

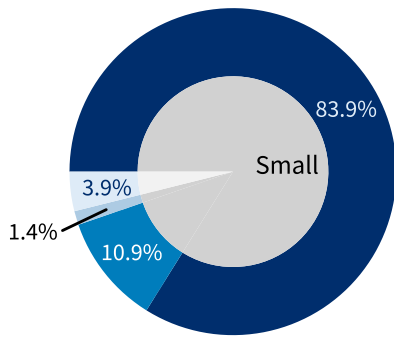
# 2025 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION  
**OFFICE OF ADVOCACY**

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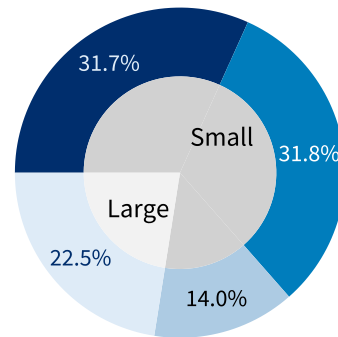
## U.S. Virgin Islands

**2,098** small businesses with employees  
**96.1 percent** of employers



**Employers by size**

**19,903** employees of small businesses  
**77.5 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	320	33	5	16
Accommodation and Food Services	199	70	6	7
Professional, Scientific, and Technical Services	235	10	0	12
Other Services (except Public Administration)	199	6	0	2
Real Estate and Rental and Leasing	174	8	2	6
Health Care and Social Assistance	148	25	2	4
Construction	134	15	3	4
Administrative, Support, and Waste Management	119	15	3	5
Transportation and Warehousing	70	15	3	10
Finance and Insurance	48	7	2	9
Wholesale Trade	41	8	2	6
Arts, Entertainment, and Recreation	37	13	0	0
Manufacturing	37	3	1	2
Educational Services	23	11	0	1
Information	18	4	1	5
Industries not classified	20	0	0	0
Management of Companies and Enterprises	6	0	0	0
Mining, Quarrying, and Oil and Gas Extraction	*	*	*	0
Utilities	3	0	0	1
All industries	1,831	237	30	85

\* Not reported by the Census Bureau

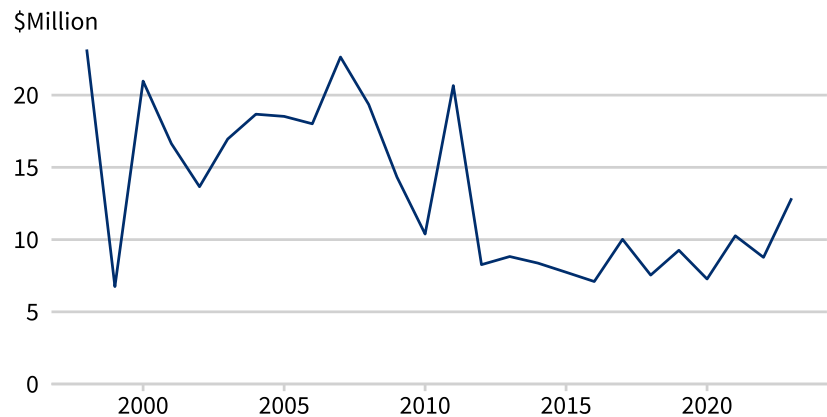
Source of original data: [Statistics of U.S. Businesses](#), 2022 (Census)

## Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$12.9 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 \$60.5 million. Total reported new lending to businesses through loans of \$100,000 or less was \$33.2 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	358	95.7	3,508	64.6	120,318	73.9
Accommodation and Food Services	275	97.5	4,567	83.0	125,066	73.6
Professional, Scientific, and Technical Services	245	95.3	1,009	95.5	69,212	94.0
Other Services (except Public Administration)	205	99.0	889	98.7	29,094	96.7
Real Estate and Rental and Leasing	184	96.8	835	89.7	36,772	89.1
Health Care and Social Assistance	175	97.8	1,741	60.5	85,200	52.5
Construction	152	97.4	1,703	98.2	92,828	96.9
Administrative, Support, and Waste Management	137	96.5	1,501	98.0	51,683	90.0
Transportation and Warehousing	88	89.8	813	54.3	33,206	58.7
Finance and Insurance	57	86.4	482	52.1	44,640	60.2
Wholesale Trade	51	89.5	589	74.4	31,274	68.6
Arts, Entertainment, and Recreation	50	100.0	743	100.0	24,143	100.0
Manufacturing	41	95.3	476	72.7	30,181	67.3
Educational Services	34	97.1	546	99.8	19,822	99.9
Information	23	82.1	382	92.3	24,316	94.2
Industries not classified	20	100.0	21	100.0	3,018	100.0
Management of Companies and Enterprises	6	100.0	15	100.0	1,378	100.0
Mining, Quarrying, and Oil and Gas Extraction	3	100.0	57	100.0	3,513	100.0
Utilities	3	75.0	24	58.5	1,631	52.2
All industries	2,098	96.1	19,903	77.5	827,352	75.5

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](https://advocacy.sba.gov) for additional resources.