

Center on Self-Employment

National Center on Self-Employment, Business Ownership, and Telecommuting

KENTUCKY SELF-EMPLOYMENT RESOURCES FOR PEOPLE WITH DISABILITIES

1. Lift Fund Kentucky

Provides funding of up to 250K for women and minority owned businesses and startups in Kentucky.

<https://www.liftfund.com/locations/kentucky/>

2. Kentucky Coalition Against Domestic Violence Micro Loan Program

Provides micro loans of \$500 at 0% interest to domestic violence survivors.

<https://kcadv.org/content/microloans>

3. Kentucky Micro Enterprise Loan Program

Provides funding to entrepreneurs with disabilities, women, ethnic minorities, veterans, micro enterprises of 5 or fewer employees, and people living in economically distressed HUBzones.

Additional Information:

- Maximum Loan Amount: \$50,000.
- Terms and Interest Rate: The maximum term for a micro-loan is six years. Interest rates vary but are generally 7.5% to 8.5%
- Typically, the personal guarantee of the business owner and some type of collateral will be required.
- Must be located in one of the following 26 counties:

The National Center on Self-employment, Business Ownership, and Telecommuting is funded by the U.S. Department of Education, Rehabilitation Services Administration (Grant#H263E200005). The ideas, opinions, and conclusions expressed do not represent recommendations, endorsements, or policies of the U.S. Department of Education. Virginia Commonwealth University, Rehabilitation Research and Training Center (VCU-RRTC) is an equal opportunity/affirmative action institution providing access to education and employment without regard to age, race, color, national origin, gender, religion, sexual orientation, veteran's status, political affiliation, or disability. If special accommodations are needed, please contact Teri Blankenship at tcblanke@vcu.edu.



Allen Barren Breckinridge Butler Caldwell Carroll Christian Crittenden Grayson
Hancock Henry Hopkins Livingston Logan Lyon Meade Metcalfe Muhlenberg
Nelson Ohio Owen Simpson Todd Trigg Trimble Warren

<https://ced.ky.gov/kyedc/pdfs/ARCHIVED/KMEL%20Fact%20Sheet.pdf>

4. Lexington Small Business Stimulus Loan Program

Helps small businesses negatively affected by Covid 19. Up to 25K in loans available.

https://a25d5af4-1b41-4802-9029-6c07e1f0e160.filesusr.com/ugd/76ad21_788f3e012d654188863188d6bbc40cdc.pdf

5. Kentucky Highlands Investment Corporation

The Micro Enterprise Loan Fund was created at Kentucky Highlands Investment Corporation to address the needs of small business start-ups and expansion projects. Offers loans and technical assistance. The organization serves people in the 22-county region comprised of Bell, Clay, Clinton, Cumberland, Estill, Harlan, Jackson, Knox, Laurel, Lee, Leslie, Letcher, Lincoln, Madison, McCreary, Owsley, Perry, Pulaski, Rockcastle, Russell, Wayne, and Whitley counties.

<https://www.khic.org/micro-enterprise-loans/>

6. Community Ventures Kentucky

They provide loans to women, veteran and minority-owned businesses, and businesses located in low-to-moderate income areas. Startup business loans range from \$500 to \$5 million. Small business expansion loans of 5K to 250K are available.

<https://www.cvky.org/start-a-business>

<https://www.cvky.org/expand-a-business>

7. Black Business Support Fund

Kinetic by Windstream provides grants of up to 2.5K to black owned businesses in Lexington, Kentucky and Charlotte, NC.

<https://business.windstream.com/bbsf#/> -

<https://www.wbckentucky.org/funding-opportunities>

8. Awesome Inc.

Provides mentoring and education to emerging high tech entrepreneurs.

<https://www.awesomeinc.org/fellowship>

9. Western Kentucky University Small Business Incubator

Provides support and mentoring to emerging companies.

<https://www.wku.edu/accelerator/>

10. Vogt Awards

The Community Foundation of Louisville's Vogt Invention & Innovation Awards offers entrepreneurs in the Louisville region a unique opportunity to improve their startups.

Each year, up to six early-stage businesses receive \$25,000 in non-dilutive grant funding, participation in a 10-week startup accelerator program, coaching, mentorship from industry veterans, strategic introductions, and recognition. Unlike other business accelerator programs, the Vogt Awards allows founders to retain full ownership of their startups.

<https://www.cflouisville.org/community-support/vogt-awards/>

11. Advanced Science & Technology Commercialization Center

Provides support for emerging tech companies.

<https://www.research.uky.edu/advanced-science-and-technology-commercialization-center>

12. University of Louisville Forcht Center for Entrepreneurship

Provides the Louisville Venture Connectors program to connect investors with entrepreneurs and provides assistance to Black and Latino contractors.

<https://business.louisville.edu/academics-programs/entrepreneurship-programs/forcht-center/community-programs/>

13. Morehead State University Business Incubator

Provides support to emerging companies.

<https://www.moreheadstate.edu/college-of-business-and-technology/innovation-launchpad>