

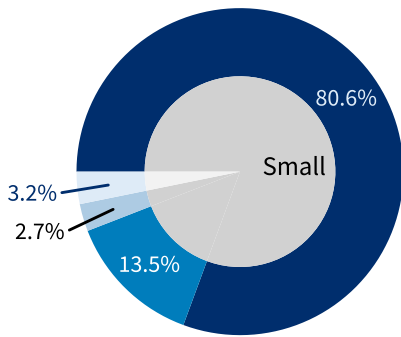
2025 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH

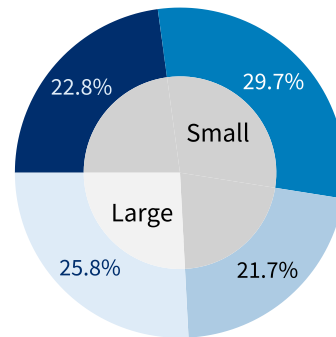
Guam

2,854 small businesses with employees
96.8 percent of employers



Employers by size

40,012 employees of small businesses
74.2 percent of employees



Employment by size

Employer size

■ Less than 20 ■ 20 to 99 ■ 100 to 499 ■ 500 or more employees

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

Employer count by size and industry

Industry	1-19 employees	20-99 employees	100-499 employees	500+ employees
Retail Trade	393	58	15	19
Accommodation and Food Services	299	81	16	13
Construction	306	59	8	5
Real Estate and Rental and Leasing	227	22	4	4
Other Services (except Public Administration)	219	16	6	9
Professional, Scientific, and Technical Services	202	17	4	12
Wholesale Trade	156	30	13	6
Health Care and Social Assistance	143	32	5	9
Administrative, Support, and Waste Management	110	29	7	8
Industries not classified	80	3	0	0
Finance and Insurance	47	20	7	10
Transportation and Warehousing	49	15	9	8
Educational Services	45	11	2	1
Arts, Entertainment, and Recreation	45	11	2	1
Manufacturing	36	10	2	1
Information	28	8	3	6
Management of Companies and Enterprises	*	*	4	2
Utilities	3	*	*	0
All industries	2,377	397	80	94

* Not reported by the Census Bureau

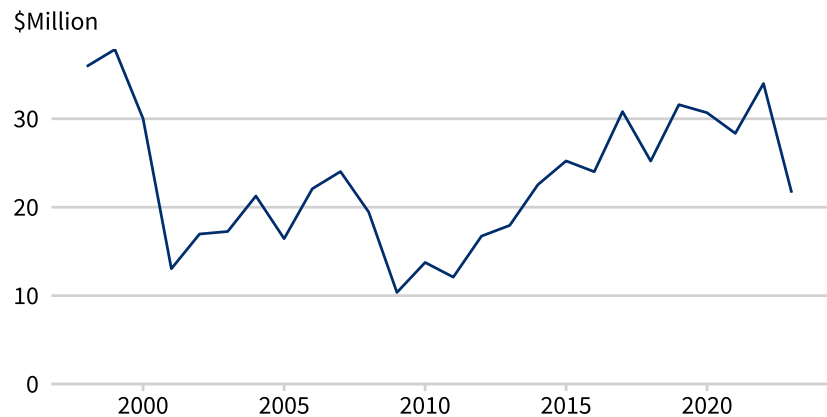
Source of original data: [Statistics of U.S. Businesses](#), 2022 (Census)

Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$21.6 million in loans to territory businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$84.0 million. Total reported new lending to businesses through loans of \$100,000 or less was \$23.4 million.

Source: [CRA Aggregate Data](#) (FFIEC)

New lending to businesses with revenues under \$1 million



Small business employment and payroll by industry

Industry	Employers		Employees		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Retail Trade	466	96.1	5,680	61.6	141,018	61.8
Accommodation and Food Services	396	96.8	8,770	74.7	158,760	72.2
Construction	373	98.7	4,845	83.6	173,309	75.5
Real Estate and Rental and Leasing	253	98.4	1,775	94.8	50,513	94.1
Other Services (except Public Administration)	241	96.4	1,783	94.6	45,695	91.8
Professional, Scientific, and Technical Services	223	94.9	1,747	74.7	75,851	66.5
Wholesale Trade	199	97.1	2,624	89.3	91,176	88.7
Health Care and Social Assistance	180	95.2	2,719	54.8	93,644	39.2
Administrative, Support, and Waste Management	146	94.8	2,781	75.7	68,639	77.7
Industries not classified	83	100.0	370	100.0	9,606	100.0
Finance and Insurance	74	88.1	1,693	81.9	79,442	81.4
Transportation and Warehousing	73	90.1	1,476	54.4	55,662	41.5
Educational Services	58	98.3	1,052	99.8	25,712	100.0
Arts, Entertainment, and Recreation	58	98.3	698	96.8	15,922	96.7
Manufacturing	48	98.0	694	99.1	19,662	98.2
Information	39	86.7	1,148	66.6	52,066	69.4
Management of Companies and Enterprises	7	77.8	88	80.0	4,783	78.3
Utilities	4	100.0	60	100.0	3,204	100.0
All industries	2,854	96.8	40,012	74.2	1,164,881	68.0

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

About this profile

Small businesses are generally defined here as firms with fewer than 500 employees. Statistics of U.S. Businesses are produced through a partnership between the Office of Advocacy and the Census Bureau. Where notes say "Source of original data," values may have been approximated because of missing values in the original data. Electronic versions of this and other [geographic profiles](#) are available online, along with technical notes about data, methods, and definitions. Visit advocacy.sba.gov for additional resources.