STATE OF ALASKA
DEPARTMENT OF
COMMERCE
COMMUNITY AND
ECONOMIC DEVELOPMENT
Office of the Commissioner

Sean Parnell, Governor
Emil Notti, Commissioner

June 1, 2010

Dear Alaskan Business Owner:

As in all of America, Alaska's businesses are responsible for our overall economic well being. This 14th 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. Our department has made it possible for Alaskans to go online to file Articles of Incorporation, Articles of Organization, biennial reports and requests 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.

We wish you much success!

Sincerely,

Emil Notti
Commissioner

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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, Alaska Division of Investments (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.cfml. Besides the availability of this publication on the Internet, the publication is also available in a hard copy version or compact disk (CD) by contacting ADI.

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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 pertaining 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 0405-573 - Fisheries Business License Application*", the hyperlink will take you the Internet web page entitled "Fisheries License Applications". This site lists all Alaska Department of Revenue/Tax Division/ Fisheries related forms.

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**.**

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14th Edition
Revised and Updated, November 2009

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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 worksheet 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 and with the fear of loss? Will your family?
- Can you handle the stresses of being responsible for 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, permit 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, 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 Department of Commerce, Community, and Economic Development, Division of Corporations, Business, and Professional Licensing.
- ❑ Obtain an Alaska Business License from 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 and Workforce Development, Division of Workers' Compensation.
- ❑ Contact the Alaska Department of Labor and 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 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 example in "Appendix A");
- 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?
- How did they become 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

Alaska Department of Commerce, Community, and Economic Development, Division of Community and Regional Affairs
550 W. 7th Ave., Suite 1770
Anchorage, AK 99501
Phone: (907) 269-4501/4581
Fax: (907) 269-4539

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 for 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 their 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: Division of Community and Regional Affairs.

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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.

The Department of Commerce, Community, and Economic Development, 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 Division of Corporations, Business and Professional Licensing, *Business Licensing* 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 Department of Revenue regarding a "*Fisheries Business License*".

Alaska Department of Commerce, Community, and Economic Development, Division of Corporations, Business & Professional Licensing; Business Licensing Section
P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2550
Fax: (907) 465-2974

Alaska Department of Revenue, Tax Division
P.O. Box 110420
Juneau, AK 99811-0420
Phone: (907) 465-2320
Fax: (907) 465-2375

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 LPs may be found under Alaska Statute (AS) 32.11.010 - .990, entitled, "*Uniform Limited Partnership Act*".

Limited Liability Partnerships (LLP)

An LLP is similar to a general partnership except 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 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 state 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 an 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 of 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*" (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 "*IRS Form 2553 - Election by a Small Business Corporation*", 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, entitled "*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, 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, 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) 465-2550
Fax: (907) 465-2974

Corporations Section:
www.corporations.alaska.gov
corporations@alaska.gov
Business Licensing Section:
www.businesslicense.alaska.gov
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, entitled "*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 that 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 its 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 Corporations Section 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, 2009 the registration will expire on December 31, 2013. 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 registrations of these names are completed in the same manner 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. Indicate which North American Industry Classification ("*NAICS*") codes most closely describe 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 a 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 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*" only needs to 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. *"Affiliates"* and *"Alien"* 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*", an entity may amend its Articles of Incorporation to include or modify most provisions.

Corporations Section
P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2550
Fax: (907) 465-2974
www.corporations.alaska.gov
corporations@alaska.gov

Biennial Report Requirements

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.

Corporations Section
P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2550
Fax: (907) 465-2974
corporations@alaska.gov

TRADEMARKS & SERVICEMARKS

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 or Renewal of Trademark, Service Mark, Certification Mark or Collective Mark*" 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*".

Service Marks

A "*Service Mark*" is a mark used in the sale

or advertising of services to identify the services of one person, distinguishes 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.

Alaska Department of Commerce, Community, and Economic Development, Division of Corporations, Business, & Professional Licensing, Corporations Section
P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2550
Fax: (907) 465-2974
corporations@alaska.gov

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 "*Copyright Law of the United States*" 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
Trademark Assistance Center
Telephone #: 1-800-786-9199

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.

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 "*service marks*", (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 service mark law should be consulted before a mark is adopted.

Registering a trademark or service mark is accomplished by filing an application with the Trademark Office. Include a copy or representation of the Trademark or Service mark and pay applicable fees.
Office of the General Counsel
Patent and Trademark Office
P.O. Box 15667
Arlington, VA 22215
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. Suite 200
Anchorage, AK 99503-3695
Phone: (907) 269-5551
http://www.state.ak.us/local/akpages/ADMIN/dmv/

Motor vehicle, trailer, or semi-trailer dealers must register with the "*Division of Motor Vehicles, Dealer or Buyer's Agent Information*", 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 the source provided below. This does not include other licenses or registrations from other agencies.

Dealer/Fleet Unit Information:
Division of Motor Vehicles
ATTN: DEALER/FLEET
1300 West Benson Boulevard Suite 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.

ALASKA DEPARTMENT OF COMMERCE, COMMUNITY, & ECONOMIC DEVELOPMENT

Business Licensing

Alaska Department of Commerce, Community, and Economic Development, Division of Corporations, Business, & Professional Licensing, Business Licensing Section
P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2550
Fax: (907) 465-2974
http://www.businesslicense.alaska.gov

An "*Alaska Business License*" is required for all organizations doing business in Alaska and is obtained from 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 Department of Revenue, 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.

Occupational and Professional Licenses

Alaska Department of Commerce, Community, and Economic Development, Division of Corporations, Business, & Professional Licensing, Professional Licensing
P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2550
Fax: (907) 465-2974
www.businesslicense.alaska.gov

The Division of Corporations, Business & Professional Licensing, Professional Licensing Section (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, and Land Surveyors;
- Audiologists and Speech-Language Pathologists;
- Barbers and Hairdressers;
- Big Game Commercial Services Board;
- Chiropractic Examiners;
- Collection Agencies;
- Concert Promoters;
- Construction Contractors;
- Dental Examiners;
- Dieticians and Nutritionists;
- Dispensing Opticians;
- Electrical Administrators;
- Euthanize Domestic Animals;
- Geologists;
- Guardians and Conservators;
- Hearing Aid Dealers
- Home Inspector;
- Marine Pilots;
- Marital and Family Therapy;
- Mechanical Administrators;
- Medical Board;
- Morticians;
- Naturopathy;
- Nurse Aide Registry;
- Nursing;
- Nursing Home Administrators;
- Optometry;
- Pharmacy;
- Physical/Occupational Therapy;
- Professional Counselors;
- Psychologist and Psychological Associate;
- Public Accountancy;
- Real Estate Appraisers;
- Real Estate Commission;
- Social Work Examiners;
- Underground Storage Tank Worker; and,
- Veterinary Examiners.

A "*Continuing Education Requirement*" 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)*".

Insurance Producers Licensing Requirements

Alaska Department of Commerce, Community, and Economic Development, Division of Insurance:
http://www.commerce.state.ak.us/insurance/

Juneau Office
P.O. Box 110805
Juneau, AK 99811-0805
Phone: (907) 465-2515
Fax: (907) 465-3422
TDD: (907) 465-5437

Anchorage Office
550 W. 7th Ave., Suite 1560
Anchorage, AK 99501-3567
Phone: (907) 269-7900
Fax (907) 269-7910
TDD (907) 465-5437

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 June 30, 1998, 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

Alaska Department of Commerce, Community, and Economic Development, 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@commerce.state.ak.us

Insurance companies are required to obtain a "*Certificate of Authority*" from Division of Insurance, 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.

ALASKA DEPARTMENT OF FISH AND GAME

Commercial Fisheries Entry Commission AS 16.43

Alaska Department of Fish and Game, Commercial Fisheries Entry Commission
P.O. Box 110302
Juneau, AK 99811-0302
Phone: (907) 789-6150/6160
Fax: (907) 789-6170
http://www.cfec.state.ak.us/
webmaster@cfec.state.ak.us

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 and Game ("*ADF&G*").

Limited Entry Permits AS 16.43

"*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 - $312,900, 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*" requires permit holders to pay an annual renewal fee to the state of $75-$3,000 each year.

Interim-Use Permits AS 16.43

An "*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 AS 16.05.490

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.

Administrative Services Division

ADF&G Headquarters
P.O. Box 115525
Juneau, AK 99802-5525
Phone: (907) 465-6085
Fax: (907) 465-6078

ADF&G Region 1
P.O. Box 110020
Douglas, AK 99824-0020
Phone: (907) 465-4293
Fax: (907) 465-2628

ADF&G Region 2
333 Raspberry Road
Anchorage, AK 99518-1599
Phone: (907) 267-2100
Fax: (907) 267-2419

ADF&G Region 3
1300 College Road
Fairbanks, AK 99701-1599
Phone: (907) 459-7200
Fax: (907) 452-4841

- 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*".

Alaska Department of Labor and Workforce Development

Alaska Department of Labor and Workforce Development, Division of Labor Standards and Safety
P.O. Box 111149
Juneau, AK 99811-1802
Phone: (907) 465-4855
Fax: (907) 465-6012
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
Phone: (907) 269-4925
Fax: (907) 269-4932
anchorage.lss-mi@alaska.gov
Juneau: (907) 465-4871
Sitka: (907) 747-6380
Fairbanks: (907) 451-2887

Wage & Hour Administration
3301 Eagle St, Suite 301
Anchorage, AK 99503
Phone: (907) 269-4901
Fax: (907) 269-4915
anchorage.lss-wh@alaska.gov
Juneau: (907) 465-4842
juneau.lss-wh@alaska.gov
Fairbanks: (907) 451-2886
fairbanks.lss@alaska.gov

Alaska Department of Public Safety

Alcoholic Beverage Control Board
AS 04.11

Anchorage Office:
5848 East Tudor Road
Anchorage, AK 99507
Phone: (907) 269-0350
Fax: (907) 272-9412
http://www.dps.state.ak.us/abc/

Juneau Office:
2760 Sherwood Lane
Juneau, AK 99801
Phone: (907) 465-2330
Fax: (907) 465-2389

Fairbanks Office:
1979 Peger Road
Fairbanks, AK 99709
Phone: (907) 451-2030
Fax: (907) 451-5317

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.

Alaska Department of Revenue

Alaska Department of Revenue, Tax Division
P.O. Box 110420
Juneau, AK 99811-0420
Phone: (907) 465-2320
Fax: (907) 465-2375
http://tax.alaska.gov/

Fisheries Business License
AS 43.75

A "*Fisheries Business License*" is 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 Department of Revenue 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 Department of Revenue for salmon exported from the region. Processors remit taxes collected from fishers to Department of Revenue 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 Buyers and Fish Processors 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 Buyers and Fish Processors 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 "*Alaska Cigarette and Tobacco Products License*" 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 person that imports, manufactures, or acquires other tobacco products for sale, must first obtain an "*Alaska Cigarette and Tobacco Products License*" from Department of Revenue. 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 following year. 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, or
- 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 Department of Revenue for this license.

An "*Alaska Mining License Tax Return*" is due by the last day of the fourth month of the following year.

The Department of Natural Resources issues the "*Placer Mining License*". The Department of Revenue 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 Department of Revenue. 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 Department of Revenue. 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 Department of Revenue 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 Beverages 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 of the following year. 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 Department of Revenue.

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 of the following year. No license fee is required.

NATIONAL OCEANIC AND 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
http://www.fakr.noaa.gov/default.htm

Administration

The National Oceanic and Atmospheric Administration (NOAA), National Marine Fisheries Service (NMFS) is responsible for conservation and management of certain living marine resources of Alaska, including fish and marine mammals and their habitats. The Alaska Region liaisons 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.

Alaska Federal Fisheries Management; Sustainable Fisheries Division

Phone: (907) 586-7228
Fax: (907) 586-7249
http://www.fakr.noaa.gov/sustainablefisheries/default.htm

The "*Alaska Federal Fisheries Management - Sustainable Fisheries Division*" 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 Division

Phone: (907) 586-7636
Fax: (907) 586-7358
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 the 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 "*United States Environmental Protection Agency*". It is also directed at reviews of "*National Environment Policy Act of 1969*" 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 Division

Phone: (907) 586-7236
Fax: (907) 586-7012
http://www.fakr.noaa.gov/protectedresources/default.htm

The "*Protected Resources Division (PRD)*", 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 the purpose 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 Pribilof Islands.

Restricted Access Management

Phone: (907) 586-7474
Fax: (907) 586-7354
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.

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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 $0.50 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?

Internal Revenue Services (IRS)
949 East 36th Avenue
Anchorage, AK 99508
Phone: (907) 271-6391

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:

- "*IRS Publication 15, (Circular E) - Employer's Tax Guide*"
- "*IRS 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 ("*IRS Form 1099-MISC - Miscellaneous Income*"), 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 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 "*IRS Form SS-8 - Determination of Worker 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?

Alaska Department of Labor and Workforce Development, Workforce Development (DOLWD), Employment Security Tax:
P.O. Box 115509
Juneau, AK 99811-5509
Phone: (907) 465-2757
Fax: (907) 465-2374
http://www.labor.state.ak.us/estax/home.htm

For Unemployment Insurance 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 Unemployment Insurance 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, Alaska Corporations Code*", 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 Unemployment Insurance 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 are not covered by Unemployment Insurance. Since these are types of excluded employment, none of these wages should be listed on the **2009** "*Alaska Quarterly Contribution Report*".

- Service performed for a corporation by an executive officer of the corporation if the corporation is incorporated under "*AS 10.06, Alaska Corporations Code*" (business corporation) or "*AS 10.45, Professional Corporations Act*" (professional corporation). Note: If Unemployment Insurance 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 Unemployment Insurance Handbook*".

The three types of employer rates are listed:

- **"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*".

Taxable Wage Base

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

Unemployment Insurance contributions are due for each employee up to the amount of the 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.

Reimbursable Payment Method

Nonprofit organizations and political subdivisions may elect the reimbursable method of payment of Unemployment Insurance 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' Unemployment Insurance 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 the Department of Labor and Workforce Development, Division of Employment Security, 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 election to reimburse the Unemployment Insurance 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 Unemployment Insurance Handbook*".

Federal Unemployment Tax Act

Each employer in Alaska is subject to the "*Federal Unemployment Tax Act*" (FUTA) and must submit "*IRS 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. Additional 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 Unemployment Insurance 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 office at the start of business. A tax account number will be assigned to those employers determined to be liable for payment of Unemployment Insurance 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-five through twenty-six in the "*Alaska Unemployment Insurance Handbook*".

Alaska Department of Labor and Workforce Development, Employment Security Tax
P.O. Box 115509
Juneau, AK 99811-5509
Phone: (907) 465-2757
Fax: (907) 465-2374
http://www.labor.state.ak.us/estax/home.htm

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 Unemployment Insurance, 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

"*Alaska 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.

"*Alaska 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, "*Alaska Quarterly Contribution Reports - Form TQ01C-09*", 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 "*Alaska 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***", and 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 "*Alaska 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 "*Alaska Quarterly Contribution Report*" is for listing total and taxable wages and computing the amount of taxes due.

"*Alaska Quarterly Contribution Reports*" and/or payments should be mailed to the Department of Labor and Workforce Development, Employment Security Tax Division:
P.O. Box 115509
Juneau, AK 99811-5509

"*Alaska 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 an "*Alaska 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 Unemployment Insurance Handbook*"), 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 an "*Alaska 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 Tax 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-five through twenty-six in the "*Alaska Unemployment Insurance 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 Unemployment Insurance 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 Unemployment Insurance 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 Unemployment Insurance tax purposes.

Tax Handbook for Employers

The "*Alaska Unemployment Insurance 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 Unemployment Insurance Handbook*", or other correspondence, including account adjustment requests, may be sent to any of the following addresses:

Alaska Department of Labor and Workforce Development, Employment Security Tax
P.O. Box 115509
Juneau, AK 99811-5509
Phone: (907) 465-2757
Fax: (907) 465-2374
http://www.labor.state.ak.us/estax/home.htm

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 is available to answer questions concerning Unemployment Insurance Tax filing requirements. The toll-free telephone number to connect to your Field Auditor is 1-888-448-2937.

Anchorage
3301 Eagle Street, Room 106
Anchorage, AK 99524-1767
Phone: (907) 269-4850
Fax: (907) 269-4845

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

Juneau
P.O. Box 115509
Juneau, AK 99811-5509
Phone: (907) 465-2787
Fax: (907) 465-2374

Kenai
11312 Kenai Spur Highway, Suite 2
Kenai, AK 99611-9106
Phone: (907) 283-2920
Fax: (907) 283-5152

Wasilla
877 Commercial Drive
Wasilla, AK 99654-6937
Phone: (907) 352-2535
Fax: (907) 373-2683

Payment of Wages

Alaska Department of Labor and Workforce Development, Labor Standards and Safety Division, Wage and Hour Administration
http://labor.state.ak.us/lss/whhome.htm

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

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

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

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.

The Labor Standards and Safety Division, Wage and Hour Administration has prepared a forty-seven page booklet, entitled, "*Employment Practices and Working Conditions - Wage and Hour Administration 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 $7.25 per hour. Tips or gratuities may not be applied as credit toward the payment of the minimum wage. The Commissioner of the Department of Labor and Workforce Development 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*".

Not Eligible for Minimum Wage

"*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 Alaska Wage and Hour 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 "*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 the Department of Labor and Workforce Development 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 58 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 for 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 stricter 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 the Department of Labor and Workforce Development. 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 the Department of Labor and Workforce Development.

If you have questions or require additional information, contact *Wage and Hour Administration* at one of their offices. Federal standards may be more restrictive. Check with the U.S. Department of Labor at 1-866-487-2365 or online at the "*United States Department of Labor, 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-four of the Department of Labor and Workforce Development's "*Employment Practices and Working Conditions - Wage and Hour Administration Pamphlet 100*" 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 Department of Revenue, as security for any unpaid wages or fish purchases from registered commercial fishermen. Contact Department of Revenue, 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.

Division of Workers' Compensation

Alaska Department of Labor and Workforce Development, Division of Workers' Compensation
P.O. Box 115512
Juneau, AK 99811
Phone: (907) 465-2790
Fax: (907) 465-2797
http://labor.state.ak.us/wc/home.htm
workerscomp@alaska.gov

The "*Alaska Workers' 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 Division of 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.

Insurance coverage is obtained from commercial insurance carriers authorized by the Department of Commerce, Community, and Economic Development, *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.

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, Form 07-6129*" 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.

Alaska Occupational Safety and Health

Alaska Department of Labor and Workforce Development, Division of Labor Standards and Safety, Alaska Occupational Safety and Health
3301 Eagle Street, Suite 305
Anchorage, AK 99503-4149
Phone: (907) 269-4955
Fax: (907) 269-4950
http://labor.state.ak.us/lss/oshhome.htm
juneau.lss-osh@alaska.gov

Alaska Occupational Safety and Health Section (AKOSH) provide services to assist employers in providing and maintaining safe and healthy 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:

- "*Safety and Health Protection on the Job*", and
- "*Emergency Information*".

For more information on Occupational 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 "*IRS 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% to 39.6%. 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 "*IRS 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 "*IRS 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:

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

In general, any distribution made by a corporation to its stockholders is considered a dividend. The corporation must file "*IRS 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 "*IRS 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% 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.

S Corporations file using "*IRS Form 1120-S - U.S. Income Tax Return*".

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 "*IRS Form 1040 (Schedule SE) - Self-Employment Tax*". 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 "*IRS 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 2009. This rate is a total of 12.4% for Social Security and 2.9% for Medicare.

Effective 2008, the maximum amount subject to social security is $102,000. 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 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 an "*IRS Form W-4 - Employees Withholding Allowance Certificate*" when hired, showing the number of exemptions to which they are entitled. They may claim less than they actually have, but not more. Withholding tables are in "*IRS Publication 15 (Circular E) - Employer's Tax Guide*". The social security tax rate is 12.4%, of which, 6.2% is withheld from the employee's wages.

Social Security taxes apply to the first $106,800 earned. The law provides that the wage base automatically will be adjusted upward as wage levels rise. The Medicare tax rate is 2.9%, of which, 1.45% is withheld from the employees' wages.

There is not a 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 is taken on "*IRS Publication 541 - 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 "*IRS Publication 15 (Circular E) - Employer's 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 Unemployment Insurance explained in Chapter 4. A credit for state unemployment taxes of 5.4% applied against the 6.2% FUTA, leaves a balance of 0.8% payable. "*IRS 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. "*IRS 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. "*IRS 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 "*IRS 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 4275 - Express Enrollment for New Businesses*". This publication explains Express Enrollment for new businesses.

"*IRS Publication 1518 - IRS Tax Calendar for Small Businesses and Self-Employed*" is a useful source of information for a new business. Each page highlights a different tax issue that may be relevant to your business.

For additional help, the IRS holds free workshops for small businesses. Call (907) 271-6391 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 "*IRS Form 2290 - Heavy Highway Vehicle Use Tax Return*" and for July 1, through June 30 if a taxable highway motor vehicle 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

Business	Liable For	Form	Due Date	Basis of Tax
Individual Proprietorship	Income Tax	*IRS Form 1040 (Schedule C) - Profit or Loss from Business*	April 15th for previous year or 15th day of the 4th month following close of tax year	Computed by tax tables or Schedules X, Y, Z
	Estimated Tax	*IRS Form 1040-ES - Estimated Tax for Individuals*	Form 1040-ES and first payment April 15th. Other payments: June, Sept, & Jan 15th	Computed by tax tables or Schedules X, Y, Z
	Self-Employment Tax	*IRS Form 1040-ES - Estimated Tax for Individuals*	Attached to Form 1040 and payment included with form 1040-ES	Rate changes each year: see 1040-ES
Partnership, Each Partner	Income Tax	*IRS Form 1040 (Schedule E) - Supplemental Income and Loss*	April 15th for previous year or 15th day of the 4th month following close of tax year	Computed as individual income using tax tables or Schedules X, Y, Z
	Partnership	*IRS Form 1065 - U.S. Return of Partnership Income*	Dates same as above, send information only, does not incur tax liability	
	Estimated Income Tax	*IRS Form 1040-ES - Estimated Tax for Individuals*	Form 1040-ES and first payment April 15th. Other payments: June, Sept, & Jan 15th	Computed as individual income using tax tables or Schedules X, Y, Z
	Self-Employment	*IRS Form 1040 (Schedule SE) - Self-Employment Tax*	Attached to Form 1040 and payment included with form 1040-ES	Rate changes each year: see 1040-ES
Corporation	Corporation Income Tax	*IRS Form 1120 - U.S. Corporation Income Tax Return*	March 15th or 15th day of the 3rd month following close of tax year	Computed by tax tables
	Estimated Income Tax	*IRS Form 1120-W - Estimated Tax for Corporations* & Federal Deposit Coupons	Deposit on F-8109 by 15th day of 4th, 6th, 9th, and 12th month of tax year	Computed by tax tables

Business	Liable For	Form	Due Date	Basis of Tax
If You Employ One or More Persons	Income Tax Withholding & Social Security Taxes	*IRS Form 941 - Employer's Quarterly Federal Tax Return* & Federal Deposit Coupons	Form 941 quarterly, deposits required monthly, semi-monthly	Withheld form wages according to Circular E
	Federal Unemployment Tax	*IRS Form 940 - Employer's Annual Federal Unemployment (FUTA) Tax Return* & Federal Deposit Coupons	In January for previous year, deposits required quarterly	See Circular E and instructions on Form 940
Petroleum Products, Autos, Trucks, Hunt/ Fish Equipment, Air Carriers	Excise Tax	*IRS Form 720 - Quarterly Federal Excise Tax Return* & Federal Deposit Coupons 2290	Form 720 quarterly due: April 20, July 31, October 31, and January 31. See form 720 for instructions.	See IRS publication 510

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 Department of Revenue, Tax Division at the following locations:

Juneau Office:
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 AS 43.60

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 Department of Revenue to pay tax at the reduced rate of 35 cents per gallon. Tax Division "*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

"*Form 0405-611x - 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:

At Least:	But Less Than:	Your Tax Is:	Of the Amount Over:
$0	$10,000	0 + 1%	$0
$10,000	$20,000	$100 + 2%	$10,000
$20,000	$30,000	$300 + 3%	$20,000
$30,000	$40,000	$600 + 4%	$30,000
$40,000	$50,000	$1,000 + 5%	$40,000
$50,000	$60,000	$1,500 + 6%	$50,000
$60,000	$70,000	$2,100 + 7%	$60,000
$70,000	$80,000	$2,800 + 8%	$70,000
$80,000	$90,000	$3,600 + 9%	$80,000
$90,000 or More		$4,500 + 9.4%	$90,000

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 0405-580 - Dive Fishery Management Assessment*". 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 end March 31st, due date is April 30;
- For quarters that end June 30th, due date is July 31;
- For quarters that end September 30th, due date is October 31, and
- For quarters that end 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 0405-568 - Fisheries Business Monthly Payment and Report*" for reporting and payment.

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:

- 1% of gross revenue for the first five years, and
- 2% thereafter.

Qualified *electric cooperatives* recognized under AS 10.25.555 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 (kWh) 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 kWh sold for the first five years, and
- One-half mill (mill = one-tenth of one cent) per kWh 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 0405-573 - Alaska Fisheries Business License Application*" and obtain the license annually. Application forms are available online using the hyperlink or from Department of Revenue. 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% of the value of the salmon;
- Shore-based fisheries, except salmon canned at a shore-based business, 3% of the value of the resource;
- Floating business, 5% of the value of the resource, and
- Direct Marketing License holders, 1% of the value of the resource.

For Developing Fisheries:

- Shore-based business, 1% of the value of the resource;
- Floating business, 3% of the value of the resource, and
- Direct Marketing license holders, 3% 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 0405-574 - Fisheries Business Tax Return*" should be used for reporting and payment of taxes. Fisheries businesses may elect to use "*Form 04-568 - Fisheries Business Monthly Payment and Report*" (detailed explanation referenced below) option for monthly payment of this tax type.

Fishery Business Monthly Payment and 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 - 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, the 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 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 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, 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 0405-597 - Fishery Resource Landing Tax - Estimated Payment Vouchers*" of the tax estimated to be due for the year in equal installments that total either 90% of the tax liability or 100% 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 0405-680 - 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 Department of Natural Resources or a "*Sand/Gravel Mining License*" from Department of Revenue 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:

Over	Not Over	Tax
$0.00	$40,000	$0.00
$40,000	$50,000	$1,200 + 3% of excess over $40,000
$50,000	$100,000	$1,500 + 5% of excess over $50,000
$100,000		$4,000 + 7% of excess over $100,000

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.

Use "*Form 0405-662 - 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 Tax Return Booklet*", primarily from wholesalers and distributors who are licensed as a "*Qualified Dealer*" with the Department of Revenue.

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 - $0.08 per gallon
- Marine - $0.05 per gallon
- Aviation gas - $0.047 per gallon
- Jet fuel - $0.032 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 0405-568 - 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 catcher 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 "*Form 04-582 - 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 0.5%.

A Seafood Marketing Assessment is levied at a rate of 0.5% (.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.

Landing Tax taxpayers report and pay the Seafood Marketing Assessment on "*Form 0405-680 - Alaska Fishery Resource Landing Tax Return*". Fisheries Business taxpayers report and pay the Seafood Marketing Assessment on "*Form 0405-578 - Alaska Seafood Marketing Assessment Return*". Use "*Form 0405-568 - Fisheries Business Monthly Payment and Report*" if you are a Fisheries Business electing a monthly payment option.

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 Fees 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. Department of Revenue collects tobacco taxes primarily from licensed wholesalers, distributors, and retailers. The tax rate on cigarettes is 80 mills ($0.08) per cigarette; $1.60 per pack of twenty cigarettes. The cigarette tax rate will increase to 90 mills ($0.09) per cigarette on July 1, 2006 and to 100 mills ($0.10) per cigarette on July 1, 2007. There is an additional tax of $0.25 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 and Public Facilities (DOT&PF), Division of Measurement Standards and Commercial Vehicle Enforcement (MSCVE)
11900 Industry Way, Bldg M, Suite 2
Anchorage, AK 99515
Phone: (907) 365-1210
Fax: (907) 365-1220
http://www.dot.state.ak.us/mscve/main.cfm?go=index

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

Insurance Premium Tax

Alaska Department of Commerce, Community, and Economic Development, Division of Insurance, Financial Examination Section
P.O. Box 110805
Juneau, AK 99811-0805
Phone: (907) 465-2515
Fax: (907) 465-3422
http://www.commerce.state.ak.us/insurance/
insurance@alaska.gov

All admitted insurance companies are liable for a tax of 2.7% 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 gross premium less claims paid, and/or
- Title insurers pay one percent of gross premiums.

Taxes on Oil and Gas

Alaska Department of Revenue, Tax Division
550 W. 7th Avenue, Suite 500
Anchorage, AK 99501-3555
Phone: (907) 269-6620
Fax: (907) 269-6644
http://www.tax.state.ak.us/

Oil and Gas Production Tax

The base tax rate on oil and gas produced in Alaska is 25% of the gross value at the point of production; with a progressive surcharge tax rate of 0.4% for every dollar the gross value per barrel exceeds $30. For production tax values greater than $92.50 per barrel, the progressivity rate changes to 0.1% for each additional dollar in value.

There is a graduated minimum tax on oil

and gas produced in Alaska, based on the gross value at the point of production. The minimum tax is:

- 4% when the average USWC price per barrel for ANS is more than $25;
- 3% when the average USWC price per barrel for ANS is over $20 but not more than $25;
- 2% when the average USWC price per barrel for ANS is over $17.50 but not over $20;
- 1% when the average USWC price per barrel for ANS is over $15 but not over $17.50; or
- 0% when the USWC price per barrel for ANS is $15 or less.

There are special tax calculations for oil and gas produced from the Cook Inlet, with a tax ceiling predicated on historic tax rates for each lease or property. Those tax rates are based on the average tax rates for the 12-month period ending March 31, 2006, and the rates apply to those leases or properties that first commenced commercial production on or before April 1, 2006.

Alaska Statutes provide for various credits for oil and gas production taxpayers:

- Alternative Credit for Exploration
- Credit for Qualified Capital Expenditures
- Carried Forward Annual Loss Credit
- Small Producer Credits
- Transitional Investment Expenditure Credits
- New Area Development Credit

Some, but not all, of the credits are transferable. The State of Alaska also purchases certain tax credits under the provisions of AS 43.55.028.

Additional Conservation Surcharge: The State also collects a $0.01 per barrel conservation surcharge where there is less that $50 million in the Hazardous Release Fund and an additional $0.04 per barrel conservation surcharge under AS 43.55.300.

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

1. **Property Tax:** (ad valorem) Levied at 20 mills (2%) on the assessed value of all oil and gas exploration, production and pipeline transportation property.
2. **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 is 9.4%.
3. **Production Tax Surcharge for Hazardous Spill:** $0.05 per barrel is charged to each taxable barrel as long as there is less than $50 million in the Hazardous Spill Release Fund. When the $50 million cap is reached, the surcharge falls to $0.02 per barrel.

Motor Freight

Alaska Department of Administration
Division of Motor Vehicles
1300 W. Benson Blvd., Suite 900
Anchorage, AK 99503-3696
Phone: (907) 269-5551
http://www.state.ak.us/dmv/

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 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 "*Form 812 - Application for Title & Registration*" if you are requesting an original title or registration in Alaska or are transferring a vehicle to another person. Use "*Form 821 - Vehicle Transaction Application*" for most other transactions.

Commercial Air Carriers

Alaska Department of Transportation and Public Facilities, Statewide Aviation
4111 Aviation Avenue
Anchorage, AK 99502
Phone: (907) 269-0741
www.dot.state.ak.us/stwdav

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 "*Form 08-060 - Air Carrier's Certificate Insurance Coverage Compliance*" 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.

Alaska International Airport System

Alaska Department of Transportation and Public Facilities, Ted Stevens Anchorage International Airport
P.O. Box 196960
Anchorage, AK 99519-6960
Phone: (907) 266-2526
http://dot.alaska.gov/anc/

Alaska Department of Transportation and Public Facilities, Fairbanks International Airport
6450 Airport Way, Suite 1
Fairbanks, Alaska 99709
Phone: (907) 474-2500
http://dot.alaska.gov/faiiap/index.shtml

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 2009:

Terminal Rental Rate (Month-to-Month):	**$85.16** per square foot per year
Aircraft Ramp Rental Rate:	**$0.76** per square foot per year
Federal Inspection Service Fee:	**$35.00** per inspection
Landing Fee:	**$1.44** per 1,000 lbs. CMGTW
Fuel Flowage Fee:	
Signatory Airlines:	**$0.027** per gallon
Non-Signatory Airlines:	**$0.067** per gallon
Aircraft Parking Charge Rate:	
Narrow Body Aircraft – Up to 4 hours:	**$44.26** per use (1 x a/c p.c. rate)
Wide Body Aircraft – Up to 4 hours:	**$88.52** per use (2 x a/c p.c. rate)
Narrow Body Aircraft – 4 hours – 24 hours:	**$132.78** per use (3 x a/c p.c. rate)
Wide Body Aircraft – 4 hours – 24 hours:	**$177.04** per use (4 x a/c p.c. rate)
Common Use Premises Charges:	
Anchorage:	
Primary Bag Claim Device:	**$58.43** per square foot per year, plus **$0.89** per enplaned passenger
All other common use premises:	**$1.77** per enplaned passenger
Fairbanks:	**$1.77** per enplaned passenger
Airport Administered Premises Charges:	
Narrow Body Aircraft:	**$327.65** per turn
Wide Body Aircraft:	**$589.76** per turn
Regional Commuter:	**$229.35** per turn
Commuter:	**$131.06** per turn

Alaska Taxes - Tax Table

Business	Liable For	Form	Due Date	Basis of Tax
Fisheries (Includes all types of Fisheries activities. Some of these may or may not be required by your business)	Fisheries Business Tax Return	*Form 0405-574*	March 31st	1% to 5% value of fish resource
	Alaska Seafood Marketing Assessment Return	*Form 0405-578*	March 31st	0.5% value of fish resource
	Alaska Fishery Resource Landing Tax Return	*Form 0405-680*	March 31st	1% value of Developing fishery resource 3% value of Established fishery resource
	Fishery Resource Landing Tax - Estimated Payment Voucher	*Form 0405-597*	March 31st June 30th September 30th December 31st	Equal installments, totaling lesser of 90% of current year tax, or 100% of prior year tax
	Regional Seafood Development Tax	*Form 04-582*	***Fishers***: March 31st ***Buyers***: Last day of month following purchase	Prince William Sound/Salmon Drift Gillnet = 1% of value
	Salmon Enhancement Tax Buyer's Annual Report	*Form 04-571*	March 1 following the tax year.	Should reconcile with previously filed monthly returns.
	Salmon Enhancement Tax Return	*Form 04-566*	***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.	2% or 3% value of resource depending on aquacultural region
Mining	Mining License Tax Return	*Form 0405-662*	Last day of 4th month following tax year end	Net income: $40,000=$0; $40-50,000=3%; $50-100,000=$1500+5%; $100,000=4,000+7%

Business	Liable For	Form	Due Date	Basis of Tax
Tobacco	Alaska Cigarette and Tobacco Products Monthly Tax Return	*Form 0405-522*	Last day of month following import, sale, or manufacture	Cigarettes - 100 mills ($1.60/pack) Other Tobacco 75% of Wholesale price
Vehicle Rental	Vehicle Rental Tax Quarterly Tax Return	*Form 04-630*	Last day of month following end of quarter	Passenger - 10% Recreational - 3%
Alcohol	Alcoholic Beverage Excise Tax Return	*Form 04-500*	Last day of month following sale or transfer	Per gallon: Liquor - $12.80 Wine - $2.50 Beer - $1.07
Electric Cooperative	Electric Cooperative Gross Tax Return	*Form 04-055*	March 1st	0.25 or .5 mill per kWh
Telephone Cooperative	Telephone Cooperative Gross Tax Return	*Form 04-055*	March 1st	1% or 2% Gross Revenues
Utilities	APUC Regulatory cost	No form #	30th day following calendar	$% of KWH % Gross revenue quarter
Partnership with Corporate Partner	Alaska Corporation Net Income Tax	*Form 04-611*	15th day of 3rd month following tax year end	Graduated % of taxable income from 1% to 9.4%
	Payment of Estimated Alaska Corporation Net Income Tax	*Form 04-711*	15th day of each quarter	Estimated annual tax
Corporation	Alaska Corporation Net Income Tax	*Form 04-611*	15th day of 3rd month following tax year end	Graduated % of taxable income from 1% to 9.4%
	Payment of Estimated Alaska Corporation Net Income Tax	*Form 04-711*	15th day of each quarter	Estimated annual tax
Motor Fuel	Motor Fuel Tax Return Booklet	*Form 04-530*	Last day of month following sale, use, or transfer	Per gallon: Highway - $0.08 Marine - $0.05 Aviation - $0.047 Jet Fuel - $0.032
Tire	Tire Fees Quarterly Return	*Form 04-200*	30th day of month following end of quarter	New tire - $2.50 Studded - $5.00 Stud install - $5.00

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% 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% and apply to retail sales and rentals of various items, and also may apply to locally provide personal services. Each community from year to year regulates sales tax rates.

Borough & City Tax Requirements

Borough/City	Population	Property	Sales	Special
Aleutians East Borough	2,795	No	No	2% Raw Fish Tax
Akutan	859	No	No	1% Raw Fish Tax
False Pass	46	No	3%	6% Bed Tax
Cold Bay	72	No	No	10% Bed Tax; $0.04/Gal. Fuel Tax
King Cove	756	No	4%	2% Fishery Tax; Business Impact Tax-Flat Rate
Sand Point	992	No	3%	7% Bed Tax; 2% Raw Fish Tax
Anchorage Municipality	283,823	Yes	No	12% Bed Tax; 8% Car Rental Tax; 69.3 mill Tobacco Tax
Bristol Bay Borough	1,035	Yes	No	3% Raw Fish; 10% Bed Tax
Denali Borough	1,731	No	No	Sev. Tax $0.05/yd Gravel; $0.05/Ton Coal; 7% Bed Tax
Anderson	234	No	No	8% Utility Tax
Fairbanks North Star Borough	90,963	Yes	No	8% Bed Tax; 5% Alcohol Tax; 8% Tobacco Tax
City of Fairbanks	31,627	Yes	No	8% Bed Tax; 5% Alcohol Tax; 8% Tobacco Tax
North Pole	1,945	Yes	4%	No

Borough/City	Population	Property	Sales	Special
Haines Borough	2,257	Yes	5.5%	4% Bed Tax
City & Borough of Juneau	30,305	Yes	5%	7% Bed Tax; 3% Liquor Tax; $0.30/pack Tobacco Tax
Kenai Peninsula Borough	52,370	Yes	2%/3%	No
Homer	5,502	Yes	4.5%	No
Kachemak	467	Yes	No	No
Kenai	6,971	Yes	3%	No
Seldovia	429	Yes	2%/ 4.5%	No
Seward	2,745	Yes	4%	4% Bed
Soldotna	3,992	Yes	3%	No
Ketchikan Gateway Borough	13,160	Yes	2.5%	4% Bed Tax
City of Ketchikan	7,728	Yes	3.5%	7% Bed Tax
Saxman	438	No*	3.5%	No
Kodiak Island Borough	13,568	Yes	No	1.05% Severance Tax; 5% Bed Tax; 911 Tax $0.75/Line
Akhiok	33	No*	No	No
Kodiak	5,689	Yes	6%	5% Bed Tax
Larsen Bay	83	No*	3%	$5 per day/per person Bed Tax
Old Harbor	187	No*	3%	5% Bed Tax
Ouzinkie	155	No*	3%	No
Port Lions	179	No*	No	5% Bed Tax
Lake & Peninsula Borough	1,538	No	No	2% Raw Fish Tax; 6% Bed Tax
Chignik	81	No	No	Landing Tax 1% Salmon, 2% Other; 1% Proc. Tax
Egegik	64	No	No	3% Raw Fish Tax
Port Heiden	87	No	No	NR
Newhalen	167	No	No	No
Nondalton	196	No	3%	No
Pilot Point	61	No	No	3% Raw Fish Tax
Matanuska-Susitna Borough	80,056	Yes	No	5% Bed Tax; 5.29% Tobacco Excise Tax
Houston	1,587	Yes	2%	No

Borough/City	Population	Property	Sales	Special
Palmer	5,504	Yes	3%	No
Wasilla	7,025	Yes	2.5%	No
North Slope Borough	6,748	Yes	No	No
Anaktuvuk Pass	277	No*	NR	NR
Atqasuk	223	No*	No	No
Barrow	4,052	No*	NR	NR
Kaktovik	286	No*	No	No
Nuiqsut	403	No*	No	7% Bed Tax
Point Hope	704	No*	3%	No
Wainwright	540	No*	No	No
Northwest Arctic Borough	7,396	No	No	No
Ambler	277	No	NR	NR
Buckland	461	No	6%	No
Deering	133	No	3%	No
Kiana	391	No	NR	NR
Kivalina	398	No	2%	NR
Kotzebue	3,133	No	6%	6% Bed Tax; 6% Alcohol Tax; 6% Gaming Tax
Noorvik	636	No	NR	NR
Selawik	828	No	5%	No
Shungnak	269	No	2%	No
City & Borough of Sitka	8,640	Yes	5%/6%	6% Bed Tax; 50 mill Tobacco
City & Borough of Yakutat	621	Yes	4%	1% Raw Fish Tax; 8% Bed & Car Rental Tax; 4% Serv. Tax

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
Aleknagik
Angoon
Ankiak
Atka
Bethel
Bettles
Brevig Mission
Chefornak
Chevak
Emmonak
Fort Yukon
Galena
Gambell
Hoonah
Hooper Bay
Hydaburg
Kake
Klawock
Kodiak
Nenana
Nightmute
Nome
Nunapitchuk
Pelican
Petersburg
Pilot Station
Port Alexander
Quinhagak
St. George
Skagway
Stebbins
Tanana
Teller
Tenakee Springs
Thorne Bay
Togiak
Toksook Bay
Unalakleet
Unalaska

Clarks Point	Kotlik	St. Mary's	Valdez
Cordova	Koyuk	St. Michael's	Wales
Craig	Kwethluk	St. Paul	White Mountain
Dillingham	Manokotak	Savoonga	Whittier
Diomede	Marshall	Scammon Bay	Wrangell
Eagle	Mekoryuk	Shaktoolik	
Eek	Mountain Village	Sheldon Point	
Elim	Napakiak	Shishmaref	

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 important agencies 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, and 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, and 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

Alaska Department of Commerce, Community, and Economic Development, Division of Community and Regional Affairs, Local Boundary Commission
550 W. 7th Ave., Suite 1770
Anchorage, AK 99501-2341
Phone: (907) 269-4581
Fax: (907) 269-4539
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).

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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 (DCCED)

Anchorage Office
550 West 7th Avenue, Suite 1770
Anchorage, AK 99501
Phone: (907) 269-8100
Fax: (907) 269-8125

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

The mission of 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%, while the Recycled Product preference Program offers a 5% 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.
2. Alaska Forest Product Preference gives a 7% preference in a state procurement bid for wood products manufactured from Alaska timber.
3. The Recycled Product Program offers a 5% preference on recycled products; 50% 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

550 West 7th Avenue, Suite 1770
Anchorage, AK 99501
Phone: (907) 269-8110
Fax: (907) 269-8125
www.commerce.state.ak.us/oed/

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.

- 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.

Alaska Office of Tourism Development

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

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.

Office of Fisheries Development

http://www.commerce.state.ak.us/oed/seafood/seafood.cfm

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.

Alaska Regional Development Organizations

Alaska Department of Commerce, Community, and Economic Development, Division of Community and Regional Affairs
550 West 7th Ave., Suite 1770
Anchorage, AK 99501
Phone (907) 269-4501/4581
Fax: (907) 269-4539
http://www.commerce.state.ak.us/dca/ardor/ardor.htm

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 twelve 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

Alaska Department of Commerce, Community, and Economic Development, Division of Banking and Securities
P.O. Box 110807
Juneau, AK 99811-0807
Phone (907) 465-2521
Fax: (907) 465-2549
http://www.commerce.state.ak.us/bsc/

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 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.

840 K Street, Suite 202
Anchorage, AK 99501
Phone: (907) 562-0335/ (800) 478-3474
Fax: (907) 562-6988
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. During the 2009 tax season, VTLP teams comprised of advanced college accounting students and tax supervisors, as well as Alaska Business Development Center consultants visited a total of ninety-four communities in eleven areas to provide tax preparation and loan application services as well as financial counseling. VTLP volunteers prepared 3,375 tax returns, assisting approximately 6,806 people. As a result of these efforts, more than $3.7 million in tax refunds are returning to these communities.

Alaska Small Business Development Center

http://aksbdc.org/

South Central Region
430 W. 7th Avenue, Suite 110
Anchorage, AK 99501-3550
Phone: (907) 274-7232 or (877) 478-7232
Fax: (907) 274-0565

Great North Region
604 Barnette St., Suite 220
Fairbanks, AK 99701-4655
Phone: (907) 456-7232 or (800) 478-1701
Fax: (907) 456-7233

Southeast Region
3100 Channel Drive, Suite 306
Juneau, AK 99801-7814
Phone: (907) 463-3789
Fax: (907) 463-3430

South West Peninsula Region
43335 Kalifonsky Beach Rd., Suite 12
Soldotna, AK 99669
Phone: (907) 260-5629
Fax: (907) 260-1695

Central Region
201 N. Lucille St., Suite 2A
Wasilla, AK 99654-7010
Phone: (907) 373-7232 or (877) 373-7232
Fax: (907) 373-7234

Rural Outreach Program for Entrepreneurs
430 W. 7th Avenue, Suite 110
Anchorage, AK 99501-3550
Phone: (907) 274-7232 or (800) 478-7232
Fax: (907) 274-9524

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

AKSBDC Procurement Technical Assistance Center

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

Fairbanks
604 Barnette Street, Suite 220
Fairbanks, AK 99701
Phone: (907) 456-7232/ (800) 478-1701
angmt1@uaa.alaska.edu

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

Alaska Travel Industry Association

2600 Cordova Street, Suite 201
Anchorage, AK 99503
Phone: (907) 929-2842
Fax: (907) 561-5727
www.alaskatia.org/
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 1,000 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

430 West 7th Ave., Suite 100
Anchorage, AK 99501
Phone: (907) 274-7232 or (800) 478-7232
Fax: (907) 274-9524
http://www.buyalaska.com/

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. Log on to www.buyalaska.com for more information on how the program can specifically benefit your business

The Technology Research and Development Center of Alaska

430 West 7th Ave., Suite 110
Anchorage, AK 99501
Phone: (907) 274-7232
http://trendalaska.org/
attc@arctic.net

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 angle 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

Virtual Enterprise Manufacturing of Alaska

430 West 7th Avenue, Suite 110
Anchorage, AK 99501
Phone: (907) 274-7232/ (800) 478-7232
vemak@aksbdc.org

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.

World Trade Center Alaska

431 West 7th Avenue, Suite 108
Anchorage, AK 99501
Phone: (907) 278-7233
Fax: (907) 278-2982
www.wtcak.org
info@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.

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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% equity participation by the business entity; this demonstrates a commitment by you to your business venture.

FEDERAL PROGRAMS

U.S. Department of the Interior, Bureau of Indian Affairs

U.S. Department of the Interior, Bureau of Indian Affairs
P.O. Box 25520
Juneau, AK 99802-5520
Phone: (800) 645-8397
Fax: (907) 856-7252
http://www.doi.gov/bia/

The Department of the 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% or 90% 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

U.S. Department of Agriculture, Rural Development
800 West Evergreen, Suite 201
Palmer, AK 99645
Phone: (907) 761-7705
Fax: (907) 761-7783
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 Guaranteed Loans (B&I)

The B&I Program can provide guarantees up to a 90% loan for businesses located in rural areas or cities with a population of 50,000 or under. (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.

Renewable Energy Systems and Energy Efficiency Improvements Grants (9006 Energy)

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.

U.S. Small Business Administration

Anchorage District Office
510 L Street, Suite 310
Anchorage, AK 99501-1952
Phone: (907) 271-4022
Fax: (907) 271-4545
www.sba.gov/ak

Congress created the U.S. Small Business Administration (SBA) in 1953 to help America'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 SBA 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 between 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% of loans up to $100,000 or up to 75% 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
www.ywcaak.org/finances.htm

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 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.

STATE PROGRAMS

Agricultural Revolving Loan Fund

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
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) 771-3000
Fax: (907) 771-3044
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.

Division of Investments

Alaska Department of Commerce, Community, and Economic Development, Division of Investments
Juneau
P.O. Box 34159
Juneau, AK 99803-4159
Phone: (907) 465-2510 or (800) 478-5626
Fax: (907) 465-2103

Anchorage
550 W. 7th Ave. Suite 1650
Anchorage, AK 99501-3568
Phone: (907) 269-8150
Fax: (907) 269-8147
www.commerce.state.ak.us/investments

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 2% (up to a maximum of 10.5%) 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 Alaskan 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 Alaskan 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 Alaskan 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. To qualify, an applicant must have been an Alaskan 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 Alaskan 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%. The maximum loan amount is $300,000.

PRIVATE PROGRAMS

Alaska Commercial Fishing and Agriculture Bank

3040 Lakeshore Dr.
Anchorage, AK 99517
Phone: (907) 276-2007
Toll Free: (800) 544-2228
Fax: (907) 279-7913
www.cfabalaska.com

The "*Alaska Commercial Fishing and Agriculture Bank*" (CFAB) is a private cooperative owned and operated by its members/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 Alaskan resident or a corporation whose majority ownership is Alaskan 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) 523-2300
Fax: (907) 463-3929
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 Holst, Director
bholst@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
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
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
info@springboard.org

SpringBoard 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)

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
www.akvillage.com
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, Individual Retirement Account'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?

AVI 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

122 First Ave. Suite 600
Fairbanks, AK 99701
Phone: (907) 452-8251 or (800) 478-6822
Fax: (907) 459-3957
http://www.tananachiefs.org/

"*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 41 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 for 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% 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

122 1st Avenue, Suite 600
Fairbanks, AK 99701
Phone: (907) 452-8251 or (800) 478-6822
Fax: (907) 459-3851

The "*Alaska Minority Business Development Center*" (MBDC) is open for business at the Tanana Chiefs Conference 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 investor's 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%, 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 1% or 2% 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.

Business and Industrial Development Corporations

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
www.alaskagrowth.com
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 Arctic Slope Regional Corporation (ASRC). ASRC, the owner of Alaska Growth Capital, is the largest corporation based in Alaska.

Certified Development Companies

Evergreen Community Development Association

13925 Interurban Ave. South, Suite 100
Seattle, WA 98168
Phone: (206) 622-3731 or (800) 878-6613
Fax: (206) 623-6613
www.ecda.com
Alaska Contact: Barbara Gill
barbara.gill@evergreen504.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 ECDA 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% of the funds needed and ECDA can fund up to 40% for a total loan of 90% of the funds needed to fund a project. The remaining 10% 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 ECDA 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, 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 ECDA 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 ECDA 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 ECDA 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% over the rate of the U.S. treasury 10-year bonds at the time the debenture is sold.

As the largest Certified Development Company in the Pacific Northwest, ECDA serves the states of Alaska, Washington and Oregon and 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
- EDCA prepares the Small Business Administration 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.

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CHAPTER 9

ENVIRONMENTAL PROTECTION, HEALTH & SANITATION CONTROLS

ALASKA DEPARTMENT OF ENVIRONMENTAL CONSERVATION

Commissioner: Larry Hartig
Deputy Commissioner: Dan Easton
Phone: (907) 465-5066
http://www.dec.state.ak.us/

The "*Alaska Department of Environmental Conservation*" (DEC) is guided by the following mission: *"Conserving, improving and protecting Alaska's natural resources and environment to enhance the health, safety, economic and social well being of Alaskans".*

Division of Air Quality

Director: Alice Edwards
Phone: (907) 465-5105
http://www.dec.state.ak.us/air/index.htm

The Division of Air Quality enforces air quality standards and controls air pollution using three permit and compliance programs: Air Non-Point and Mobile Sources Program, Air Monitoring and Quality Assurance Program, and Air Permits Program.

Air Non-Point and Mobile Sources Program
Program Manager: Cindy Heil
Phone: (907) 269-7579
http://www.dec.state.ak.us/air/anpms/

The "*Air Non-Point and 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: Barbara Trost
Phone: (907) 269-6249
http://www.dec.state.ak.us/air/am/index.htm

The "*Air Monitoring and 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
Phone: (907) 465-5100
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
Phone: (907) 269-7644
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
Phone: (907) 269-7647
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 and Sanitation Program

Program Manager: Ron Klein
Phone: (907) 269-7501
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
Phone: (907) 375-8200
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.

Pesticide Control Program

Environmental Specialist: Curtis Dunkin
Phone: (800) 478-2577/ (907) 376-1870
http://www.dec.state.ak.us/eh/pest/

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: Bob Blankenburg, P.E.
Phone: (907) 269-7581
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
Phone: (907) 375-8200
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 and Administrative Services

Director: Michael E. Maher
Phone: (907) 465-5010
http://www.dec.state.ak.us/das/index.htm

DEC's "*Division of Information and 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

Manager: Joey K. Ausel
Phone: (907) 465-5235

Budget Services prepares the Department's annual budget for review and approval by the Governor and Legislature.

Environmental Crimes Unit

Chief Investigator: Jim Bowden
Phone: (907) 451-2148

The "*Environmental Crimes Unit*" (ECU) investigates criminal violations of Alaska's environmental laws.

ECU 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

Program Manager: Joanna McDowell
Phone: (907) 465-5289

Financial Services ensures DEC's financial processing is in compliance with federal, statutory, and 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
Program Manager: Amanda Gellhouse
Phone: (907) 465-5060

Information Services provides 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
Program Manager: Deborah Pock
Phone: (907) 269-0291

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 and Response

Director: Larry Dietrick
Phone: (907) 465-5250
http://www.dec.state.ak.us/spar/index.htm

The "*Division of Spill Prevention and Response*" regulates the transportation and storage of oil and hazardous substances to prevent spills, and approves spill clean up plans prepared by the spiller and responds rapidly to spills to protect human health and the environment.

Contaminated Sites Program
Program Manager: Steve Bainbridge
Phone: (907) 451-2143
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: Betty Schorr
Phone: (907) 269-3054
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 and Emergency Response Program
Program Manager: Bob Mattson
Phone: (907) 465-5349
http://www.dec.state.ak.us/spar/perp/index.htm

The "*Prevention and Emergency Response Program*" reviews and approves oil and hazardous substance release cleanup plans.

Response Fund Administration Program
Program Manager: Gary Cuscia
Phone: (907) 465-5270
http://www.dec.state.ak.us/spar/rfa/index.htm

The "*Response Fund Administration*" 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 Kent
Phone: (907) 269-7599
http://www.dec.state.ak.us/water/index.htm

Alaska Department of Environmental Conservation, "*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
Phone: (907) 269-7616
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, and Solid Waste Matching Grant Program
Program Manager: Mike Lewis
Phone: (907) 269-7616
http://www.dec.state.ak.us/water/munigrant/

The "*Alaska Municipal Water, Sewerage, and Solid Waste Matching Grant Program*" provides partial funding and engineering support for drinking water, wastewater, 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

Program Manager: Cindy Gilder
Phone: (907) 269-3066
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 and Certification Program

Program Manager: Kerry Lindley
Phone: (907) 465-5143
http://www.dec.state.ak.us/water/opcert/

The "*Operator Training and 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
Phone: (907) 465-5143
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

Program Manager: Greg Magee
Phone: (907) 269-7613
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: Sharmon Stambaugh
Phone: (907) 269-7565
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.

Water Quality Assessment and Monitoring Program

Program Manager: Nancy Sonafrank
Phone: (907) 451-2726
http://www.dec.state.ak.us/water/wqamp/wqamp.htm

The "*Water Quality Assessment and 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
http://www.hss.state.ak.us/dph/labs/radiological/radiological_health.htm

Radiation Protection

The Department of Health and Social Services (DH&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 contact DH&SS at the address above.

CHAPTER 10

RESOURCE GUIDE

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

University of Alaska Fairbanks, Alaska Cooperative Extension Service
P.O. Box 756180
Fairbanks, AK 99775-6180
Phone: (907) 474-7246
Fax: (907) 474-6971
http://www.uaf.edu/ces/offices/fai_diro/

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.

Alaska Department of Natural Resources, Division of Agriculture
1800 Glenn Highway, Suite 12
Palmer, AK 99645
Phone: (907) 745-7200
Fax: (907) 745-7112
www.dnr.state.ak.us/ag/index.htm

Division of Agriculture provides agricultural information, Inspection Services (feed and fertilizer regulations), Marketing Services, Plant Materials Center, Agricultural Revolving Loan Fund, and Agricultural Land & Sales Management.

United States Department of Agriculture, 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

The Natural Resources Conservation Service (NRCS) is a Federal agency that provides assistance to American private landowners, helping to conserve their water, soil, and other natural resources. Local, state, 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.

United States Department of Agriculture, Rural Development
800 West Evergreen, Suite 201
Palmer, AK 99645-6546
Phone: (907) 761-7705
Fax: (907) 761-7783
http://www.rurdev.usda.gov

The United States Department of Agriculture 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
Bill Popp, President & CEO
900 West 5th Avenue, Suite 300
Anchorage, Alaska 99501
Phone: (907) 258-3700
Fax: (907) 258-6646
aedc@aedcweb.com

Bering Straits Ardor Program
P.O. Box 948
Nome, Alaska 99762
Phone: (907) 443-4248
Fax: (907) 443-4449
cpd.pd@kawerak.org

Copper Valley Economic Development Council
Barb Challoner, Business Manager
P.O. Box 9
Glennallen, Alaska 99588
Phone: (907) 822-5001
cvedc@cvinternet.net

Fairbanks North Star Borough Economic Development Commission
Kathryn Dodge, Economic Development Specialist
809 Pioneer Road
Fairbanks, AK 99707
Phone: (907) 459-1000
kdodge@co.fairbanks.ak.us

Kenai Peninsula Borough Economic Development District
John Torgerson, Executive Director
14896 Kenai Spur Highway, Suite 103A
Kenai, Alaska 99611-7756
Phone: (907) 283-3335
Fax: (907) 283-3913
http://www.kpedd.org
info@kpedd.org

Lower Kuskokwim Economic Development Council
Carl Berger, Executive Director
P.O. Box 2021
Bethel, Alaska 99559
Phone: (907) 543-5967
Fax: (907) 543-3130
carl_berger@ddc-alaska.org

Mat-Su Resource Conservation & Development, Inc.
Marty Metiva, Executive Director
1700 E Bogard Rd., Suite 203A
Wasilla, Alaska 99654
Phone: (907) 373-1062
Fax: (907) 373-1064
info@matsudevelopment.org

Northwest Arctic Borough, Economic Development Commission
Lee Stoops, Executive Director
P.O. Box 1110
Kotzebue, Alaska 99752
Phone: (907) 442-2500
Fax: (907) 442-2930
http://www.northwestarcticborough.org/
lstoops@northwestarcticborough.org

Prince William Sound Economic Development Council
2207 Spenard Road, Suite 207
Anchorage, Alaska 99503
Phone: (907) 222-2440
Fax: (907) 222-2411
http://www.pwsedd.org/
pwsedc@alaska.net

Southeast Conference
P.O. Box 21989
Juneau, Alaska 99802-1989
Phone: (907) 523-4350
Fax: (907) 463-5670
www.seconference.org
info@seconference.org

Southwest Alaska Municipal Conference
Michael Catsi, Executive Director
3300 Arctic Boulevard, Suite 203
Anchorage, Alaska 99503
Phone: (907) 562-7380
Fax: (907) 562-0438
www.swamc.org/
admin@swamc.org

Alaska State Government

Alaska Department of Administration
P.O. Box 110208
Juneau, AK 99811
Phone: (907) 465-2277
Fax: (907) 465-2194
http://doa.alaska.gov/

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) 465-4640
www.correct.state.ak.us

Alaska Department of Education and Early Development
801 West 10th Street, Suite 200
Juneau, AK 99811
Phone: (907) 465-2800
Fax: (907) 465-4156
www.eed.state.ak.us
eed.webmaster@alaska.gov

Alaska Department of Environmental Conservation
410 Willoughby Avenue, Suite 303
Juneau, AK 99811-1800
Phone: (907) 465-5066
Fax: (907) 465-5070
www.dec.state.ak.us/
dec.commissioner@alaska.gov

Alaska Department of Fish and Game
1255 West 8th Street
Juneau, AK 99811-5526
Phone: (907) 465-4100
Fax: (907) 465-2332
www.adfg.state.ak.us
dfg.commissioner@alaska.gov

Alaska Department of Health and Social Services
350 Main Street, Room 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 and Workforce Development
P.O. Box 111149
Juneau, AK 99811-1149
Phone: (907) 465-2700
Fax: (907) 465-2784
www.labor.state.ak.us/home.htm
commissioner.labor@alaska.gov

Alaska Department of Law
P.O. Box 110300
Juneau, AK 99811-0300
Phone: (907) 465-2133
Fax: (907) 465-2075
www.law.state.ak.us
Attorney.General@alaska.gov

Alaska Department of Military and Veterans Affairs
P.O. Box 5800, Camp Denali
Fort Richardson, AK 99505-5800
Phone: (907) 428-6003
Fax: (907) 428-6019
http://dmva.alaska.gov/
dmvawebmaster@ak-prepared.com

Alaska Department of Natural Resources
550 W. 7th Ave., Suite 1400
Anchorage, AK 99501
Phone: (907) 269-8431
Fax: (907) 269-8918
www.dnr.state.ak.us

Alaska Department of Public Safety
5700 East Tudor Road
Anchorage, AK 99507
Phone: (907) 269-5086
Fax: (907) 269-4543
www.dps.state.ak.us

Alaska Department of Revenue
333 Willoughby Avenue, 11th Floor
Juneau, AK 99811-0400
Phone: (907) 465-2301
Fax: (907) 465-2389
www.revenue.state.ak.us

Alaska Department of Transportation and Public Facilities
3132 Channel Drive
Juneau, AK 99801-2500
Phone: (907) 465-3900
Fax: (907) 586-8365
www.dot.state.ak.us
dot.commissioner@alaska.gov

Arts & Crafts

Alaska State Council on the Arts
411 West 4th Avenue, Suite 1E
Anchorage, AK 99501-2343
Phone: (907) 269-6610
Fax: (907) 269-6601
http://www.eed.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.
840 K Street, Suite 202
Anchorage, AK 99501
Phone: (907) 562-0335
Fax: (907) 562-6988
www.abdc.org

Alaska Business Development Center, Inc. is 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.

Alaska Department of Commerce, Community, and Economic Development
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

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

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.

Alaska Department of Commerce, Community, and Economic Development, Division of Community and Regional Affairs

Central Office
550 West 7th Ave., Suite 1770
Anchorage, AK 99501-3510
Phone: (907) 269-4501
Fax: (907) 269-4539

Southeast Regional Office Area (Juneau)
P.O. Box 110809
Juneau, AK 99811-0809
Phone: (907) 465-4751
Fax: (907) 465-4761

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
Fax: (907) 443-3596

Bethel Regional Office Area
P.O. Box 348
Bethel, AK 99559-0348
Phone: (907) 543-3475
Fax: (907) 543-4152

Kotzebue Regional Office Area
P.O. Box 350
Kotzebue, AK 99752-0350
Phone: (907) 442-3696
Fax: (907) 442-2402

Dillingham Regional Office Area
P.O. Box 790
Dillingham, AK 99576-0790
Phone: (907) 842-5135
Fax: (907) 842-5140

Alaska Department of Commerce, Community, and Economic Development, Division of Community and Regional Affairs, MADE IN ALASKA
741 E. 13th Ave.
Anchorage, AK 99501-4621
Phone: (907) 272-5634
Fax: (907) 272-5635
http://www.madeinalaska.org/mia/
Contact: Bill Webb
bill@anchoragemarkets.com

Identifies and promotes products manufactured within the state. Division of Community and

Regional Affairs administers the MADE IN ALASKA program.

Alaska Department of Commerce, Community, and Economic Development, Division of Corporations, Business, and Professional Licensing
P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2550
Fax: (907) 465-2974
www.commerce.state.ak.us/occ/
corporations@alaska.gov
businesslicense@alaska.gov

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.

Alaska Department of Environmental Conservation, Compliance Assistance Office
410 Willoughby Avenue, Suite 303
Juneau, AK 99811-1800
Phone: (907) 465-5066
Fax: (907) 465-5070
www.dec.state.ak.us

The Compliance Assistance Office is a State of Alaska agency that helps businesses, communities, government agencies, and the general public achieves greater compliance with state and federal environmental regulations, lessens environmental liabilities, reduces costs through pollution prevention, maintains environmental quality, and creates new business opportunities for reusing waste materials.

Alaska Small Business Development Center (SBDC)
http://www.aksbdc.org

South Central Region
430 West 7th Avenue, Suite 110
Anchorage, AK 99501-3550
Phone: (907) 274-7232 or (800) 478-7232
Fax: (907) 272-0565

Great North Region
604 Barnette St., Suite 220
Fairbanks, AK 99701-4655
Phone: (907) 456-7232 or (800) 478-1701
Fax: (907) 456-7233

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

South West Region
43335 Kalifonsky Beach Rd, Suite 12
Soldotna, AK 99669
Phone: (907) 260-5629
Fax: (907) 260-1695

Central Region
201 North Lucille Street, Suite 2A
Wasilla, AK 99654-7010
Phone: (907) 373-7232 0r (877) 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).

Alaska State Chamber of Commerce
217 Second Street, Suite 201
Juneau, AK 99801
Phone: (907) 586-2323
Fax: (907) 463-5515
www.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
info@thebbb.org

Better Business Bureau's 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.

Library of Congress, Copyright Office
101 Independence Ave., S.E.
Washington D.C. 20540
Phone: (202) 707-5000

Place of registration for copyrights.

Silver Hand Program, Alaska State Council on the Arts
411 West 4th Avenue, Suite 1E
Anchorage, AK 99501-2343
Phone: (907) 269-6610 or (888) 278-7424
Fax: (907) 269-6601
www.eed.state.ak.us/aksca

The Silver Hands Program was 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.

Tanana Chiefs Conference, Alaska Minority Business Development Center
122 Firse Avenue, Suite 600
Fairbanks, AK 99701
Phone: (907) 452-8251 or (800) 478-6822
http://www.tananachiefs.org/

A division of the Tanana Chiefs Conference, 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.

U.S. Small Business Administration
510 L Street, Suite 310
Anchorage, AK 99501-1952
Phone: (907) 271-4022
www.sba.gov/ak

The U.S. Small Business Administration is a Federal agency that provides information and federally guaranteed loans to small businesses.

United States Department of Commerce, Economic Development Administration
510 L Street, Suite 444
Anchorage, AK 99501
Phone: (907) 271-2272
www.eda.gov
Contact: Bernhard Richert
brichert@eda.doc.gov

A Federal agency, that makes grants to public bodies to build facilities and infrastructures, which can provide private sector jobs.

United States Department of Commerce, Patent & Trademark Office
Office of the General Counsel
U.S. Patent and Trademark Office
P.O. Box 15667
Arlington, VA 22215
Phone: (800) 786-9199
Fax: (703) 872-9306

This is a Federal agency, where you register patents, trademarks, and service marks.

University of Alaska Anchorage, Small Business Development Center, BUY ALASKA Program
430 West 7th Avenue, Suite 110
Anchorage, AK 99501
Phone: (907) 274-7232
Fax: (907) 274-9524
www.buyalaska.com

Assists Alaskan businesses and government entities in finding competitive, local sources for goods and services previously purchased outside Alaska.

Community Development Quota

State

Alaska Department of Commerce, Community, and Economic Development, Division of Banking & Securities, Community Development Quota Program
550 W. 7th Ave., Suite 1940
Anchorage, AK 99501
Phone: (907) 269-8140
http://www.commerce.state.ak.us/bsc/CDQ/cdq.htm

Groups

Aleutian Pribilof Island Community Development Association
234 Gold Street
Juneau, AK 99801
Phone: (907) 586-0161
Fax: (907) 586-0165
http://www.apicda.com/

Bristol Bay Economic Development Corporation
P.O. Box 1464
Dillingham, AK 99576
Phone: (907) 842-4370
Fax: (907) 842-4336
http://www.bbedc.com/

Central Bering Sea Fishermen's Association
P.O. Box 288
St. Paul, AK 99660
Phone: (907) 546-2597
Fax: (907) 546-2450
http://www.cbsfa.com/

Coastal Villages Region Fund
711 H Street, Suite 200
Anchorage, AK 99501
Phone: (907) 278-5151
Fax: (907) 278-5150
http://www.coastalvillages.org/

Norton Sound Economic Development Corporation
420 L Street, Suite 310
Anchorage, AK 99501
Phone: (800) 650-2248
Fax: (907) 274-2249
http://www.nsedc.com/

Yukon Delta Fisheries Development Association
1016 W. 6th Ave., Suite 301
Anchorage, AK 99501-1963
Phone: (907) 644-0326
Fax: (907) 644-0327
http://www.commerce.state.ak.us/bsc/CDQ/cdq_handbook/18_cdq_chapt5_YDFDA.pdf

Economic Information

Alaska Department of Labor and Workforce Development, Research and Analysis Section
Phone: (907) 465-4500
Fax: (907) 465-4506
http://almis.labor.state.ak.us

Population and labor force statistics.

University of Alaska Anchorage, 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.

Environmental Safeguards and Services

Alaska Department of Environmental Conservation

Anchorage Office
555 Cordova Street, 5th Floor
Anchorage, AK 99501-5948
Phone: (907) 269-7501
Fax: (907) 269-7510

Fairbanks Office
610 University Avenue
Fairbanks, AK 99709
Phone: (907) 451-2120
Fax: (907) 451-5120

Juneau Office
410 Willoughby Avenue, Suite 303
Juneau, AK 99801
Phone: (907) 465-5163
Fax: (907) 465-5164

Kenai Office
43335 Kalifonsky Beach Rd., Suite 11
Soldotna, AK 99669
Phone: (907) 262-5210
Fax: (907) 262-2294

Ketchikan Office
540 Water Street. Suite 203
Ketchikan, AK 99901
Phone: (907) 225-6200
Fax: (907) 225-0620

Kodiak Office *
P.O. Box 515
Kodiak, AK 99615-0151
Phone: (907) 486-3350
Fax: (907) 486-5032

Mat-Su Office
1700 E. Bogard Road
Wasilla, AK 99654
Phone: (907) 376-1850
Fax: (907) 376-2382

Sitka Office *
901 Halibut Point Road, Suite 3
Sitka, AK 99835-7106
Phone: (907) 747-8614
Fax: (907) 747-7419

Valdez Office
P.O. Box 1709
Valdez, AK 99686-1709
Phone: (907) 835-1381
Fax: (907) 835-2429

*These offices are staffed by only one food/seafood inspector.

Financial Information

Alaska Commercial Fishing and Agriculture Bank
3040 Lakeshore Drive
Anchorage, AK 99517
Phone: (907) 276-2007 or (800) 544-2228
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.

Alaska Department of Commerce, Community, and Economic Development, Division of Investments
www.commerce.state.ak.us/investments

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

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

The Division of Investments is 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 Growth Capital
3900 C. Street, Suite 302
Anchorage, AK 99503-5965
Phone: (907) 339-6760
Fax: (907) 339-6771
www.alaskagrowth.com
info@alaskagrowth.com

The Alaska Growth Capital is a Business and Industrial Development Corporation that focuses exclusively on financing businesses, and provides a financing alternative to businesses that may have trouble gaining access to traditional bank financing.

Alaska Industrial Development and Export Authority
813 West Northern Lights Blvd.
Anchorage, AK 99503
Phone: (907) 771-3000
Fax: (907) 771-3044
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 Alaska Industrial Development and Export Authority to support economic growth in Alaska.

Evergreen Community Development Association
P.O. Box 3673
Palmer, AK 99645-3673
Phone: (907) 746-5047
Fax: (907) 745-8504
www.ecda.com

The Evergreen Community Development Association is a Certified Development Company 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) 523-2300
Fax: (907) 463-3929
www.jedc.org

Oversees the following centers and programs: Southeast Alaska Business Assistance Center, Southeast Alaska Revolving Loan Fund, Knowledge Industry Network, SpringBoard, and Wood Products Development Services.

WOMEN$finances
YWCA of Anchorage
324 E. 5th Avenue
Anchorage, AK 99501
Phone: (907) 644-9611
Fax: (907) 644-9650
http://www.ywcaak.org/finances.htm

An entrepreneurial training and micro credit program designed to assist women to successfully establish, grow and operate small businesses.

Fish, Fur and Wildlife

Alaska Department of Commerce, Community, and Economic Development, Office of Economic Development
P.O. Box 110804
Juneau, AK 99811-0804
Phone: (907) 465-5478
Fax: (907) 465-3767
http://www.commerce.state.ak.us/oed/home.htm

Promotion and development of seafood industry and fisheries support industries.

Alaska Department of Fish and Game, Commercial Fisheries Entry Commission
8800 Glacier Hwy., Suite 109
Juneau, AK 99811
Phone: (907) 789-6150
Fax: (907) 789-6170
www.cfec.state.ak.us
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.

Alaska Department of Fish and Game, Division of Administrative Services
1225 W. 8th Street
Juneau, AK 99811-5526
Phone: (907) 465-4100
Fax: (907) 465-2332
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 Department of Natural Resources, 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

Division of Mining, Land and Water issues commercial and recreational facility leases and permits for use of state land, rivers and tide and submerged lands. They also issue shore fishery set net leases and aquatic farm leases.

Alaska Fisheries Development Foundation, Inc.
431 W. Seventh Ave., Suite 106
Anchorage, AK 99501
Phone: (907) 276-7315
Fax: (907) 276-7311
http://www.afdf.org/index.html

The Alaska Fisheries Development Foundation 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

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.

National Oceanic and Atmospheric Administration, 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.

United States Department of Homeland Security, United States 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. Also provides information on establishing your charter boat, receiving an OUPV/6 pack license, and general information on where to begin as a new mariner.

United States 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.

Insurance

Alaska Department of Commerce, Community, and Economic Development, Division of Insurance
P.O. Box 110805
Juneau, AK 99811-0805
Phone: (907) 465-2515
Fax: (907) 465-3422
www.commerce.state.ak.us/insurance
insurance@alaska.gov

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

United States Department of Commerce, Alaska Export Assistance Center
550 West 7th Avenue, Suite 1770
Anchorage, AK 99501
Phone: (907) 271-6237
Fax: (907) 271-6242
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
www.wtcak.org
info@wtcak.org

The World Trade Center Alaska provides service to members to enable facilitation of trade for Alaskan businesses in the international marketplace.

Labor

Alaska Department of Labor and Workforce Development
P.O. Box 111149
Juneau, AK 99811-1149
Phone: (907) 465-2700
Fax: (907) 465-2784
http://labor.state.ak.us/

Labor force training programs, wage and hour regulation, workers' compensation, UI, employment service, occupational safety and health, and public sector labor relations.

Alaska Department of Labor and Workforce Development, Division of Labor Standards and Safety
Occupational Safety and Health Section
http://www.labor.alaska.gov/lss/oshhome.htm

Anchorage Office
3301 Eagle Street, Suite 305
Anchorage, AK 99503
Phone: (907) 269-4940
Fax: (907) 269-4950

Fairbanks Office
675 7th Avenue, Station J1
Fairbanks, AK 99701-4596
Phone: (907) 451-2888
Fax: (907) 451-2885

Juneau Office
1111 W. 8th Street, Suite 304
Juneau, AK 99802-1149
Phone: (907) 465-4855
Fax: (907) 465-6012

Alaska Department of Labor and Workforce Development, Workers' Compensation Division
P.O. Box 115512
Juneau, AK 99802-5512
Phone: (907) 465-2790
Fax: (907) 465-2797
www.labor.state.ak.us/wc/home.htm

Lands and Forests

Alaska Department of Commerce, Community, and Economic Development, Office of Economic Development, Forest Products Development
550 West 7th Avenue, Suite 1770
Anchorage, AK 99501
Phone: (907) 269-5734
Fax: (907) 269-8125
www.commerce.state.ak.us/oed/forest_products/forest_products.htm

Promotion and development of Alaska's forest products industry by providing a 7% preference for procurement bids for wood products manufactured from Alaskan timber.

Alaska Department of Natural Resources, Division of Forestry
550 West 7th Avenue, Suite 1450
Anchorage, AK 99501-3566
Phone: (907) 269-8463
Fax: (907) 269-8931
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.

Alaska Department of Natural Resources, 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

The Division of Mining, Land and Water 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.

United States Department of Agriculture, Forest Service, Alaska Region
P.O. 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, which include Admiralty Island, Misty Fjords National Monuments and several wilderness areas. Programs include forest management, ecosystem planning, public services (includes outfitter guide and other special use permits), engineering and aviation, wildlife, fisheries, ecology, watershed, law enforcement and research.

United States Department of the Interior, Bureau of Land Management
222 West 7th Avenue, #13
Anchorage, AK 99513
Phone: (907) 271-5960
Fax: (907) 271-3684
www.blm.gov/nhp/index.htm

The Bureau of Land Management is responsible for the multiple use resource management of 86 million acres of federal public lands in Alaska.

United States Department of the Interior, United States Geological Survey, Alaska Science Center
4210 University Drive
Anchorage, AK 99508
Phone: (907) 786-7000
Fax: (907) 786-7020
http://alaska.usgs.gov/
ascweb@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, and Permits

Alaska Department of Commerce, Community, and Economic Development, Division of Corporations, Business & Professional Licensing, Corporations Section
P.O. Box 110808
Juneau, AK 99811-0808
Phone: (907) 465-2550
Fax: (907) 465-2974
www.commerce.state.ak.us/occ/
corporations@alaska.gov

This is a State of Alaska agency that provides regulation and licensing of corporations. This agency also licenses professions, occupations, issues state business licenses, and provides administrative and investigative support to professional boards and trades.

Alcoholic Beverage Control Board
www.dps.state.ak.us/abc/

Anchorage Office
5848 E Tudor Road
Anchorage, AK 99507
Phone: (907) 269-0350
Fax: (907) 272-9412

Juneau Office
2760 Sherwood Lane
Juneau, AK 99801
Phone: (907) 465-2330
Fax: (907) 465-3333

Fairbanks Office
1979 Peger Road
Fairbanks, AK 99709
Phone: (907) 451-2030
Fax: (907) 451-5317

A State of Alaska agency that provides oversight for the administration of liquor licenses for public and wholesale liquor establishments.

Minerals and Oil

Alaska Department of Administration, Oil and Gas Conservation Commission
333 W. 7th Ave., Suite 100
Anchorage, AK 99501
Phone: (907) 793-1433
Fax: (907) 276-7542
http://doa.alaska.gov/ogc/
aogcc.customer.svc@alaska.gov

This is 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.

Alaska Department of Natural Resources, Division of Geological and Geophysical Surveys
3354 College Road
Fairbanks, AK 99709
Phone: (907) 451-5000
Fax: (907) 451-5050
http://www.dggs.dnr.state.ak.us/

This is 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.

Alaska Department of Natural Resources, 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

This is 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.

Alaska Department of Natural Resources, Division of Oil and Gas
550 West 7th Avenue, Suite 800
Anchorage, AK 99501-3560
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.

Alaska Department of Revenue, 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.

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

The Alaska Oil and Gas Association is a 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
646 West 4th Ave., Suite 200
Anchorage, AK 99501
Phone: (907) 563-2226
Fax: (907) 561-8870
http://alaskaalliance.com/

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.

University of Alaska Fairbanks, Mineral Industry Research Laboratory
P.O. Box 755960
Fairbanks, AK 99775-5960
Phone: (907) 474-7366
http://www.uaf.edu/
ffhkl@uaf.edu

The Mineral Industry Research Laboratory applies research in mineral and energy, resources evaluation, development, and metallurgy. Also provides information for mining prospectors and mine operators.

University of Alaska Fairbanks, Mining and Geological Engineering Department
P.O. Box 755800
Fairbanks, AK 99775-5800
Phone: (907) 474-7388
http://www.uaf.edu/
fyminge@uaf.edu

Advances and disseminates knowledge through creative teaching, research, and public service with an emphasis on Alaska, the North, and their diverse people.

Municipal Informational Services

Alaska Municipal League
217 2nd Street, Suite 200
Juneau, AK 99801
Phone: (907) 586-1325 or Toll Free: (877) 636-1325
Fax: (907) 463-5480
www.akml.org
info@akml.org

Financed through membership of Alaska's municipalities, cites, 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 discuss 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
Fax: (212) 595-3276
www.ascap.com/index.html

Broadcast Music, Inc. (BMI)
10 Music Square East
Nashville, TN 37203-4399
Phone: (615) 401-2000
www.bmi.com/

SESAC, Inc.
55 Music Square East
Nashville, TN 37203
Phone: (615) 320-0055
Fax: (615) 963-3527
www.sesac.com/index.aspx

Native Affairs

Alaska Federation of Natives
1577 C Street, Suite 300
Anchorage, AK 99501
Phone: (907) 274-3611
Fax: (907) 276-7989
http://www.nativefederation.org/

The Alaska Federation of Natives provides information, expertise, and public advocacy on native issues statewide.

Alaska Village Initiative
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.

United States Department of the Interior, Bureau of Indian Affairs
3601 "C" Street, Suite 1258
Anchorage, AK 99503-5947
Phone: (907) 271-4088
Fax: (907) 271-4836
http://www.doi.gov/bia/

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.I. 92-203.

Ahtna, Inc.
P.O. Box 649
Glennallen, AK 99588
Phone: (907) 822-3476
Fax: (907) 822-3495
www.ahtna-inc.com

Aleut Corporation
4000 Old Seward Hwy, Suite 300
Anchorage, AK 99503
Phone: (907) 561-4300
Fax: (907) 563-4328
www.aleutcorp.com
receptionist@aleucorp.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 or (800) 478-5079
Fax: (907) 443-2985
www.beringstraits.com
info@beringstraits.com

Bristol Bay Native Corporation
111 West 16th Ave., Suite 400
Anchorage, AK 99501
Phone: (907) 278-3602 or (800) 426-3602
Fax: (907) 276-3924
www.bbnc.net

Calista Corporation
301 Calista Court, Suite A
Anchorage, AK 99518
Phone: (907) 279-5516 or (800) 277-5516
Fax: (907) 644-6374
www.calistacorp.com

Chugach Alaska Corporation
3800 Center Point Drive, Suite 601
Anchorage, AK 99503
Phone: (907) 563-8866
www.chugach-ak.com

Cook Inlet Region, Inc.
P.O. Box 93330
Anchorage, AK 99509-3330
Phone: (907) 274-8638 or (800) 764-2474
Fax: (907) 279-8836
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.
104 Center Avenue, Suite 205
Kodiak, AK 99615
Phone: (907) 486-2530 or Toll Free: (800) 658-3818
Fax: (907) 486-3325
www.koniag.com

Nana Regional Corporation Inc.
1001 East Benson Blvd.
Anchorage, AK 99508
Phone: (907) 265-4100 or (800) 478-2000
Fax: (907) 265-4123
www.nana.com
info@nana.com

Sealaska
One Sealaska Plaza, Suite 400
Juneau, AK 99801
Phone: (907) 586-1512 or (800) 848-5921
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) 383-2699 or (888) 383-2699
Fax: (907) 383-3496
www.aleutianseast.org

Aleutians East Borough Headquarters
3380 "C" Street, Suite 205
Anchorage, AK 99503
Phone: (907) 274-7556
Fax: (907) 276-7569
www.aleutianseast.org

Bristol Bay Borough
P.O. Box 189
Naknek, AK 99633
Phone: (907) 246-4224
Fax: (907) 246-6633
www.theborough.com

Denali Borough
P.O. Box 480
Healy, AK 99743
Phone: (907) 683-1330
Fax: (907) 683-1340
www.denaliborough.govoffice.com
dbcovt@mtaonline.net

Fairbanks North Star Borough
809 Pioneer Road
Fairbanks, AK 99707
Phone: (907) 459-1000
www.co.fairbanks.ak.us

Haines Borough
P.O. Box 1209
Haines, AK 99827
Phone: (907) 766-2231
Fax: (907) 766-2716
www.hainesborough.us/

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 Street
Soldotna, AK 99669
Phone: (907) 262- 4441 or (800) 478-4441
Fax: (907) 262-1892
www.borough.kenai.ak.us

Ketchikan Gateway Borough
1900 1st Ave.
Ketchikan, AK 99901
Phone: (907) 228-6625
Fax: (907) 228-6684
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
Phone: (907) 246-3421 or (800) 764-3421
Fax: (907) 246-6602
www.lakeandpen.com

Matanuska-Susitna Borough
350 E. Dahlia Avenue
Palmer, AK 99645-6488
Phone: (907) 746-7404
Fax: (907) 476-7444
www.matsugov.us

Municipality of Anchorage
632 West 6th Avenue
Anchorage, AK 99501
Phone: (907) 343-7100
Fax: (907) 343-7180
www.muni.org

North Slope Borough
P.O. Box 69
Barrow, AK 99723
Phone: (907) 852-2611
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
Fax: (907) 747-4779
www.cityofsitka.com

Yakutat City and Borough
P.O. Box 160
Yakutat, AK 99689
Phone: (907) 784-3323
Fax: (907) 784-3281
http://www.yakutatak.govoffice2.com/

Taxes

Alaska Department of Revenue, Tax Division
www.tax.state.ak.us/

Juneau Office:
333 W Willoughby Ave., 11th Floor Side B
Juneau, AK 99811-0420
Phone: (907) 465-2320
Fax: (907) 465-2375

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

This is a State of Alaska agency, which administers Alaska tax programs.

United States Department of the Treasury, Internal Revenue Services
Tax Assistance: (800) 829-1040
Taxpayer Advocate's Office: (907) 271-6877
www.irs.gov

Anchorage
949 East 36th Avenue
Anchorage, AK 99508
Phone: (907) 271-6391

Fairbanks
101 12th Avenue
Fairbanks, AK 99701
Phone: (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

Alaska Department of Commerce, Community, and Economic Development, Office of Economic Development
http://www.commerce.state.ak.us/oed/home.htm

Juneau Office:
P.O. Box 110804
Juneau, AK 99811-0804
Phone: (907) 465-5478
Fax: (907) 465-3767

Anchorage Office:
550 W. 7th Ave., Suite 1770
Anchorage, AK 99501
Phone: (907) 269-8112
Fax: (907) 269-8125

The Office of Economic Development 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
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 Fourth Avenue
Anchorage, AK 99501-2212
Phone: (907) 276-4118
Fax: (907) 278-5559
www.anchorage.net
info@anchorage.net

The Anchorage Convention and Visitors Bureau (ACVB) promote, attract, and serve 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 ACVB also promotes attractions and activities in South Central Alaska, a day's trip away.

Transportation

Alaska Department of Transportation and Public Facilities
3132 Channel Drive
Juneau, AK 99801-2500
Phone: (907) 465-3900
Fax: (907) 586-8365
www.dot.state.ak.us
dot.commissioner@alaska.gov

The Alaska Department of Transportation and Public Facilities plans, constructs, maintains, and operates the state's transportation systems, as well as state buildings and related facilities. DOT&PF is 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.

Alaska Department of Transportation and Public Facilities, Civil Rights Office
2200 East 42nd Avenue
Anchorage, AK 99519-6900
Phone: (907) 269-0851 or (800) 770-6236
Fax: (907) 269-0847
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. DOT&PF's 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 this office for information pertaining to the Disadvantaged Business Enterprises Program (DBE).

Alaska International Airport System

Ted Stephens Anchorage International Airport
P.O. Box 196960
Anchorage, AK 99519-6960
Phone: (907) 266-2526
http://dot.alaska.gov/anc/index.shtml

Fairbanks International Airport System
6450 Airport Way, Suite 1
Fairbanks, AK 99709
Phone: (907) 474-2500
http://dot.alaska.gov/faiiap/index.shtml

Alaska Railroad Corporation
327 West Ship Creek Avenue
Anchorage, AK 99501
Phone: (800) 321-6518
www.alaskarailroad.com

The Alaska Railroad Corporation 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 and Power

Alaska Department of Natural Resources, 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

The Division of Mining, Land and Water provides information on state water rights

appropriations, issues permits for the use of water, construction, modification, operation, removal, and abandonment of dams. They also provide 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) 753-5610
www.poa.usace.army.mil/hm/default.htm

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. The U.S. Army Corps of Engineers manages programs to remove hazardous, toxic, and radiological waste from formerly used military sites. They also regulate construction in navigable waters; while dredging and placing fill material in all waters and wetlands. And serve as the real estate agent for military in Alaska.

REFERENCE SECTION

SECTION A. ACRONYMS

Listed alphabetically below are all of the acronyms used in this publication.

9006 Energy	Renewable Energy Systems and Energy Efficiency Improvements Grants (Offered by USDA)
ABC Board	Alcoholic Beverage Control Board
ABDC	Alaska Business Development Center, Inc.
Act (the)	Alaska Workers' Compensation Act
ACVB	Alaska Convention and Visitors Bureau
ADF&G	Alaska Department of Fish & Game
ADH&SS	Alaska Department of Health and Social Services
ADI	Alaska Department of Commerce, Community, & Economic Development; Alaska Division of Investments
AIDEA	Alaska Industrial Development and Export Authority
AKOSH	Alaska Department of Labor; Alaska Occupational Safety and Health
AKSBDC	University of Alaska Anchorage; Small Business Development Center
Alliance (The)	The Alaska Support Industry Alliance
ANSCA	Alaska Native Settlement Claims Act
ARDOR	Alaska Regional Development Organizations
ARLF	Agricultural Revolving Loan Fund (Offered by Alaska Department of Natural Resources; Division of Agriculture)
AS	Alaska Statute
ASCAP	American Society of Composers, Authors, and Publishers
ASRC	Arctic Slope Regional Corporation
ASTF	Alaska Science and Technology Foundation
ATIA	Alaska Travel Industry Association
AVES	Alaska Village Environmental Services
AVI	Alaska Village Initiatives
B&I	Business and Industry Loan Guarantees (Offered by USDA)
Bbl	Barrel
BIA	The Department of Interior; Bureau of India Affairs
BIDCO	Business and Industrial Development Corporation
BMI	Broadcast Music, Inc.
Board, The	Alaska Board of Fisheries
Business Licensing	Alaska Department of Commerce, Community, & Economic Development; Division of Corporations, Business and Professional Licensing; Business Licensing Section
CD	Compact Disk
CDC	Certified Development Company
CDQ	Community Development Quota

Center (the)	World Trade Center
CFAB	Alaska Commercial Fishing and Agriculture Bank
CFEC	Alaska Department of Fish & Game; Commercial Fisheries Entry Commission
Corporations Section	Alaska Department of Commerce, Community, and Economic Development; Division of Corporations, Business and Professional Licensing; Corporations Section
CPA	Certified Public Accountant
DBA	Doing Business As
DBE	Disadvantaged Business Enterprises Program
DCCED	Alaska Department of Commerce, Community, and Economic Development
DEC	Alaska Department of Environmental Conservation
DHS	United States Department of Homeland Security
Division of Insurance	Alaska Department of Commerce, Community, and Economic Development; Division of Insurance
DNR	Alaska Department of Natural Resources
DOA	Alaska Department of Administration
DOC	United States Department of Commerce
DOD	United States Department of Defense
DOI	United States Department of the Interior
DOLWD	Alaska Department of Labor & Workforce Development
DOR	Alaska Department of Revenue
DOT&PF	Alaska Department of Transportation and Public Facilities
ECDA	Evergreen Community Development Association
ECU	DEC; Division of Information & Administrative Services; Environmental Crimes Unit
EDA	United States Department of Commerce, Economic Development Administration
EFH	National Marine Fisheries Service; Essential Fish Habitat
EFTPS	Electronic Federal Tax Payment System
EIN	Employer Identification Number
ELF	Economic Limit Factor
Employment Security Tax	Alaska Department of Labor & Workforce Development; Division of Employment Security; Employment Security Tax
ESA	Endangered Species Act
Financial Examination	Alaska Department of Commerce, Community, and Economic Development; Division of Insurance; Financial Examination Section
Forest Service	United States Department of Agriculture; Forest Service
FTD	Federal Tax Deposit
FUTA	Federal Unemployment Tax Act
Guide, The	Alaska Economic Development Resource Guide
GMU	Game Management Unit
GUA	Guide Use Area
HCD	National Marine Fisheries Service; Habitat Conservation Division
HVAC	Heating, Ventilation, Air Conditioning

IFQ	Individual Fishing Quota
IRA	Indian Reorganization Act
IRC	Internal Revenue Code
IRP	Intermediary Relending Program
IRS	Internal Revenue Service
JEDC	Juneau Economic Development Council
KIN	Knowledge Industry Network (A program within JEDC)
kWh	Kilowatt Hours
LG	Loan Guarantee Program (Offered by BIA)
LIFO	Last in/First out
LLC	Limited Liability Company
LLP	Limited Liability Partnership
LP	Limited Partnership
MAP	Manufacturing Assistance Program (See AKSBDC)
MBDC	Alaska Minority Business Development Center
MCF	Thousand Cubic Feet
MMPA	Marine Mammal Protection Act
Motor Vehicles	Alaska Department of Administration; Division of Motor Vehicles
MSCVE	Alaska Department of Transportation & Public Facilities; Division of Measurement Standards & Commercial Vehicle Endorsement
NAICS	The North American Industry Classification
NASA	National Aeronautics and Space Administration
NCCI	National Council on Compensation Insurance
NMFS	United States Department of Commerce; National Oceanic & Atmospheric Administration; National Marine Fisheries Service (Alaska Region)
NOAA	United States Department of Commerce; National Oceanic & Atmospheric Administration
NRCS	United States Department of Agriculture; Natural Resources Conservation Service
Occupations Directory	Directory of Occupations Requiring a License
OED	Alaska Department of Commerce, Community & Economic Development; Office of Economic Development
Trademark Office	The United States Patent and Trademark Office
OSHA	United States Department of Labor; Occupational Safety & Health Administration
PC	Professional Corporation
Permit(s)	Limited Entry Permit(s)
PLWM	Private Lands Wildlife Management Program
PRD	National Marine Fisheries Service; Protected Resources Division
Professional Licensing Section	Alaska Department of Commerce, Community, and Economic Development; Division of Corporations, Business & Professional Licensing; Professional Licensing Section
PSG	Professional Services Group (A division of AVI)
PTAC	Procurement Technical Assistance Center
RBEG	Rural Business Enterprise Grants (Offered by USDA)

RBOG	Rural Business Opportunity Grants (Offered by USDA)
RBS	United States Department of Agriculture Rural Development; Rural Business – Cooperative Service
RHS	United States Department of Agriculture Rural Development; Rural Housing Service
RLF	Southeast Alaska Revolving Loan Fund (Offered by JEDC)
RUS	United States Department of Agriculture Rural Development; Rural Utilities Service
SBA	United States Small Business Administration
SB93	Senate Bill 93, "An Act relating to commercial fishing permit and vessel license fees; and providing for an effective date"
SBIR	Small Business Innovation Research Grants
SESAC	This is not an acronym. It is actually the name of a company (SESAC, Inc.) that represents songwriters and publishers.
STTR	Small Business Technology Transfer
TAC	Total Allowable Catch
Tax Division	Alaska Department of Revenue; Tax Division
TCC	Tanana Chiefs Conference
TCC-RLF	Tanana Chiefs Conference – Revolving Loan Fund
TQM	Total Quality Management
Trademark Office	The United States Patent and Trademark Office
TREND	Alaska Technology Research and Development Center (See AKSBDC)
UAA	University of Alaska Anchorage
UAF	University of Alaska Fairbanks
UI	Unemployment Insurance Tax
USDA	United States Department of Agriculture Rural Development
USGS	United States Geological Survey
VAPG	Value Added Producer Grants (Offered by USDA)
VEMAK	Virtual Enterprise Manufacturing of Alaska
VMD	Doctor of Veterinary Medicine
Wage & Hour	Alaska Department of Labor & Workforce Development; Division of Labor Standards & Safety; Wage and Hour Administration
WNET	Women's Network for Entrepreneurial Training
Workers Compensation Division	Alaska Department of Labor; Workers Compensation Division
YWCA	Young Women's Christian Association

SECTION B. FINANCIAL INSTITUTIONS

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
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

Alaska USA Federal Credit Union
(907) 563-4567 or (800) 525-9094
www.alaskausa.com
Anchorage (14 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 (2 Branches)
Kodiak
North Pole

Oak Harbor (2 branches)
Palmer
Soldotna
Wasilla (2 Branches)
Washington State (17 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
http://www.mosquitonet.com/~coffcu/
Fairbanks

Credit Union 1
(907) 339-9485 or (800) 478-2222
www.cu1.org
service@cu1.org
Anchorage (Main Office & 5 Branches)
Eagle River
Fairbanks (2 Branches)
Ketchikan
Kodiak (1 Branch & U.S. Coast Guard Support Center)
Nome
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 Branches)
Tok

First Bank Alaska
(800) 478-6101
www.firstbankak.com

Craig
Juneau (2 branches)
Ketchikan (Main Office & 4 Branches)
Petersburg
Sitka
Wrangell

First National Bank of Alaska
(907) 777-4362 or (800) 856-4362
www.fnbalaska.com

Anchorage (Main Office & 8 Branches)
Bethel
Cordova
Eagle River
Fairbanks (3 Branches)
Glennallen
Haines
Healy
Homer
Juneau (3 Branches)
Kenai
Kodiak
Palmer
Seward
Sitka
Soldotna
Valdez
Wasilla

Key Bank of Alaska, N.A.
(800) 539-2968
www.key.com

Anchorage (Main Office & 2 Branches)
Eagle River
Fairbanks (Main Office Interior Region & 2 Branches)
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
Meadow Lakes
Palmer (Main Office)
Seward Meridian
Sunshine
Wasilla
Willow

Mt. McKinley Mutual Savings Bank
(907) 452-1751
http://www.mtmckinleybank.com/
Fairbanks (Main Office & 2 Branches)
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 (Main Office & 1 Branch)

Northrim Bancorp Inc.
(907) 562-0062 or (800) 478-2265
www.northrim.com
Anchorage (Main Office & 6 Branches)
Eagle River
Fairbanks (2 Branches)
Wasilla

Tongass Federal Credit Union
(907) 225-9063
http://www.tongassfcu.com/
Ketchikan (2 Branches)
Klawock
Metlakatla
Thorne Bay

True North Federal Credit Union
(907) 523-4777
https://www.truenorthfcu.org/index.jsp
Anchorage
Fairbanks
Juneau (Main Office & 1 Branch)
Yakutat

Wells Fargo Bank, N.A.
(800) 478-5706
www.wellsfargo.com
Anchorage (Main Office & 11 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
Nome
North Pole
Palmer
Petersburg
Seattle
Seward
Sitka
Skagway
Soldotna
Valdez
Wasilla (2 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.

Ad valorem An ad valorem tax is a tax based on the value of real estate or personal property.

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.

Budget	Control tool that is used to reflect expected sales revenues, operating expenses, and cash receipts.
Business Ethics	Standards, expected business conduct and moral values.
Business Plan	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.
Cash Flow	The sources and uses of a company's cash funds over a designated period.
Cash Position	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.
Competitive Difference	Any part of your company that makes you more competitive then your competitors.
Current Assets	Those assets that are readily convertible into cash without substantial loss; included are cash, investments, notes, accounts receivable, and inventories.
Current Liabilities	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.
Current Ratio	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.
Customer Satisfaction	Ability to meet customers' expectations, including emotional needs and physical needs.
Debt Capital Financing	Money borrowed with the intention of paying it back plus interest.
Debt to Worth Ratio	A ratio of your business' total liability to its net worth.
Depreciation	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.
Dividends	The proportion of the net earnings of a corporation paid to the stockholders as their share of the profits.
Electronic Mail (e-mail)	Sending and receiving messages worldwide through a system on computers.
Entrepreneur	An individual that assumes the financial risk of the initiation, operation, and management of a given business or undertaking.
Equity	The monetary value of a property or business, which exceeds the claims and/or liens against it by others.
Equity Capital Financing	Money given to your business, without the intention of paying it back, in return for part ownership in your business.
Financial Statements Guaranty	A written commitment by an individual or authorized legal entity to pay a loan in the event the borrower is unable to do so.
Fixed Costs	Costs that remain the same over a period of time, regardless of the production level.
Income Statement	A financial record of your company's revenues, expenses, and profits over a period of time.
Internet	Global network composed of thousands of different networks around the globe that allows people to send and receive data from personal computers.
Leader	Someone who is able to motivate others to perform activities designed to achieve specific objectives.

Leverage	The relationship of other people's money (debt) in relation to your own investment (equity) in your business.
Liquidity	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.
Management	The administration and policy makers of a business; those responsible for the planning of goals and objectives.
Market	The number of people and their total spending (actual or potential) for your product line within the geographic limits of your geographic ability.
Mission Statement	A statement describing what your company's goal and purpose is; usually only a sentence or two.
Net Worth	The excess of the assets of an individual or an enterprise over all his or its liabilities.
Pro Forma	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.
Profit	The excess of the selling price over all costs and expenses incurred in making the sale.
Receivable	An asset in the form of an amount, which is due from a borrower.
Strategic Planning	A process of determining the primary objectives of your company, adopting a course of action, and allocating the resources necessary to achieve the objectives.
Target Market	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.
Total Quality Management	A company wide commitment to quality in achieving world-class performance and customer satisfaction as a crucial strategic objective.
Variable Costs	Costs that are not stable and change with the production level.
Working Capital	Net the excess of current assets over current liabilities. These excess current assets are available for carrying on business operations.

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SECTION D. WEB PAGE REFERENCE

- Ahtna, Inc.: www.ahtna-inc.com
- Alaska Administrative Code
  - Credit for Continuing Education: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/aac/query=3+aac+23!2E100/doc/%7B@6713%7D?
  - Continuing Education Requirements: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/aac/query=%5Bgroup+!2712+aac+64!2E500!27!3A%5D/doc/%7B@1%7D/hits_only?
- Alaska Airlines Employees Federal Credit Union: www.alaskaefcu.org/
- Alaska Business Development Center, Inc.: http://www.abdc.org/
- Alaska Commercial Fishing and Agriculture Bank: www.cfabalaska.com
- Alaska Department of Administration:
  - Division of Motor Vehicles:
    - Form 812 – Application for Title and Registration: http://doa.alaska.gov/dmv/forms/pdfs/812.pdf
    - Form 821 – Vehicle Transaction Application: http://doa.alaska.gov/dmv/forms/pdfs/821.pdf
  - Oil and Gas Commission: http://doa.alaska.gov/ogc/
- Alaska Department of Commerce, Community, and Economic Development: http://www.commerce.state.ak.us
  - Division of Banking and Securities
    - Banking Section: http://www.commerce.state.ak.us/bsc/home.htm
    - Community Development Quota Program: http://www.commerce.state.ak.us/bsc/CDQ/cdq.htm
  - Division of Community and Regional Affairs
    - Alaska Economic Development Research Guide: http://www.commerce.state.ak.us/dca/edrg/EDRG.htm
    - Alaska Product Preference Program: http://www.commerce.state.ak.us/dca/prodpref/prodpref.htm
    - Alaska Regional Development Organizations: http://www.commerce.state.ak.us/oed/ardor/ardor.htm
    - Local Boundary Commission: http://www.commerce.state.ak.us/dca/lbc/lbc.htm
    - Made In Alaska: http://www.madeinalaska.org/mia/
  - Division of Corporations, Business, and Professional Licensing: http://www.commerce.state.ak.us/occ/
    - Business Licensing Section: www.businesslicense.alaska.gov
      - Alaska Business License: http://www.commerce.state.ak.us/occ/blec/BLEC_Start.cfm?CFID=1304571&CFTOKEN=46078278
      - Alaska Business License/Tobacco Endorsement: http://www.commerce.state.ak.us/occ/home_bus_licensing.htm
    - Corporations Section: http://www.commerce.state.ak.us/occ/
      - Corporations Section Database: https://myalaska.state.ak.us/business/
      - Application for Registration or Renewal of Trademark, Service Mark, Certification, or Collective: http://www.commerce.state.ak.us/occ/cforms.htm
      - Articles of Incorporation: http://www.commerce.state.ak.us/occ/cforms.htm
      - Articles of Organization: http://www.commerce.state.ak.us/occ/cforms.htm

        - Biennial Report: https://myalaska.state.ak.us/business/biennial/reportstart.asp
        - Blank Biennial Report: http://www.dced.state.ak.us/occ/pub/Print_a_Blank_Biennial_Report.pdf
        - Business Name Registration Application: https://myalaska.state.ak.us/business/online/Fictitious/Default.aspx?XID=338d819b-b07a-4dd9-91dd-304a824084a8
        - Certificate of Authority: http://www.commerce.state.ak.us/occ/cforms.htm
    - Professional Licensing Section
        - Real Estate Commission, Continuing Education Requirement: http://www.commerce.state.ak.us/occ/prec10.htm
  - Division of Insurance: http://www.commerce.state.ak.us/insurance/
    - Alaska's Continuing Education Program, Commonly Asked Questions and Quick Reference: http://www.commerce.state.ak.us/insurance/cequests.htm
    - Financial Examination Section: http://www.commerce.state.ak.us/insurance/
    - Producer Licensing, Viaticals and TPAs: http://www.commerce.state.ak.us/insurance/producerinfo.htm
  - Division of Investments: http://www.commerce.state.ak.us/investments/index.cfml
  - Office of Economic Development: http://www.commerce.state.ak.us/oed/
    - Alaska Forest Product Preference Program: http://www.commerce.state.ak.us/dca/prodpref/prodpref.htm
    - Alaska Office of Tourism Development: http://www.commerce.state.ak.us/oed/toubus/home.cfm
    - Forest Products Development: http://www.commerce.state.ak.us/oed/forest_products/forest_products.htm
    - Office of Fisheries Development: http://www.commerce.state.ak.us/oed/seafood/seafood.cfm
- Alaska Department of Corrections: http://www.correct.state.ak.us/corrections/index.jsf
- Alaska Department of Education and Early Development: http://www.eed.state.ak.us/
  - Alaska State Council on the Arts: http://www.eed.state.ak.us/Aksca/
    - Silver Hand Program: http://www.eed.state.ak.us/aksca/
- Alaska Department of Environmental Conservation: http://www.dec.state.ak.us/
  - Compliance Assistance Office: http://www.dec.state.ak.us/
  - Division of Air Quality: http://www.dec.state.ak.us/air/index.htm
    - Air Monitoring and Quality Assurance Program: http://www.dec.state.ak.us/air/am/index.htm
    - Air Non-Point and Mobile Sources Program: http://www.dec.state.ak.us/air/anpms/
    - Air Permits Program: http://www.dec.state.ak.us/air/ap/mainair.htm
  - Division of Environmental Health: http://www.dec.state.ak.us/eh/index.htm
    - Drinking Water Program: http://www.dec.state.ak.us/eh/dw/index.htm
    - Environmental Health Laboratory: http://www.dec.state.ak.us/eh/lab/index.htm
    - Pesticide Control Program: http://www.dec.state.ak.us/eh/pest/
    - Solid Waste Program: http://www.dec.state.ak.us/eh/sw/index.htm
    - State Veterinarian's Office: http://www.dec.state.ak.us/eh/vet/index.htm
  - Division of Information and Administrative Services: http://www.dec.state.ak.us/das/index.htm
    - Environmental Crimes Unit: http://www.dec.state.ak.us/das/ecu/index.aspx
  - Division of Spill Prevention and Response: http://www.dec.state.ak.us/spar/index.htm
    - Contaminated Sites Program: http://www.dec.state.ak.us/spar/csp/index.htm
    - Industry Preparedness Program: http://www.dec.state.ak.us/spar/ipp/index.htm

        - Prevention and Emergency Response Program: http://www.dec.state.ak.us/spar/perp/index.htm
        - Response Fund Administration Program: http://www.dec.state.ak.us/spar/rfa/index.htm
    - Division of Water: http://www.dec.state.ak.us/water/index.htm
        - Municipal Grants and Loans:
            - Alaska Clean water Fund: http://www.dec.state.ak.us/water/MuniGrantsLoans/index.htm
            - Alaska Drinking Water Fund: http://www.dec.state.ak.us/water/MuniGrantsLoans/index.htm
            - Municipal Loan Program: http://www.dec.state.ak.us/water/MuniGrantsLoans/index.htm
        - Municipal Water, Sewerage, and Solid Waste Matching Grant Program: http://www.dec.state.ak.us/water/munigrant/
        - Non-Point Source Water Pollution Control: http://www.dec.state.ak.us/water/wnpspc/
        - Operator Training and Certification Program: http://www.dec.state.ak.us/water/opcert/
        - Remote Maintenance Worker Program: http://www.dec.state.ak.us/water/rmw/
        - Village Sate Water Program: http://www.dec.state.ak.us/water/vsw/
        - Wastewater Discharge Program: http://www.dec.state.ak.us/water/wwdp/
        - Water Quality Assessment and Monitoring Program: http://www.dec.state.ak.us/water/wqamp/wqamp.htm
- Alaska Department of Fish and Game: http://www.adfg.state.ak.us/
    - 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: http://www.cfec.state.ak.us/mnu_Forms.htm
        - Interim-Use Permit: http://www.cfec.state.ak.us/mnu_Forms.htm
        - Limited Entry Permits: http://www.cfec.state.ak.us/mnu_Forms.htm
    - Division of Administrative Services: http://www.adfg.state.ak.us/
        - Crewmember License: http://www.admin.adfg.state.ak.us/license/
- Alaska Department of Health and Social Services: http://www.hss.state.ak.us/
    - 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://labor.state.ak.us/
    - Division of Labor Standards and Safety: http://labor.state.ak.us/lss/home.htm
        - Alaska Occupational Safety and Health: http://labor.state.ak.us/lss/oshhome.htm
        - Emergency Information: http://www.labor.state.ak.us/lss/forms/EmergInfo.pdf
        - Flexible Work Hour Plan: http://www.labor.state.ak.us/lss/forms/flexplan.pdf
        - Occupational Safety and Health Act: http://labor.state.ak.us/lss/oshhome.htm
        - Occupational Safety and Health Section: http://www.labor.alaska.gov/lss/oshhome.htm
        - Safety and Health Protection on the Job: http://www.labor.state.ak.us/lss/forms/right-to-know.pdf
        - Summary of Alaska Child Labor Laws: http://labor.state.ak.us/lss/childlaw.htm
        - Wage and Hour Administration: http://labor.state.ak.us/lss/whhome.htm
            - Employment Practices and Working Conditions – Pamphlet 100: http://www.labor.state.ak.us/lss/forms/pam100.pdf
    - Division of Workers' Compensation: http://www.labor.state.ak.us/wc/home.htm
        - Form 07-6129 – Application for Certificate of Self-Insurance: http://www.labor.state.ak.us/wc/forms/wc6129.pdf
        - Form 07-6131 – Executive Officer Waiver:

http://www.labor.state.ak.us/wc/forms/wc6131.pdf
    - Self-Insured Employer: http://www.labor.state.ak.us/wc/self1.htm
    - Workers' Compensation Act: http://www.bclaws.ca/Recon/document/freeside/--%20W%20--/Workers%20Compensation%20Act%20%20RSBC%201996%20%20c.%20492/00_Act/96492_00.htm
  - Employment Security Division:
    - Employment Security Tax: http://www.labor.state.ak.us/estax/home.htm
      - Alaska Unemployment Insurance Tax Handbook: http://www.labor.state.ak.us/estax/forms/taxbook.pdf
      - Alaska Employer Registration Form: http://www.labor.state.ak.us/estax/forms/AER.pdf
      - Do You Have Contract Labor?: http://www.labor.state.ak.us/estax/forms/contract.pdf
      - Form TQ01A – Alaska Quarterly Contribution Report Change Notification Sheet: http://www.labor.state.ak.us/estax/forms/TQ01A.pdf
      - Form TQ01B – Instructions for Completing the Alaska Quarterly Contribution Report: http://www.labor.state.ak.us/estax/forms/TQ01B.pdf
      - Form TQ01C – Alaska Quarterly Contribution Report: http://www.labor.state.ak.us/estax/forms/TQ01C-09.pdf
      - Form TREG – Voluntary Election of Coverage for Excluded Employment: http://www.labor.state.ak.us/estax/forms/07-1002.pdf
  - Research and Analysis Section: http://almis.labor.state.ak.us/
    - Directory of Occupations Requiring a License: http://almis.labor.state.ak.us/?PAGEID=67&SUBID=194
  - Work Permit: http://www.labor.state.ak.us/lss/forms/workpmit.pdf
- Alaska Department of Law: http://www.law.state.ak.us/
- Alaska Department of Military and Veterans Affairs: http://dmva.alaska.gov/
- Alaska Department of Natural Resources: http://dnr.alaska.gov/
  - Division of Agriculture: http://dnr.alaska.gov/ag/index.htm
  - Division of Forestry: http://forestry.alaska.gov/
  - Division of Geological and Geophysical Surveys: http://www.dggs.dnr.state.ak.us/
  - Division of Mining, Land, and Water: http://dnr.alaska.gov/mlw/index.htm
    - Multi-Agency Permit Application – Placer Mining License: http://dnr.alaska.gov/mlw/forms/09apma/placer.pdf
  - Division of Oil and Gas: http://www.dog.dnr.state.ak.us/oil/
- Alaska Department of Public Safety: http://www.dps.state.ak.us/
  - Office of the Commissioner:
    - Alcoholic Beverage Control Board: http://www.dps.state.ak.us/ABC/
- Alaska Department of Revenue: http://www.revenue.state.ak.us/
  - Tax Division: http://www.tax.state.ak.us/
    - Alcoholic Beverages Tax: http://www.tax.alaska.gov/programs/programs/forms/index.aspx?60165
    - Cigarette and Tobacco Products Tax: http://www.tax.alaska.gov/programs/programs/index.aspx?60170
    - Forms:
      - 0405-403 – State Bonded Warehouse License Application: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1807f
      - 0405-407 – Alaska Qualified Motor Fuel Dealer License Application:

http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?386f

- 04-055 – Telephone Cooperative Gross Revenue Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?44f
- 0405-520 – Alaska Cigarette and Tobacco Products License: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1803f
- 0405-522 – Alaska Cigarette and Tobacco Products Monthly Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?262f
- 0405-566 – Salmon Enhancement Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1370f
- 0405-568 – Fisheries Business Monthly Payment and Report: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1457f
- 0405-573 – Alaska Fisheries Business License Application: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1529f
- 0405-574 – Fisheries Business Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1734f
- 0405-576 – Direct Marketing Fisheries Business License: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1528f
- 0405-578 – Alaska Seafood Marketing Assessment Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1563f
- 0405-580 – Dive Fishery Management Assessment: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1680f
- 0405-597 – Fishery Resource Landing Tax – Estimated Payment Vouchers: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?586f
- 0405-599 – Primary Fish Buyers and Fish Processors Bond: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?962f
- 04-056 – Electric Cooperative Gross Revenue Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?44f
- 0405-611x – Alaska Corporation Net Income Tax: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?461f
- 0405-662 – Mining License Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1737f
- 0405-680 – Alaska Fishery Resource Landing Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1794f
- 04-200 – Tire Fees Quarterly Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?47f
- 04-405 – Alcoholic Beverages Surety Bond: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?5f
- 04-405W – Alcoholic Beverages Warehouse Bond: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?6f
- 04-409 – Qualified Dealer Bond: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?151f
- 04-500 – Alcoholic Beverage Excise Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1272f
- 04-530 – Motor Fuel Tax Return Booklet: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1723f
- 04-544 – Claim for Refund Motor Fuel Tax: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1149f
- 04-566 – Salmon Enhancement Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1370f

        - 04-568 – Fisheries Business Monthly Payment and Report: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1457f
        - 04-571 – Salmon Enhancement Tax Buyer's Annual Report: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?91f
        - 04-581 – Dive Fishery Management Assessment Quarterly Bonus Return: http://www.tax.alaska.gov/programs/programs/forms/index.aspx?60620
        - 04-582 – Regional Seafood Development Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1808f
        - 04-611 – Alaska Corporation Net Income Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1783f
        - 04-630 – Vehicle Rental Tax – Quarterly Tax Return: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1480f
        - 04-661 – Mining/Sand/Gravel License Application: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?1152f
        - 04-711 – Estimated Tax Payment: http://www.tax.alaska.gov/programs/documentviewer/viewer.aspx?26f
- Alaska Department of Transportation and Public Facilities: http://www.dot.state.ak.us/
    - Civil Rights Office: www.dot.state.ak.us/cvlrts/tribal.shtml
    - Division of Measurement Standards and Commercial Vehicle Enforcement: http://www.dot.state.ak.us/mscve/main.cfm?go=index
        - Form 08-055 – Verification of Air Carrier's Insurance: http://www.dot.state.ak.us/stwdav/forms/InsuranceVerificationForm.pdf
        - Form 08-060 – Air Carrier's Certificate Insurance Coverage Compliance: http://www.dot.state.ak.us/stwdav/forms/aircarrier.pdf
    - Fairbanks International Airport: http://dot.alaska.gov/faiiap/index.shtml
    - Statewide Aviation: http://www.dot.state.ak.us/stwdav/
    - Ted Stevens Anchorage International Airport: http://dot.alaska.gov/anc/
- Alaska District Engineers Federal Credit Union: http://www.adefcu.org

Alaska Federation of Natives: http://www.nativefederation.org/
Alaska Fisheries Development Foundation, Inc.: http://www.afdf.org/index.html
Alaska Growth Capital: http://www.alaskagrowth.com/
Alaska Industrial Development and Export Authority: http://www.aidea.org/

- Alaska International Airport System:
    - Fairbanks International Airport: http://dot.alaska.gov/faiiap/index.shtml
    - Ted Stevens Anchorage International Airport: http://dot.alaska.gov/anc/index.shtml
- Alaska Municipal League: www.akml.org
- Alaska Oil and Gas Association: www.aoga.org/
- Alaska Pacific Bank: http://www.alaskapacificbank.com/
- Alaska Railroad Corporation: http://www.alaskarailroad.com/
- Alaska Seafood Marketing Institute: http://www.alaskaseafood.org/
- Alaska Small Business Development Center: http://aksbdc.org/
    - Procurement Technical Assistance Center: http://www.ptacalaska.org/
- Alaska Chamber of Commerce: http://www.alaskachamber.com/content/
- Alaska State Legislature, SB93: http://www.legis.state.ak.us/basis/get_fulltext.asp?session=24&bill=SB93

- Alaska Statutes:
  - Activities Not Constituting Transacting Business in this State: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=10!2E06!2E718/doc/%7B@3368%7D?
  - Alaska Corporations Code: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=10!2E06!2E005/doc/%7B@3182%7D?
  - Alaska Employment Security Act: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx05/query=chapter+23!!2E20/doc/%7B@10706%7D/hit_headings?
  - Alaska Revised Limited Liability Company Act: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=10!2E05!2E010/doc/%7B@4014%7D?
  - Alaska Securities Act: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=!22alaska+securities+act!22/doc/%7B@19149%7D
  - Alaska Wage and Hour Act: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=23!2E10!2E050/doc/%7B@10508%7D?
  - Alaska Workers' Compensation Act: http://touchngo.com/lglcntr/akstats/Statutes/Title23/Chapter30.htm
  - Articles of Incorporation; Relationship to Bylaws: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=10!2E20!2E151/doc/%7B@3726%7D?
  - Authorization of Foreign Corporations: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=10!2E06!2E705/doc/%7B@3364%7D?
  - Business and Professions: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=08!2E54!2E600/doc/%7B@1736%7D
  - Cigarette Tax Act: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=cigarette+tax+act/doc/%7B@16851%7D
  - Contents of Articles of Incorporation: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=10!2E151!2E350!28a!29/doc/%7B@3634%7D?
  - Determining Distinguishable Names: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/aac/query=%5Bgroup+!273+aac+16!2E120!27!3A%5D/doc/%7B@1%7D/hits_only
  - Employment Practices and Working Conditions: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=23!2E10!2E050/doc/%7B@10508%7D?
  - Execution of Articles of Incorporation: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx05/query=10!2E40!2E020/doc/%7B@3972%7D
  - Limited Liability Partnerships: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=32!2E06!2E9111/doc/%7B@13235%7D
  - Procedure Concerning Application (Trademarks): http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx08/query=as+45!2E50!2E010/doc/%7B@19947%7D
  - Professional Corporations Act: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=10!2E45/doc/%7B@3983%7D
  - Public Contracts: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=36!2E10!2E140/doc/%7B@14264%7D
  - Salmon Enhancement Tax: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=43!2E76/doc/%7B@17078%7D
  - State Assistance for Community Health Aide Programs: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=18!2E28!2E100/doc/%7B@8047%7D?
  - Uniform Limited Partnership Act: http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx04/query=32!2E11!2E010/doc/%7B@13257%7D
- Alaska Travel Industry Association: www.alaskatia.org
- Alaska USA Federal Credit Union: http://www.alpsfcu.com/

- Alaska Village Initiatives: www.akvillage.com
- Aleut Corporation: www.aleutcorp.com
- Aleutian Pribilof Island Community Development Association: http://www.apicda.com/
- Aleutians East Borough: www.aleutianseast.org
  - Headquarters: www.aleutianseast.org
- Alliance, The: http://alaskaalliance.com/
- ALPS Federal Credit Union: http://www.alpsfcu.com/
- Alyeska Pipeline Service Company: www.alyeska-pipe.com
- American Society of Composers, Authors, and Publishers (ASCAP): http://www.ascap.com/index.aspx
- Anchorage Convention and Visitors Bureau: www.anchorage.net
- Arctic Slope Regional Corporation: www.asrc.com
- Bering Straits Native Corporation: www.beringstraits.com
- Better Business Bureau: http://www.alaska.bbb.org/
- Bristol Bay Borough: www.theborough.com
- Bristol Bay Economic Development Corporation: http://www.bbedc.com/
- Bristol Bay Native Corporation: www.bbnc.net
- Broadcast Music, Inc. (BMI): http://www.bmi.com/
- Calista Corporation: www.calistacorp.com
- Central Bering Sea Fishermen's Association: http://www.cbsfa.com/
- Chugach Alaska Corporation: www.chugach-ak.com
- City of Fairbanks Federal Credit Union: http://www.mosquitonet.com/~coffcu/
- Coastal Village Region Fund: http://www.coastalvillages.org/
- Cook Inlet Region, Inc.: www.ciri.com
- Copyright Laws of the United States: http://www.copyright.gov/title17/
- Credit Union 1: https://www.cu1.org/
- Denali Alaskan Federal Credit Union: https://www.denalifcu.org
- Denali Borough: www.denaliborough.govoffice.com
- Denali State Bank: http://www.denalistatebank.com/
- Doyon Limited: www.doyon.com
- Evergreen Community Development Association: http://www.evergreen504.com/
- Fairbanks North Star Borough: www.co.fairbanks.ak.us
- Federal Unemployment Tax Act: http://www.fourmilab.ch/ustax/www/t26-C-23.html
- First Bank Alaska: http://www.firstbankak.com/
- First National Bank of Alaska: http://www.fnbalaska.com/
- Haines Borough: www.hainesborough.us/
- Internal Revenue Service: http://www.irs.gov/
  - IRC Section 3509 – Determination of Employer's Liability for Certain Employment Taxes: http://www.fourmilab.ch/ustax/www/t26-C-25-3509.html
  - IRC Section 501 – Exemption from Tax on Corporations, Certain Trusts, etc.: http://www.fourmilab.ch/ustax/www/t26-A-1-F-I-501.html
  - IRS – Federal Unemployment Tax Act: http://www.irs.gov/businesses/small/international/article/0,,id=104985,00.html'
  - IRS Form 1040 – U.S. Individual Tax Return: http://www.irs.gov/pub/irs-pdf/f1040.pdf
  - IRS Form 1040 (Schedule C) – Profit or Loss from Business: http://www.irs.gov/pub/irs-pdf/f1040sc.pdf

- IRS Form 1040 (Schedule E) – Supplemental Income and Loss: http://www.irs.gov/pub/irs-pdf/f1040se.pdf
- IRS Form 1040 (Schedule SE) – Self-Employment Tax: http://www.irs.gov/pub/irs-pdf/f1040sse.pdf
- IRS Form 1040-ES – Estimated Tax for Individuals: http://www.irs.gov/pub/irs-pdf/f1040es.pdf
- IRS Form 1065 – U.S. Return of Partnership: http://www.irs.gov/pub/irs-pdf/f1065.pdf
- IRS Form 1099-DIV – Dividends and Distributions: http://www.irs.gov/pub/irs-pdf/f1099div.pdf
- IRS Form 1099-MISC – Miscellaneous Income: http://www.irs.gov/pub/irs-pdf/f1099msc.pdf
- IRS Form 1120 – U.S. Corporation Income Tax Return: http://www.irs.gov/pub/irs-pdf/f1120.pdf
- IRS Form 1120-S – U.S. Income Tax Return: http://www.irs.gov/pub/irs-pdf/f1120s.pdf
- IRS Form 1120-W – Estimated Tax for Corporations: http://www.irs.gov/pub/irs-pdf/f1120w.pdf
- IRS Form 2290 – Heavy Highway Vehicle Use Tax Return: http://www.irs.gov/pub/irs-pdf/f2290.pdf
- IRS Form 2553 – Election by a Small Business Corporation: http://www.irs.gov/pub/irs-pdf/f2553.pdf
- IRS Form 720 – Quarterly Federal Excise Tax Return: http://www.irs.gov/pub/irs-pdf/f720.pdf
- IRS Form 940 – Employer's Annual Federal Unemployment (FUTA) Tax Return: http://www.irs.gov/pub/irs-pdf/f940.pdf
- IRS Form 941 – Employer's Quarterly Federal Tax Return: http://www.irs.gov/pub/irs-pdf/f941.pdf
- IRS Form SS-4 – Application for Employer Identification Number: http://www.irs.gov/pub/irs-pdf/fss4.pdf
- IRS Form SS-8 – Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding: http://www.irs.gov/pub/irs-pdf/fss8.pdf
- IRS Form W-4 – Employees Withholding Allowance Certificate: http://www.irs.gov/pub/irs-pdf/fw4.pdf
- IRS Publication 15 (Circular E) – Employer's Tax Guide: http://www.irs.gov/pub/irs-pdf/p15.pdf
- IRS Publication 1518 – IRS Tax Calendar for Small Businesses and Self-Employed: http://www.irs.gov/pub/irs-pdf/p1518.pdf
- IRS Publication 15-A – Employer's Supplemental Tax Guide: http://www.irs.gov/pub/irs-pdf/p15a.pdf
- IRS Publication 17 – Your Federal Income Tax: http://www.irs.gov/pub/irs-pdf/p17.pdf
- IRS Publication 225 – Farmer's Tax Guide: http://www.irs.gov/pub/irs-pdf/p225.pdf
- IRS Publication 3207 – The Small Business Resource Guide: http://www.irs.gov/businesses/small/article/0,,id=101169,00.html
- IRS Publication 334 – The Tax Guide for Small Business: http://www.irs.gov/pub/irs-pdf/p334.pdf
- IRS Publication 4275 – Express Enrollment for New Businesses: http://www.irs.gov/pub/irs-pdf/p4275.pdf
- IRS Publication 510 – Excise Taxes: http://www.irs.gov/pub/irs-pdf/p510.pdf
- IRS Publication 541 – Partnerships: http://www.irs.gov/pub/irs-pdf/p541.pdf
- IRS Publication 542 – Corporations: http://www.irs.gov/pub/irs-pdf/p542.pdf

- IRS Publication 557 – Tax-Exempt Status for your Organization: http://www.irs.gov/pub/irs-pdf/p557.pdf
- Juneau City and Borough: www.juneau.org
- Juneau Economic Development Council: http://www.jedc.org/
- Kenai Peninsula Borough: www.borough.kenai.ak.us
- Kenai Peninsula Borough, Economic Development District: http://www.kpedd.org/
- Ketchikan Gateway Borough: www.borough.ketchikan.ak.us
- Key Bank of Alaska, N.A.: https://www.key.com/
- Kodiak Island Borough: www.kib.co.kodiak.ak.us
- Koniag, Inc.: www.koniag.com
- Lake and Peninsula: www.lakeandpen.com
- Library of Congress, Copyright Office: http://www.copyright.gov/
  - Copyright Basics: http://www.copyright.gov/circs/circ1.pdf
- MAC Federal Credit Union: http://www.macfcu.org/
- Matanuska Valley Federal Credit Union: http://www.mvfcu.coop/
- Matanuska-Susitna Borough: www.matsugov.us
- Mt. McKinley Mutual Savings Bank: http://www.mtmckinleybank.com/
- Multi-State Tax Compact: http://www.mtc.gov/About.aspx?id=76
- Municipality of Anchorage: www.muni.org
- Nana Regional Corporation, Inc.: www.nana.com
- National Council on Compensation Insurance: https://www.ncci.com/nccimain/pages/default.aspx
- National Environmental Policy Act of 1969: http://ceq.hss.doe.gov/Nepa/regs/nepa/nepaeqia.htm
- National Oceanic and Atmospheric Administration, National Marine Fisheries Service: http://www.fakr.noaa.gov/
  - Alaska Federal Fisheries Management, Sustainable Fisheries Division: http://www.fakr.noaa.gov/sustainablefisheries/default.htm
  - Alaska Regional Office: http://www.fakr.noaa.gov/default.htm
  - Habitat Conservation Division: http://www.fakr.noaa.gov/habitat/default.htm
  - Protected Resources Division: http://www.fakr.noaa.gov/protectedresources/default.htm
  - Restricted Access Management: http://www.fakr.noaa.gov/ram/webapps.htm
- North American Industry Classification System: http://www.census.gov/cgi-bin/sssd/naics/naicsrch?chart=2007
- North Slope Borough: www.north-slope.org
- Northrim Bancorp, Inc.: https://www.northrim.com
- Northwest Arctic Borough: www.nwabor.org
- Northwest Arctic Borough, Economic Development Commission: http://www.northwestarcticborough.org/
- Norton Sound Economic Development Corporation: http://www.nsedc.com/
- Prince William Sound Economic Development Council: http://www.pwsedd.org/
- Sealaska: www.sealaska.com
- SESAC, Inc.: http://www.sesac.com/
- Sitka City and Borough: www.cityofsitka.com
- Social Security Act: http://www.ssa.gov/OP_Home/ssact/comp-ssa.htm
- Southeast Conference: http://www.seconference.org/
- Southwest Alaska Municipal Conference: http://www.swamc.org/

- State of Alaska, The: www.state.ak.us
- Tanana Chiefs Conference: http://www.tananachiefs.org/
  - Alaska Minority Business Development Center: http://www.tananachiefs.org/
- Technology Research and Development Center of Alaska: http://trendalaska.org/
- The Thirteenth Regional Corporation: www.the13thregion.com
- Tongass Federal Credit Union: http://www.tongassfcu.com/
- True North Federal Credit Union: https://www.truenorthfcu.org/index.jsp
- U.S. Small Business Administration: http://www.sba.gov/localresources/district/ak/index.html
- Uniform Certificate of Authority Application: http://www.naic.org/industry_ucaa.htm
- United States Army Corps if Engineers: http://www.poa.usace.army.mil/hm/default.htm
- United States Department of Agriculture:
  - Forest Service, Alaska Region: http://www.fs.fed.us/r10/
  - Natural Resources Conservation Service: http://www.ak.nrcs.usda.gov/
  - Rural Development: http://www.rurdev.usda.gov/
- United States Department of Commerce:
  - Alaska Export Assistance Center: http://www.alaska.net/~export/
  - Economic Development Administration: http://www.eda.gov/
- United States Department of Homeland Security: http://www.dhs.gov/index.shtm
- United States Coast Guard: http://www.uscg.mil/nmc/
- United States Department of Labor:
  - Child Labor (Nonagricultural Work): http://www.dol.gov/compliance/guide/childlbr.htm
  - Occupational Safety and Health Administration: http://www.osha.gov/
- United States Department of the Interior:
  - Bureau of Indian Affairs: http://www.bia.gov/
  - Bureau of Land Management: http://www.blm.gov/wo/st/en.html
  - United States 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 Immigration and Nationality Act: http://www.fourmilab.ch/uscode/8usc/
- United States Patent and Trademark Office: http://www.uspto.gov/
  - Basic Facts About Trademarks: http://www.uspto.gov/web/offices/tac/doc/basic/
  - General Information Concerning Patents: http://www.uspto.gov/web/offices/pac/doc/general/index.html
  - Inventors Assistance Center: http://www.uspto.gov/web/offices/pac/dapp/pacmain.html
- University of Alaska Anchorage:
  - Institute of Social and Economic Research: http://www.iser.uaa.alaska.edu/
  - Small Business Development Center, BUY ALASKA Program: http://www.buyalaska.com/
- University of Alaska Fairbanks:
  - Alaska Cooperative Extension Service: http://www.uaf.edu/ces/offices/fai_diro/
  - Mineral Industry Research Laboratory: http://www.uaf.edu/
  - Mining and Geological Engineering Department: http://www.uaf.edu/
- Wells Fargo Bank, N.A.: https://www.wellsfargo.com/
- World Trade Center Alaska: http://www.wtcak.org/
- Yakutat City and Borough: http://www.yakutatak.govoffice2.com/
- YMCA of Anchorage, Women$Finances: http://www.ywcaak.org/finances.htm
- Yukon Delta Fisheries Development Association: http://www.commerce.state.ak.us/bsc/CDQ/cdq_handbook/18_cdq_chapt5_YDFDA.pdf

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SAMPLE DOCUMENTS

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)

Sales or Gross Receipts (1)		$ _____
Less Cost of Goods Sold (2)		$ _____
Gross Profit		$ _____
Less Operating Expenses (3)		
Rent	_____	
Depreciation	_____	
Repairs & Maintenance	_____	
Salaries & Wages	_____	
Payroll Taxes & Fringe Benefits	_____	
Taxes, Licenses, & Fees	_____	
Insurance	_____	
Accounting, Legal, and Professional Fees	_____	
Bad Debts	_____	
Telephone	_____	
Utilities	_____	
Supplies	_____	
Security	_____	
Auto & Truck	_____	
Advertising & Promotion	_____	
Interest	_____	
Miscellaneous	_____	
Total Expenses		$ _____
Net Profit Before Taxes (4)		$ _____
Federal Income Tax (Corporation only)		$ _____
Net Profit (Loss)		$ _____

(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)

Current Assets:			
Cash on Hand in Banks	$ _____		
Accounts Receivable	_____		
Notes Receivable, Trade	_____		
Notes Receivable, Other	_____		
Inventory	_____		
Marketable Securities	_____		
Other Current Assets	_____		
Total Current Assets		**$ _____**	
Long Term Assets:			
Real Estate	_____		
Machinery & Equipment	_____		
Other Assets	_____		
Deferred, Prepaid, Intangible Expenses	_____		
Total Long Term Assets		**_____**	
TOTAL ASSETS:			**$ _____**
Current Liabilities:			
Notes Payable, Banks	_____		
Notes Payable, Other	_____		
Accounts Payable, Current	_____		
Accounts Payable, Past Due	_____		
Accrued Federal, State Income Taxes	_____		
Current Portion of Long Term Debt	_____		
Other Current Liabilities	_____		
Total Current Liabilities		**_____**	
Long Term Liabilities:			
Mortgage Debt due after 1 year	_____		
Equipment Debt due after 1 year	_____		
Other Long Term Debt	_____		
Total Long Term Liabilities		**_____**	
Net Worth:			
Capital Accounts (Corporate Only)			
Preferred Stock	_____		
Common Stock	_____		
Capital Surplus	_____		
Retained Earnings	_____		
Total Net Worth		**_____**	
TOTAL LIABILITIES & NET WORTH			**_____**

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