

[Cabinet for Economic Development Loans, Grants, and Services](#)

[Kentucky Business Finder](#) – An online, searchable database of Kentucky businesses. Kentucky firms can register online and provide information about their capabilities, special equipment, certifications, etc. In addition, you can search for other Kentucky firms to partner with on business ventures.

[Entrepreneur Resource Navigator](#) – The Entrepreneur Resource Navigator (ERN) is an interactive tool that allows you to identify resources and business assistance organizations that can help you start and grow your business. Information can be located based on geographic location or by specialized topic or business stage (start-up, existing business, etc.)

[Small Business Services Division](#) – The Small Business Services Division (SBSD) is an information and referral source for small and minority businesses on such topics as business start-up, financing, certification, etc.

[Business Information Clearinghouse](#) – The Business Information Clearinghouse (BIC) provides personalized assistance to help you understand the necessary permitting and licensing requirements to operate a business in Kentucky.

[Kentucky Procurement Assistance Program](#) – The Kentucky Procurement Assistance Program (KPAP) helps Kentucky firms market their products and services to federal, state and local government agencies. Services include one-on-one consulting, group training, and free targeted marketing leads.

[International Trade Services](#) – Provides Kentucky businesses with assistance in Export Consulting, Export Marketing, education and training with the assistance of Kentucky's international offices in Japan, Belgium, Chile, Mexico and China.

[Bluegrass State Skills Corporation Skills Training Investment Credit](#)
Provides credit against Kentucky income tax to existing businesses that sponsor occupational or skills upgrade training programs for the benefit of their employees.

[Bluegrass State Skills Corporation Grant Reimbursement Program](#)

Provides matching grant funds for customized business and industry-specific training programs.

[Direct Loan Program \(KEDFA\) \(PDF\)](#)

KEDFA encourages economic development business expansion and job creation by providing business loans to supplement other financing. The Direct Loan Program provides loans at below-market interest rates (subject to the availability of state revolving loan funds) for fixed asset financing for agribusiness, tourism, industrial ventures, or the service industry. Retail projects are not eligible.

[Small Business Loan Program \(PDF\)](#)

The Small Business Loan Program is designed to help small businesses acquire funding needed to start or grow their small business. A small business must be engaged in manufacturing, agribusiness, or service and technology. Loan funds may be used to acquire land and buildings, purchase and install equipment, or for working capital. The minimum loan amount of \$15,000 and the maximum is \$100,000. The approved company must create one new full-time job within one year of the loan closing. The Kentucky Economic Development Finance Authority (KEDFA) can fund up to 100% of the project costs and the loan can be used in conjunction with other lenders. The term of the loan can range from 3-10 years.

[Linked Deposit Program](#)

Loans up to \$100,000 for small business and agribusiness.