>
<td>Debt to Worth Ratio</td>
<td>A ratio of your business’ total liability to its net worth.</td>
</tr>
<tr>
<td>Depreciation</td>
<td>Expiration in service life of fixed assets, other than wasting assets, attributable to wear and tear through use and lapse of time, obsolescence, inadequacy, or other physical or functional cause.</td>
</tr>
<tr>
<td>Dividends</td>
<td>The proportion of the net earnings of a corporation paid to the stockholders as their share of the profits.</td>
</tr>
<tr>
<td>Electronic Mail (e-mail)</td>
<td>Sending and receiving messages worldwide through a system on computers.</td>
</tr>
<tr>
<td>Entrepreneur</td>
<td>An individual that assumes the financial risk of the initiation, operation, and management of a given business or undertaking.</td>
</tr>
<tr>
<td>Equity</td>
<td>The monetary value of a property or business, which exceeds the claims and/or liens against it by others.</td>
</tr>
<tr>
<td>Equity Capital Financing</td>
<td>Money given to your business, without the intention of paying it back, in return for part ownership in your business.</td>
</tr>
<tr>
<td>Financial Statements</td>
<td>A written commitment by an individual or authorized legal entity to pay a loan in the event the borrower is unable to do so.</td>
</tr>
<tr>
<td>Guaranty</td>
<td></td>
</tr>
<tr>
<td>Fixed Costs</td>
<td>Costs that remain the same over a period of time, regardless of the production level.</td>
</tr>
<tr>
<td>Income Statement</td>
<td>A financial record of your company’s revenues, expenses, and profits over a period of time.</td>
</tr>
<tr>
<td>Internet</td>
<td>Global network composed of thousands of different networks around the globe that allows people to send and receive data from personal computers.</td>
</tr>
<tr>
<td><strong>Leader</strong></td>
<td>Someone who is able to motivate others to perform activities designed to achieve specific objectives.</td>
</tr>
<tr>
<td><strong>Leverage</strong></td>
<td>The relationship of other people’s money (debt) in relation to your own investment (equity) in your business.</td>
</tr>
<tr>
<td><strong>Liquidity</strong></td>
<td>Solvency of a business; the degree of readiness in which assets can be converted to cash. If assets cannot be converted into cash to meet current liabilities, the firm is said to be illiquid.</td>
</tr>
<tr>
<td><strong>Management</strong></td>
<td>The administration and policy makers of a business; those responsible for the planning of goals and objectives.</td>
</tr>
<tr>
<td><strong>Market</strong></td>
<td>The number of people and their total spending (actual or potential) for your product line within the geographic limits of your geographic ability.</td>
</tr>
<tr>
<td><strong>Mission Statement</strong></td>
<td>A statement describing what your company’s goal and purpose is; usually only a sentence or two.</td>
</tr>
<tr>
<td><strong>Net Worth</strong></td>
<td>The excess of the assets of an individual or an enterprise over all his or its liabilities.</td>
</tr>
<tr>
<td><strong>Pro Forma</strong></td>
<td>A projection or estimate of what may result in the future from actions in the present. A pro forma financial statement is one that shows how the actual operations of the business will turn out if certain assumptions are realized.</td>
</tr>
<tr>
<td><strong>Profit</strong></td>
<td>The excess of the selling price over all costs and expenses incurred in making the sale.</td>
</tr>
<tr>
<td><strong>Receivable</strong></td>
<td>An asset in the form of an amount, which is due from a borrower.</td>
</tr>
<tr>
<td><strong>Strategic Planning</strong></td>
<td>A process of determining the primary objectives of your company, adopting a course of action, and allocating the resources necessary to achieve the objectives.</td>
</tr>
<tr>
<td><strong>Target Market</strong></td>
<td>The specific individuals, distinguished by socioeconomic, demographic, and/or interest characteristics that are most likely potential customers for the goods and services of a business.</td>
</tr>
<tr>
<td><strong>Total Quality Mgmt</strong></td>
<td>A company wide commitment to quality in achieving world-class performance and customer satisfaction as a crucial strategic objective.</td>
</tr>
<tr>
<td><strong>Variable Costs</strong></td>
<td>Costs that are not stable and change with the production level.</td>
</tr>
<tr>
<td><strong>Working Capital</strong></td>
<td>Net the excess of current assets over current liabilities. These excess current assets are available for carrying on business operations.</td>
</tr>
</tbody>
</table>
This page intentionally left blank.
SECTION D. WEB PAGE QUICK REFERENCE

Agricultural Revolving Loan Fund: http://www.dnr.state.ak.us/ag/ag_arlf.htm
Ahtna, Inc.: www.ahtna-inc.com
Air Carrier’s Certificate of Insurance Coverage Compliance:
   http://www.dot.state.ak.us/stwdav/Documents.shtml
Alaska Airlines Employees Federal Credit Union: www.alaskaefcu.org/
Alaska Business Development Center, Inc.: http://www.abdc.org/
Alaska Business License: http://www.commerce.state.ak.us/occ/apps/BLEC_Start.cfm
Alaska Child Labor Laws: http://labor.state.ak.us/ls/childlaw.htm
Alaska Clean Water Fund: http://www.dec.state.ak.us/water/muniloan/
Alaska Commercial Fishing and Agriculture Bank: www.cfabalaska.com
Alaska Cooperative Extension Service: http://www.uaf.edu/ces/index.html
Alaska Department of Administration: http://www.state.ak.us/local/akpages/ADMIN/home.htm
Alaska Department of Administration; Division of Motor Vehicles:
   http://www.state.ak.us/local/akpages/ADMIN/dmv/dmvhome.htm
Alaska Department of Administration; Oil and Gas Conservation Commission:
   www.state.ak.us/local/akpages/ADMIN/ogc/homeogc.htm
Alaska Department of Commerce, Community, and Economic Development:
   http://www.commerce.state.ak.us
Alaska Department of Commerce, Community, and Economic Development; Alaska Division of
   Investments: http://www.commerce.state.ak.us/investments/index.cfm
Alaska Department of Commerce, Community, and Economic Development; Division of
   Banking & Securities: http://www.commerce.state.ak.us/bsc/home.htm
Alaska Department of Commerce, Community, and Economic Development; Division of
   Banking and Securities; Community Development Quota:
   www.commerce.state.ak.us/bsc/CDQ/cdq.htm
Alaska Department of Commerce, Community, and Economic Development; Division of
   Community Advocacy: http://www.commerce.state.ak.us/dca/
Alaska Department of Commerce, Community, and Economic Development; Division of
   Community Advocacy; Alaska Regional Development:
   http://www.commerce.state.ak.us/dca/ardor/ardor.htm
Alaska Department of Commerce, Community, and Economic Development; Division of
   Community Advocacy; Local Boundary Commission:
   http://www.commerce.state.ak.us/dca/lbc/lbc.htm
Alaska Department of Commerce, Community, and Economic Development; Division of
   Corporations, Business and Professional Licensing: http://www.corporations.alaska.gov/
Alaska Department of Commerce, Community, and Economic Development; Division of
   Corporations, Business & Professional Licensing; Business Licensing Section:
   www.businesslicense.alaska.gov
Alaska Department of Commerce, Community, and Economic Development; Division of
   Corporations, Business & Professional Licensing; Corporations Section:
   www.businesslicense.alaska.gov
Alaska Department of Commerce, Community, and Economic Development; Division of Corporations, Business & Professional Licensing; Corporations Section Database:
www.corporations.alaska.gov
Alaska Department of Commerce, Community, and Economic Development; Division of Insurance: http://www.commerce.state.ak.us/insurance/home.htm
Alaska Department of Commerce, Community, and Economic Development; Office of Economic Development: www.commerce.state.ak.us/oed/
Alaska Department of Commerce, Community, and Economic Development; Office of Economic Development; Forest Products Development:
www.commerce.state.ak.us/oed/forest_products/forest_products.htm
Alaska Department of Commerce, Community, and Economic Development; Office of Economic Development; Office of Fisheries Development:
http://www.commerce.state.ak.us/oed/seafood/seafood.cfm
Alaska Department of Corrections: http://www.correct.state.ak.us/
Alaska Department of Education & Early Development: http://www.eed.state.ak.us/
Alaska Department of Environmental Conservation: http://www.dec.state.ak.us/
Alaska Department of Environmental Conservation; Compliance Assistance Office:
www.dec.state.ak.us
Alaska Department of Environmental Conservation; Division of Air Quality:
http://www.dec.state.ak.us/air/index.htm
Alaska Department of Environmental Conservation; Division of Air Quality; Air Monitoring and Quality Assurance Program: http://www.dec.state.ak.us/air/am/index.htm
Alaska Department of Environmental Conservation; Division of Air Quality; Air Non-Point & Mobile Sources Program: http://www.dec.state.ak.us/air/anpms/
Alaska Department of Environmental Conservation; Division of Air Quality; Air Permits Program: http://www.dec.state.ak.us/air/ap/mainair.htm
Alaska Department of Environmental Conservation; Division of Environmental Health:
http://www.dec.state.ak.us/eh/index.htm
Alaska Department of Environmental Conservation; Division of Environmental Health; Drinking Water Program: http://www.dec.state.ak.us/eh/dw/index.htm
Alaska Department of Environmental Conservation; Division of Environmental Health; Environmental Health Laboratory: http://www.dec.state.ak.us/eh/lab/index.htm
Alaska Department of Environmental Conservation; Division of Environmental Health; Food Safety & Sanitation Program: http://www.dec.state.ak.us/eh/fss/index.htm
Alaska Department of Environmental Conservation; Division of Environmental Health; Pesticide Control Program: http://www.dec.state.ak.us/eh/pest/
Alaska Department of Environmental Conservation; Division of Environmental Health; Solid Waste Program: http://www.dec.state.ak.us/eh/sw/index.htm
Alaska Department of Environmental Conservation; Division of Environmental Health; State Veterinarian’s Office: http://www.dec.state.ak.us/eh/vet/index.htm
Alaska Department of Environmental Conservation; Division of Information & Administrative Services: http://www.dec.state.ak.us/das/index.htm
Alaska Department of Environmental Conservation; Division of Spill Prevention & Response:
http://www.dec.state.ak.us/spar/index.htm
Alaska Department of Environmental Conservation; Division of Spill Prevention & Response; Contaminated Sites Program: http://www.dec.state.ak.us/spar/csp/index.htm
Alaska Department of Environmental Conservation; Division of Spill Prevention & Response; Industry Preparedness Program: http://www.dec.state.ak.us/spar/ipp/index.htm
Alaska Department of Environmental Conservation; Division of Spill Prevention & Response; Prevention & Emergency Response Program: http://www.dec.state.ak.us/spar/perp/index.htm
Alaska Department of Environmental Conservation; Division of Water: http://www.dec.state.ak.us/water/index.htm
Alaska Department of Environmental Conservation; Division of Water; Alaska Drinking Water Fund: http://www.dec.state.ak.us/water/muniloan
Alaska Department of Environmental Conservation; Division of Water; Municipal Loan Program: http://www.dec.state.ak.us/water/muniloan/
Alaska Department of Environmental Conservation; Division of Water; Municipal Water, Sewerage & Solid Waste Matching Grant Program: http://www.dec.state.ak.us/water/munigrant/
Alaska Department of Environmental Conservation; Division of Water; Non-point Source Water Pollution Control: http://www.dec.state.ak.us/water/wnpspc/
Alaska Department of Environmental Conservation; Division of Water; Operator Training & Certification Program: http://www.dec.state.ak.us/water/opcert/
Alaska Department of Environmental Conservation; Division of Water; Remote Maintenance Worker Program: http://www.dec.state.ak.us/water/rmw/
Alaska Department of Environmental Conservation; Division of Water; Village Safe Water Program: http://www.dec.state.ak.us/water/vsw/
Alaska Department of Environmental Conservation; Division of Water; Wastewater Discharge Program: http://www.dec.state.ak.us/water/wwdp/
Alaska Department of Environmental Conservation; Division of Water; Water Quality Assessment & Monitoring Program: http://www.dec.state.ak.us/water/wqamp/wqamp.htm
Alaska Department of Fish & Game: http://www.adfg.state.ak.us/
Alaska Department of Fish & Game; Commercial Fisheries Entry Commission: http://www.cfec.state.ak.us/
Alaska Department of Fish & Game; Division of Administrative Services: http://www.admin.adfg.state.ak.us/
Alaska Department of Health and Social Services: www.hss.state.ak.us
Alaska Department of Health and Social Services; Division of Public Health; Radiological Health Program: http://www.hss.state.ak.us/dph/labs/radiological/radiological_health.htm
Alaska Department of Labor and Workforce Development: http://www.labor.state.ak.us/home.htm
Alaska Department of Labor and Workforce Development; Division of Labor Standards and Safety; Wage and Hour: http://labor.state.ak.us/lss/whhome.htm
Alaska Department of Labor and Workforce Development; Employment Security Tax office: http://www.labor.state.ak.us/estax/home.htm
Alaska Department of Labor and Workforce Development; Research and Analysis Section: http://almis.labor.state.ak.us
Alaska Department of Labor and Workforce Development; Worker’s Compensation Division: http://www.labor.state.ak.us/wc/home.htm
Alaska Department of Law: http://www.law.state.ak.us/
Alaska Department of Military and Veterans Affairs: www.ak-prepared.com/dmva
Alaska Department of Natural Resources: http://www.dnr.state.ak.us/
Alaska Department of Natural Resources; Division of Agriculture:
http://www.dnr.state.ak.us/ag/index.htm
Alaska Department of Natural Resources; Division of Forestry:
http://www.dnr.state.ak.us/forestry/
Alaska Department of Natural Resources; Division of Geological and Geophysical Surveys:
http://wwwdgs.dnr.state.ak.us/
Alaska Department of Natural Resources; Division of Mining, Land and Water:
http://www.dnr.state.ak.us/mlw/index.htm
Alaska Department of Natural Resources; Division of Oil & Gas:
http://www.dog.dnr.state.ak.us/oil/index.htm
Alaska Department of Public Safety: http://www.dps.state.ak.us/
Alaska Department of Public Safety; Alcoholic Beverage Control Board:
http://www.dps.state.ak.us/abc/
Alaska Department of Revenue: http://www.revenue.state.ak.us/
Alaska Department of Revenue; Tax Division: http://www.tax.state.ak.us/
Alaska Department of Transportation & Public Facilities: http://www.dot.state.ak.us/
Alaska Department of Transportation & Public Facilities; Civil Rights Office:
www.dot.state.ak.us/cvlrts/tribal.shtml
Alaska Department of Transportation & Public Facilities; Division of Motor Vehicles:
Alaska Department of Transportation & Public Facilities; Fairbanks International Airport:
http://www.dot.state.ak.us/faliap/
Alaska Department of Transportation & Public Facilities; Statewide Aviation:
www.dot.state.ak.us/stwdav
Alaska Department of Transportation & Public Facilities; Ted Stevens Anchorage International Airport:
http://www.dot.state.ak.us/anc/index.shtml
Alaska District Engineers Federal Credit Union: www.adefcu.org
Alaska Economic Development Resource Guide:
http://www.commerce.state.ak.us/dca/edrg/edrg.htm
Alaska Employer Registration Form TREG:
http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Alaska Employment Security Tax Handbook:
http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Alaska First Community Bank and Trust: www.fibank.com
Alaska Fisheries Business Monthly Payment and Report Form 04-568:
http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Alaska Fishery Resource Landing Tax (Estimated Payment Voucher) Form 04-597:
http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Alaska Fishery Resource Landing Tax Return Form 04-680:
http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Alaska Forest Product Preference Program:
http://www.commerce.state.ak.us/dca/prodpref/prodpref.htm
Alaska Growth Capital: http://www.alaskagrowth.com/
Alaska Industrial Development and Export Authority: www.aidea.org

186
Alaska International Airport System; Anchorage International Airport:  
http://www.dot.state.ak.us/anc/index.shtml
Alaska Minority Business Development Center: http://www.tananachiefs.org/mbdc/default.htm
Alaska Municipal League: http://www.akml.org/
Alaska Municipal League; Alaska Conference of Mayors: www.akml.org
Alaska Oil & Gas Association: http://www.aoga.org/
Alaska Pacific Bank: www.alaskapacificbank.com/
Alaska Product Preference Program:  
http://www.commerce.state.ak.us/dca/prodpref/prodpref.htm
Alaska Quarterly Contribution Report Change Notification Sheet Form TQ01A:  
http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Alaska Quarterly Contribution Report Form TQ01C:  
http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Alaska Quarterly Contribution Report Instructions Form TQ01B:  
http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Alaska Railroad Corporation: http://www.alaskarailroad.com/
Alaska Seafood Marketing Institute: www.alaskaseafood.org
Alaska Small Business Development Center: www.aksbdc.org
Alaska Sport Fish License Application: http://www.admin.adfg.state.ak.us/license/
Alaska State Chamber of Commerce: http://www.alaskachamber.com/
Alaska State Constitution: http://ltgov.state.ak.us/constitution.php
Alaska State Council on the Arts: http://www.eed.state.ak.us/aksca
Alaska State Legislature: http://www.w3.legis.state.ak.us/home.htm
Alaska Travel Industry Association: www.alaskatia.org
Alaska USA Federal Credit Union: www.alaskausa.com
Alaska Village Initiatives: http://www.akvillage.com/
Alaska’s Continuing Education ~ Commonly Asked Questions & Quick Reference:  
http://www.commerce.state.ak.us/insurance/cequests.htm
Alcoholic Beverage Control Board: http://www.dps.state.ak.us/abc/
Alcoholic Beverage Excise Tax Return Booklet Form 04-500:  
http://www.tax.state.ak.us/programs/alcohol/forms/index.asp
Alcoholic Beverage Surety Bond Form 04-405:  
http://www.tax.state.ak.us/programs/alcohol/forms/index.asp
Alcoholic Beverage Tax State Bonded Warehouse License Application Form 04-403:  
http://www.tax.state.ak.us/programs/alcohol/forms/index.asp
Aleut Corporation: www.aleutcorp.com
Aleutians East Borough Headquarters: www.aleutianseast.org
Aleutians East Borough: www.aleutianseast.org
Alliance (The): http://www.alaskaalliance.org/
ALPS Federal Credit Union: www.alpsfcu.com
Alyeska Pipeline Service Company: http://www.alyeska-pipe.com/
American Express: http://www.americanexpress.com/
Anchorage Convention & Visitors Bureau: http://wwwANCHORAGE.net/
Application for Registration of Trademark: http://www.commerce.state.ak.us/bsc/pub/08-565.pdf
Application for Self-Insurance Form 07-6129: http://www.labor.state.ak.us/wc/pdf_list.htm
Application for Title & Registration: http://www.state.ak.us/dmv/forms/forms.htm
Arctic Slope Regional Corporation: www.asrc.com
Articles of Amendment: http://www.commerce.state.ak.us/bsc/cforms.htm
Articles of Organization: http://www.commerce.state.ak.us/bsc/cforms.htm
Assistant Guide License Application: http://www.commerce.state.ak.us/occ/pgui3.htm
Atlantic Federal Credit Union; City of Fairbanks Federal Credit Union: www.mosquitonet.com/coffcu/
Basic Facts About Trademarks: http://www.uspto.gov/web/offices/tac/doc/basic/
Bering Straits Native Corporation: www.beringstraits.com
Better Business Bureau: http://www.alaska.bbb.org/
Biennial Report Online Filing: https://myalaska.state.ak.us/business/biennial/reportstart.asp
Bristol Bay Borough: www.theborough.com
Broadcast Music, Inc.: www.bmi.com/
Business Corporation Certificate of Authority - Online Filing: www.corporations.alaska.gov
Business Corporation Certificate of Incorporation - Online Filing: www.corporations.alaska.gov
Business Name Registration Application: https://myalaska.state.ak.us/business/online/Fictitious/Default.aspx?XID=341fb6a8-bf76-43d2-a716-f31bcb96b670
Business Name - Online Filing: www.corporations.alaska.gov
Buy Alaska Program: http://www.buyalaska.com/
Calista Corporation: www.calistacorp.com
Certificate of Authority (Insurance Company): http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Certificate of Authority (Foreign Corporations): http://www.commerce.state.ak.us/bsc/cforms.htm
Certificate of Fitness (For all other occupations requiring a Certificate of Fitness): http://www.labor.state.ak.us/lss/lssforms.htm
Certificate of Fitness (For Asbestos Abatement; Explosive Handler and/or Hazardous Paint Handler): http://www.labor.state.ak.us/lss/lssforms.htm
CFAB: http://www.cfabalaska.com/
CFEC: http://www.cfec.state.ak.us/
Chugach Alaska Corporation: www.chugach-ak.com
Cigarette and Tobacco Products License Application Form 04-420: http://www.tax.state.ak.us/programs/tobacco/forms/index.asp
Cigarette and Tobacco Products Tax Booklet Form 04-522: http://www.tax.state.ak.us/programs/tobacco/
Class-A Assistant Guide License Application: http://www.commerce.state.ak.us/occ/pgui3.htm
Commercial Fisheries Entry Commission: http://www.cfec.state.ak.us/
Commercial Fishing Permit Application: http://www.cfec.state.ak.us/mnu_Forms.htm
Commercial Vessel License Application: http://www.cfec.state.ak.us/mnu_Forms.htm
Cook Inlet Region, Inc.: www.ciri.com
Copyright Basics: http://www.copyright.gov/circs/circ1.html
Corporations Section Database: https://myalaska.state.ak.us/business/soskb/csearch.asp
Credit Union 1: www.cu1.org
Crewmember Licenses: http://www.admin.adfg.state.ak.us/license/
Denali Alaskan Federal Credit Union: www.denalifcu.org
Denali Borough: www.denaliborough.govoffice.com
Denali State Bank: www.denaliborough.govoffice.com
Direct Marketing Fisheries Business License Application Form 04-576:
   http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Directory of Occupations Requiring a License:
   http://almis.labor.state.ak.us/?PAGEID=67&SUBID=194
Dive Fishery Management Assessment Quarterly Bonus Return Form 04-580:
   http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Do You Have Contract Labor? (Brochure):
   http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Doyon Limited: www.doyon.com
Electric Cooperative Gross Revenue Tax Return Form 04-056:
   http://www.tax.state.ak.us/programs/other/index.asp
Emergency Information Poster: http://labor.state.ak.us/lss/posters.htm
Employer Registration Form: http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Employer’s Quarterly Contribution Report:
   http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Employment Practices and Working Conditions Pamphlet:
   http://www.labor.state.ak.us/lss/lssforms.htm
Employment Security Quarterly Contribution Report:
   http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Employment Security Quarterly Contribution Report; Change Notification Sheet:
   http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Establishing A Business In Alaska: http://www.commerce.state.ak.us/investments/index.cfml
Evergreen Community Development Association: http://www.ecda.com/
Executive Officer Waiver: http://www.labor.state.ak.us/wc/pdf_list.htm
Export Assistance Center: http://www.alaska.net/~export
Fairbanks International Airport System: www.dot.state.ak.us/faliap/
Fairbanks North Star Borough: www.co.fairbanks.ak.us
Fairbanks North Star Borough; Economic Development Commission:
   www.co.fairbanks.ak.us/mayorsoffice/EconomicDevelopment/
Federal Unemployment Tax Act:
   http://www.irs.gov/businesses/small/international/article/0,,id=104985,00.html
First Bank Alaska: www.firstbankak.com
First National Bank of Alaska: www.fnbalaska.com
Fisheries Business License Application Form 04-573:
   http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Fisheries Business Tax Return Booklet Form 04-574:
   http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Flexible Work Hour Plan: http://www.labor.state.ak.us/lss/flex.htm
General Information Concerning Patents:
Haines Borough: www.hainesborough.us/
Interim-use Permit: http://www.cfec.state.ak.us/mnu_Apps_Forms.htm
Internal Revenue Service (IRS): http://www.irs.gov/
Inventors Assistance Center: http://www.uspto.gov/web/offices/pac/dapp/pacmain.html
IRS Form 720 “Quarterly Federal Excise Tax Return”:
IRS Form 940 “Employers Annual Federal Unemployment (FUTA) Tax Return”:
IRS Form 940 “Unemployment (FUTA) Tax Return”:
IRS Form 941 “Partnerships”:
IRS Form 1040 “U.S. Individual Income Tax Return”:
IRS Form 1065 “U.S. Return of Partnership”:
IRS Form 1099-DIV “Dividends and Distributions”:
IRS Form 1099-MISC:
IRS Form 1120 “U.S. Corporation Income Tax Return”:
IRS Form 1120S “U.S. Income Tax Return”:
IRS Form 2290 “Heavy Highway Vehicle Use Tax Return”:
IRS Form 2290 “Schedule ‘1”:
IRS Form SS-4 “Application for Employer Identification Number”:
IRS Form SS-8 “Determination of Employee Work Status for Purposes of Federal Employment Taxes and Income Tax Withholding”:
IRS Form W-4 “Employees Withholding Allowance Certificate”:
IRS Publication 15 (Circular E) Employer’s Tax Guide:
IRS Publication 15-A Employer’s Supplemental Tax Guide:
IRS Publication 17 “Your Federal Income Tax”:
IRS Publication 225 “Farmer’s Tax Guide”:
IRS Publication 510 “Excise Taxes”:
IRS Publication 541 “Partnerships”:
IRS Publication 542 “Corporations”:
IRS Publication 557; “Tax-Exempt Status for Your Organization”:
IRS Publication 3207; “The Small Business Resource Guide”:
IRS Publication 4276 “Questions and Answers About Express Enrollment”:
IT’S YOUR RIGHT TO KNOW - Safety and Health Protection on the Job Poster:
http://www.labor.state.ak.us/iss/posters.htm
Juneau City and Borough: www.juneau.org
Kenai Peninsula Borough Economic Development District: http://www.kpedd.org
Ketchikan Gateway Borough: www.borough.ketchikan.ak.us
Key Bank of Alaska, N.A.: www.key.com
Kodiak Island Borough: www.kib.co.kodiak.ak.us
Koniag, Inc. Kodiak Office: www.koniag.com
Lake and Peninsula: www.lakeandpen.com
Limited Entry Permits: http://www.cfec.state.ak.us/mnu_Apps_Forms.htm
Limited Liability Corporation Articles of Organization - Online Filing:
www.corporations.alaska.gov
MAC Federal Credit Union: http://www.macfcu.org/
MADE IN ALASKA: http://www.dced.state.ak.us/dca/mia/contact.htm
Master Guide License Application: http://www.commerce.state.ak.us/occ/pgui3.htm
Matanuska Valley Federal Credit Union: http://www.mvfcu.coop/
Matanuska-Susitna Borough: http://www.matsugov.us/
Mining License Tax Return Form 04-662:
http://www.tax.state.ak.us/programs/mining/forms/index.asp
Motor Fuel Excise Tax Qualified Dealer Bond Form 04-409:
http://www.tax.state.ak.us/programs/motorfuel/forms/index.asp
Motor Fuel Tax Claim For Refund Form 04-544:
http://www.tax.state.ak.us/programs/motorfuel/forms/index.asphe
Motor Fuel Tax Return Booklet Form 04-530:
http://www.tax.state.ak.us/programs/motorfuel/forms/index.asp
Motor Vehicle or Buyer’s Agent Registering & Bonding:
http://www.state.ak.us/local/akpages/ADM1N/dmv/dealer/buyers.htm
Motor Vehicle Title & Registration Application: http://www.state.ak.us/dmv/forms/forms.htm
Mt. McKinley Mutual Savings Bank: http://www.mtmckinleybank.com/
Municipality of Anchorage:www.muni.org
Nana Regional Corporation Inc.: www.nana.com
NASDAQ: http://www.nasdaq.com/
National Marine Fisheries Service; Alaska Region: http://www.fakr.noaa.gov/default.htm
National Marine Fisheries Service; Habitat Conservation Division:
http://www.fakr.noaa.gov/habitat/default.htm
National Marine Fisheries Service; Protected Resources Division:
   http://www.fakr.noaa.gov/protectedresources/default.htm
National Marine Fisheries Service; Restricted Access Management:
   http://www.fakr.noaa.gov/ram/webapps.htm
National Marine Fisheries Service; Sustainable Fisheries Division; Alaska Groundfish and
Shellfish Fisheries Management: http://www.fakr.noaa.gov/sustainablefisheries/default.htm
North American Industry Classification System: http://www.census.gov/epcd/naics02/
North Slope Borough: www.north-slope.org
Northrim Bancorp Inc.: www.northrim.com
Northwest Arctic Borough Economic Development Commission:
   www.northwestarcticborough.org/edc/
Northwest Arctic Borough: www.nwabor.org
Occupational Safety and Health Act:
p_keyvalue
Placer Mining License: http://www.dnr.state.ak.us/mlw/forms/06apma/apma_gen.htm
Primary Fish Buyers and Fish Processors Bond Form 04-599:
   http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Prince William Sound Economic Development Council: www.alaska.net/~pwsedc/
Procurement Technical Assistance Center: http://www.ptacalaska.org/
Producer Licensing, Viaticals & TPAs:
   http://www.commerce.state.ak.us/insurance/producerinfo.htm
Qualified Dealer Bond Form 04-409:
   http://www.tax.state.ak.us/programs/motorfuel/forms/index.asp
Qualified Dealer License Application Form 04-407:
   http://www.tax.state.ak.us/programs/motorfuel/forms/index.asp
Qualified Dealer License Application Motor Fuel Excise Tax Form 04-407:
   http://www.tax.state.ak.us/programs/motorfuel/forms/index.asp
Quicken - Small Business Info:
   http://www.quicken.com/cms/viewers/article/small_business/50822
Real Estate Continuing Education Requirement: http://www.dced.state.ak.us/occ/prec10.htm
Regional Seafood Development Tax Return Form 04-582:
   http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Registered Guide License Application: http://www.commerce.state.ak.us/occ/pgui8.htm
Registration of Trademark Application: http://www.commerce.state.ak.us/bsc/pub/08-565.pdf
Salmon Enhancement Tax Bonus Return Form 04-587:
   http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Salmon Enhancement Tax Buyer’s Annual Report Form 04-571:
   http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Salmon Enhancement Tax Monthly Return Form 04-566:
   http://www.tax.state.ak.us/programs/fisheries/forms/index.asp
Sand/Gravel Mining License Application Form 04-661:
   http://www.tax.state.ak.us/programs/mining/forms/index.asp
Sealaska: www.sealaska.com
Self-Insurance Application Form 07-6129: http://www.labor.state.ak.us/wc/pdf_list.htm
Self-Insured Employer: http://www.labor.state.ak.us/wc/self.htm
Silver Hand Permit Application: http://www.eed.state.ak.us/aksca/Forms/individuals/SH.pdf
Silver Hand Program: www.eed.state.ak.us/aksca
Sitka City and Borough: www.cityofsitka.com
Small Business Administration ~ Alaska: www.sba.gov/ak
Small Business Administration: www.sba.gov
Small Business Development Center: http://www.aksbdc.org
Southeast Conference: www.seconference.org
Southwest Alaska Municipal Conference: www.swamc.org/
Starting a Small Business:
    http://www.commerce.state.ak.us/dca/smallbus/pub/startingasmallbusiness
State of Alaska: http://www.state.ak.us/
Tanana Chiefs Conference: http://www.tananachiefs.org/index.html
Telephone Cooperative Gross Revenue Tax Return Form 04-055:
    http://www.tax.state.ak.us/programs/other/index.asp
The Technology Research and Development Center of Alaska: http://trendalaska.org/
Thirteenth Regional Corporation (The): http://www.the13thregion.com/
Tire Fee Quarterly Return Form 04-200:
    http://www.tax.state.ak.us/programs/tire/forms/index.asp
Tire Fee Quarterly Return Instructions: http://www.tax.state.ak.us/programs/tire/forms/index.asp
Tire Fees Certificate of Use Form 04-201:
    http://www.tax.state.ak.us/programs/tire/forms/index.asp
Tire Fees Certificate of Use Instructions:
    http://www.tax.state.ak.us/programs/tire/forms/index.asp
Tobacco Endorsement: http://www.dced.state.ak.us/occ/
Uniform Certificate of Authority Application - National Association of Insurance
    Commissioners: http://www.naic.org/industry_ucaa.htm
United States Child Labor (Nonagricultural Work):
    http://www.dol.gov/compliance/guide/childlbr.htm
United States Copyright Act of 1979: http://www.copyright.gov/title17/
United States Department of Agriculture; Forest Service Alaska Region:
    http://www.fs.fed.us/r10/
United States Department of Agriculture; Forest Service: http://www.fs.fed.us/r10
United States Department of Agriculture; Natural Resources Conservation Service:
    http://www.nrcs.usda.gov/
United States Department of Agriculture; Rural Development: http://www.rurdev.usda.gov
United States Department of Commerce; Economic Development Administration: www.eda.gov
United States Department of Commerce; Export Assistance Center: www.alaska.net/~export
United States Department of Commerce; National Oceanic and Atmospheric Administration;
    National Marine Fisheries Service: www.fakr.noaa.gov/
United States Department of Environmental Protection Agency: http://www.epa.gov/
United States Department of Homeland Security; Coast Guard Operator’s License:
United States Department of Homeland Security; United States Coast Guard:
http://www.uscg.mil/STCW/
United States Department of Labor; Child Labor (Nonagricultural Work):
http://www.dol.gov/compliance/guide/childlbr.htm
United States Department of Labor; Occupational Safety & Health Administration (OSHA):
http://www.osha.gov/
United States Department of the Interior; Bureau of Indian Affairs: http://www.doi.gov/bureau-indian-affairs.html
United States Department of the Interior; Bureau of Land Management:
www.blm.gov/nhp/index.htm
United States Department of the Interior; US Geological Survey; Alaska Science Center:
http://alaska.usgs.gov/
United States Environmental Protection Agency: http://www.epa.gov/
United States Fish and Wildlife Service: http://alaska.fws.gov/
United States Patent & Trademark Office; General Information Concerning Patents:
United States Patent & Trademark Office; Inventors Assistance Center:
http://www.uspto.gov/web/offices/pac/dapp/pacmain.html
United States Small Business Administration: http://www.sba.gov/
University of Alaska Anchorage; Institute of Social and Economic Research:
www.iser.uaa.alaska.edu
University of Alaska Anchorage; Small Business Development Center; BUY ALASKA Program: www.buyalaska.com
University of Alaska Fairbanks; CES Building; Alaska Cooperative Extension Service:
http://www.uaf.edu/ces/offices/fai_diro.html
University of Alaska Fairbanks; Cooperative Extension Service:
http://www.uaf.edu/ces/index.html
University of Alaska Fairbanks; Mining and Geological Engineering Department:
www.uaf.edu/sme
Vehicle Rental Tax Quarterly Tax Return Form 04-630:
http://www.tax.state.ak.us/programs/vehiclerental/forms/index.asp
Verification of Air Carriers Insurance Form 08-055:
http://www.dot.state.ak.us/stwdav/Documents.shtml
Voluntary Election of Coverage for Excluded Employment Form TREG:
http://www.labor.state.ak.us/estax/forms/toc_forms.htm
Wells Fargo Bank, N.A.: www.wellsfargo.com
Women$finances: www.ywcaak.org/finances.htm,
Women’s Business Center: http://www.onlinewbc.gov/
Work Permit: http://www.labor.state.ak.us/lss/lssforms.htm
Workers’ Compensation Act: http://www.qp.gov.bc.ca/statreg/stat/w/96492_00.htm
World Pages: http://www.worldpages.com/
World Trade Center: http://www.wtcak.org/
This section is intended to provide some sample forms, documents, and applications that you will be required to complete. For additional forms and samples contact the Department of Commerce, Community, and Economic Development; Division of Corporations, Business and Professional Licensing. Other resources may be the Small Business Development Center or local library within your area.

**Income Statement**

The Income Statement (Profit & Loss) records all income and expenses of the business during the specified time period, and is the accepted method of determining profits and losses. The IRS requires all businesses to submit this report at the end of each year.

**Company Name**

**Income Statement**

**Period Ending: (month/day/year)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales or Gross Receipts (1)</td>
<td>$______</td>
</tr>
<tr>
<td>Less Cost of Goods Sold (2)</td>
<td>$______</td>
</tr>
<tr>
<td>Gross Profit</td>
<td>$______</td>
</tr>
<tr>
<td>Less Operating Expenses (3)</td>
<td></td>
</tr>
<tr>
<td>Rent</td>
<td>______</td>
</tr>
<tr>
<td>Depreciation</td>
<td>______</td>
</tr>
<tr>
<td>Repairs &amp; Maintenance</td>
<td>______</td>
</tr>
<tr>
<td>Salaries &amp; Wages</td>
<td>______</td>
</tr>
<tr>
<td>Payroll Taxes &amp; Fringe Benefits</td>
<td>______</td>
</tr>
<tr>
<td>Taxes, Licenses, &amp; Fees</td>
<td>______</td>
</tr>
<tr>
<td>Insurance</td>
<td>______</td>
</tr>
<tr>
<td>Accounting, Legal, and Professional Fees</td>
<td>______</td>
</tr>
<tr>
<td>Bad Debts</td>
<td>______</td>
</tr>
<tr>
<td>Telephone</td>
<td>______</td>
</tr>
<tr>
<td>Utilities</td>
<td>______</td>
</tr>
<tr>
<td>Supplies</td>
<td>______</td>
</tr>
<tr>
<td>Security</td>
<td>______</td>
</tr>
<tr>
<td>Auto &amp; Truck</td>
<td>______</td>
</tr>
<tr>
<td>Advertising &amp; Promotion</td>
<td>______</td>
</tr>
<tr>
<td>Interest</td>
<td>______</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>______</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$______</td>
</tr>
<tr>
<td>Net Profit Before Taxes (4)</td>
<td>$______</td>
</tr>
<tr>
<td>Federal Income Tax (Corporation only)</td>
<td>$______</td>
</tr>
<tr>
<td>Net Profit (Loss)</td>
<td>$______</td>
</tr>
</tbody>
</table>

(1) Sales or Gross Receipts - Represents total amount of money that the business makes from the sale of its merchandise, less discounts and refunds.

(2) Cost of Goods Sold - Beginning inventory plus purchases minus ending inventory equals COGS.

(3) Operating Expenses - All business costs other than the costs of merchandise.

(4) Net Profit (Loss) - Sales less cost of goods sold less operating expenses.
**Balance Sheet**

The Balance Sheet is a measure of the solvency of the business, and the degree of the owner’s investment, which is the “cushion” that protects creditors. In order to complete the Balance Sheet properly, Total Assets must equal Total Liabilities plus Net Worth.

**Company Name**
**Balance Sheet**
**Balance Sheet As Of (month/day/year)**

<table>
<thead>
<tr>
<th>Current Assets:</th>
<th>$ ______</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on Hand in Banks</td>
<td>______</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>______</td>
</tr>
<tr>
<td>Notes Receivable, Trade</td>
<td>______</td>
</tr>
<tr>
<td>Notes Receivable, Other</td>
<td>______</td>
</tr>
<tr>
<td>Inventory</td>
<td>______</td>
</tr>
<tr>
<td>Marketable Securities</td>
<td>______</td>
</tr>
<tr>
<td>Other Current Assets</td>
<td>______</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td>$ ______</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Long Term Assets:</th>
<th>______</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate</td>
<td>______</td>
</tr>
<tr>
<td>Machinery &amp; Equipment</td>
<td>______</td>
</tr>
<tr>
<td>Other Assets</td>
<td>______</td>
</tr>
<tr>
<td>Deferred, Prepaid, Intangible Expenses</td>
<td>______</td>
</tr>
<tr>
<td><strong>Total Long Term Assets</strong></td>
<td>______</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS:</strong></td>
<td>$ ______</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Current Liabilities:</th>
<th>______</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes Payable, Banks</td>
<td>______</td>
</tr>
<tr>
<td>Notes Payable, Other</td>
<td>______</td>
</tr>
<tr>
<td>Accounts Payable, Current</td>
<td>______</td>
</tr>
<tr>
<td>Accounts Payable, Past Due</td>
<td>______</td>
</tr>
<tr>
<td>Accrued Federal, State Income Taxes</td>
<td>______</td>
</tr>
<tr>
<td>Current Portion of Long Term Debt</td>
<td>______</td>
</tr>
<tr>
<td>Other Current Liabilities</td>
<td>______</td>
</tr>
<tr>
<td><strong>Total Current Liabilities</strong></td>
<td>______</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Long Term Liabilities:</th>
<th>______</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Debt due after 1 year</td>
<td>______</td>
</tr>
<tr>
<td>Equipment Debt due after 1 year</td>
<td>______</td>
</tr>
<tr>
<td>Other Long Term Debt</td>
<td>______</td>
</tr>
<tr>
<td><strong>Total Long Term Liabilities</strong></td>
<td>______</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Worth:</th>
<th>______</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Accounts (Corporate Only)</td>
<td>______</td>
</tr>
<tr>
<td>Preferred Stock</td>
<td>______</td>
</tr>
<tr>
<td>Common Stock</td>
<td>______</td>
</tr>
<tr>
<td>Capital Surplus</td>
<td>______</td>
</tr>
<tr>
<td>Retained Earnings</td>
<td>______</td>
</tr>
<tr>
<td><strong>Total Net Worth</strong></td>
<td>______</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; NET WORTH</strong></td>
<td>______</td>
</tr>
</tbody>
</table>

196
This page intentionally left blank.