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Business growth is crucial to the success of the City. We've made it a goal in the City's **Strategic Plan** to empower upward economic mobility by encouraging and assisting local business retention and expansion. When your small business is a success, we celebrate that with you! As you are turning your small business dream into reality, we are proud to have you in our community. You are the heartbeat of Paducah!

As a small business owner myself, I understand growing a business can be somewhat of an art. Small business owners are expected to navigate all the twists and turns of moving a dream into reality with funding, permitting, licensing, and so much more. The City of Paducah is revolutionizing the way we help small business owners get started on the right foot by connecting you with the people and resources you need to navigate the art of starting, owning and growing your business with this Small Business Resource Guide.

I hope this resource guide will help you feel empowered and more prepared than ever before as you bring your small business dream into reality!

Brandi Harless
Mayor of Paducah



OUR GROWTH



PARTNERS



1



Kathryn Byers

Business Development Specialist, City of Paducah

The City of Paducah has geared up to partner with local residents and businesses to make their entrepreneurial goals happen. Kathryn Byers serves as Business Development Specialist for the City. In that role, she provides ongoing encouragement and assistance for local business retention, expansion, and start-ups.

Her ongoing work with professionals in the community is improving the business climate here in Paducah. One of the things she hears most often is that it's difficult for business owners to find the resources they need to succeed. This guide is intended to bridge this gap by connecting people and businesses with resources and opportunities. Specifically, this Small Business Resource Guide provides connections to local banks, commercial insurance agencies, accountants, local grants, and so much more. Kathryn is happy to sit down with you to discuss how to best utilize this resource guide. Let us help you make your dreams come true!

Planning Department
City of Paducah

270-444-8690

paducahky.gov/business

kbyers@paducahky.gov



Bruce Wilcox

President / CEO, Greater Paducah Economic Development

Greater Paducah Economic Development (GPED) is the economic development agency for Paducah and McCracken County, Ky. Its purpose is to attract and grow jobs and investment by assisting existing business with expansion projects and recruiting new businesses. GPED assists with programs tailored specifically to facilitate and unify available resources by helping businesses remove barriers. GPED assistance includes coordination of services through local governmental agencies, the Kentucky Cabinet for Economic Development, real estate developers, tax credits and incentives, financing and grants, utility and energy services, workforce development, and its network of investors and regional partners. GPED pulls the necessary resources available to help your business and our economy succeed.

Greater Paducah Economic Development

270-575-6633

epaducah.com

bruce@epaducah.com



1



Sandra Wilson

President, Paducah Area Chamber of Commerce

The Paducah Area Chamber of Commerce is the largest business advocacy organization in the region serving approximately 1,000 area businesses as members. Through advocacy efforts on local, state, and federal levels, the Chamber takes the message of the community to decision makers.

The Paducah Area Chamber is one of the largest Chambers in the state and brings together area businesses, community partners, elected officials, young professionals, youth, educators, non-profit organizations, and engaged citizens to inspire a collective vision and deliver a united voice. It is a team effort to work cooperatively for the future of the community. From the heart of the city to every corner of the region, the Paducah Chamber is working to create more successful businesses, work opportunities, and a better life for our citizens.

With leadership programs, governmental advocacy efforts, educational and workforce initiatives, and

local involvement opportunities, the Chamber strives to be a resource, advocate, and connector for businesses.

The Paducah Area Chamber of Commerce is 5-star accredited by the U. S. Chamber of Commerce and is a two-time recipient of the prestigious national "Chamber of the Year Award" by the Association of Chamber of Commerce Executives in 2017 and 2011.



CONTACTS



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LOCAL BANKS

Banterra Bank Keith Wilke <i>rkwilke@banterra.com</i>	3151 Parisa Dr. Paducah, KY 42003 270-442-9718	Paducah Bank Chase Venable <i>cvenable@paducahbank.com</i>	555 Jefferson St. Suite 1 Paducah, KY 42001 270-575-6607
BB&T Kaci Nolen <i>knolen@bbandt.com</i>	1601 Broadway St. Paducah, KY 42001 270-444-8905	Regions Bank Rhonda Buckner <i>rhonda.buckner@regions.com</i>	5025 Hinkleville Rd. Paducah, KY 42001 270-441-1239
CFSB Nathan Rowton <i>nathanr@cfsvcs.com</i>	2550 Irvin Cobb Dr. Paducah, KY 42003 270-444-5511	River Valley Ag Credit Lori Thompson <i>lthompson@rivervalleyagcredit.com</i>	2190 New Holt Rd. Suite A Paducah, KY 42001 270-534-1219
C-Plant Federal Credit Union	4900 Village Square Dr. Paducah, KY 42001 270-450-0281	Signet Federal Credit Union Drew Ramage <i>dramage@signetfcu.com</i>	1600 Clark St. Paducah, KY 42003 270-443-5261
FNB Bank Bradley Shoulta <i>bradley.shoulta@growwithfnb.com</i>	630 Jefferson St. Paducah, KY 42001 270-442-7395	US Bank Brad Haas <i>bradley.haas@usbank.com</i>	333 Broadway Paducah, KY 42001 270-575-5167
Independence Bank Niki Stuber <i>nstuber@1776bank.com</i>	3143 Broadway St. Paducah, KY 42001 270-444-3017		



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COMMERCIAL INSURANCE AGENTS

Advantage Insurance	3429 Lone Oak Rd. Suite 4 Paducah, KY 42003 270-554-2801	Holland Stivers	2660 Olivet Church Rd. Suite 1 Paducah, KY 42001 270-554-5535
Allstate	2920 Lone Oak Rd. Suite 1 Paducah, KY 42003 270-534-4800	Insurance Inc. of Paducah	2517 Jackson St. Paducah, KY 42001 270-442-6137
Assured Partners	703 Jefferson St. Paducah, KY 42001 270-442-8271	Kentucky Farm Bureau Insurance	5470 US 60 Paducah, KY 42001 270-444-8400
Austin Insurance	2109 Broadway Paducah, KY 42001 270-444-6818	Kim Homra Insurance Agency	2715 Olivet Church Rd. Suite 1 Paducah, KY 42001 270-554-1697
Bradshaw & Weil	621 Broadway Paducah, KY 42001 270-444-7291	McConnell Insurance	3235 Olivet Church Rd. Paducah, KY 42001 270-450-0828
Ellis Insurance Agency	5168 Hinkleville Rd. Paducah, KY 42001 270-558-4393	Paducah Insurance Agency	314 Broadway Suite 200 Paducah, KY 42001 855-853-4763
Erie Insurance	314 Broadway St. Suite 200 Paducah, KY 42001 855-853-4763	Peel & Holland	5120 Village Square Dr. Suite 104 Paducah, KY 42001 270-443-2550
Henneberger & Flynn	4975 Alben Barkley Dr. Suite 5 Paducah, KY 42001 270-444-7278	State Farm	5160 Hinkleville Rd. Paducah, KY 42001 270-443-4002
Hibbs Insurance Agency, Inc.	3124 Lone Oak Rd. Paducah, KY 42003 270-554-2105	TransAmerica Agency Network	4965 Village Square Dr. Suite D Paducah, KY 42001 270-575-1080



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ACCOUNTANTS

BCT Accounting, PLLC

326 Harrison St.
Paducah, KY 42001
270-443-3330

Fox & Company, PLLC

907 Paris Rd.
Mayfield, KY 42066
270-247-6087

Beard & Pugh CPAs, LLC

2201 Kentucky Ave.
Paducah, KY 42001
270-408-1483

Hawkins & Company, LLC

2116 Broadway
Paducah, KY 42001
270-443-4500

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2660 W Park Dr.
Paducah, KY 42001
270-415-9945

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1901 Kentucky Ave.
Paducah, KY 42003
270-443-8763

Kemper CPA Group, LLP

100 S 4th St. | Suite 300
Paducah, KY 42001
270-443-4400

E. Dennis Driver, CPA

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270-442-9248

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215 Nahm St.
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270-575-3444



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ACCOUNTANTS

Moffitt & Company, LLC

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Paducah, KY 42003
270-444-0558

Thomas G. Smith, CPA

412 Adams St.
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Neel Carroll Accounting

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270-443-5624

Walker & Associates, PLLC

60 Lakeview Dr.
Paducah, KY 42001
270-554-9190

Peck & Milford

2320 Broadway | Suite 405
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270-442-7386

William W. Cox, CPA

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Paducah, KY 42001
270-444-0410

Shelton & Associates, CPA

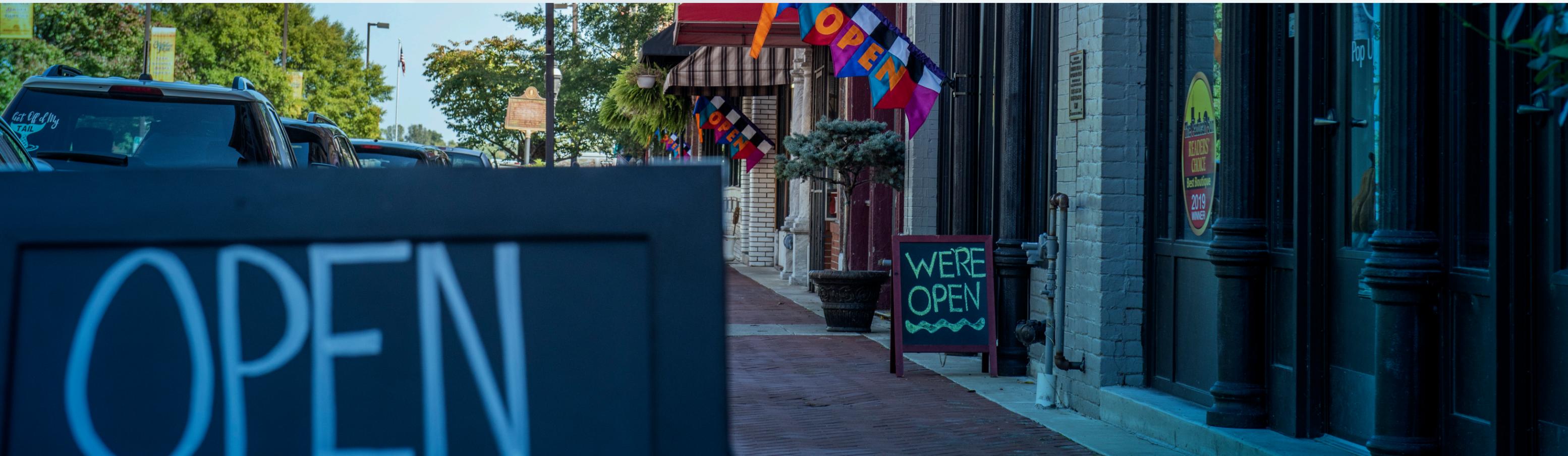
1114 Broadway
Paducah, KY 42001
270-442-6688

Williams, Williams & Lentz

601 Jefferson St.
Paducah, KY 42001
270-443-3642

Taylor Group, PLLC

1574 Jefferson St.
Paducah, KY 42001
270-443-5722





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ATTORNEYS IN BUSINESS LAW

Alisha Kay Bobo, Attorney at Law	2508 Jackson St. Paducah, KY 42003 270-443-5445
Bard Brian Law Offices, PLLC	5120 Village Sq. Dr. Suite 105 Paducah, KY 42001 270-443-3131
Boehl, Stopher & Graves, LLP	410 Broadway Paducah, KY 42001 270-442-4369
Boswell, Sims & Vasseur, PLLC	425 S 6th St. Paducah, KY 42003 270-442-9237
Bradley, Freed & Grumley, PSC	1634 Broadway Paducah, KY 42001 270-443-0040
The Byers Law Firm, PLLC	PO Box 7335 Paducah, KY 42002 270-556-9461

Denton Law Firm, PLLC	555 Jefferson St. Suite 301 Paducah, KY 42001 270-450-8253
Edward K. Box, Attorney at Law	517 Broadway Suite 100 Paducah, KY 42001 270-442-3555
Farmer & Wright, PLLC	4975 Alben Barkley Dr. Suite 1 Paducah, KY 42001 270-201-5547
Gina D. Dunning, Attorney at Law	532 N 8th St. Paducah, KY 42001 270-442-0046
Jennifer Mills Peek, Attorney at Law	134 S 3rd St. Paducah, KY 42001 270-558-4790
Keuler, Kelly, Hutchins, Blankenship & Sigler, LLP	100 S 4th St. Suite 400 Paducah, KY 42001 270-448-8888



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ATTORNEYS IN BUSINESS LAW

Marcum Tennyson, PLLC	2008 Kentucky Ave. Paducah, KY 42003 270-534-5135
Marianne Halicks, Attorney at Law	535 Broadway Paducah, KY 42001 270-442-1119
McMurry & Livingston, PLLC	201 Broadway Paducah, KY 42001 270-443-6511
Michael D. Moore, Attorney at Law	103 Fountain Ave. Paducah, KY 42001 270-575-9100
The Miller Law Firm	2660 W Park Dr. Suite 2 Paducah, KY 42001 270-554-0051

Robert C. Manchester, Attorney at Law	535 Broadway Paducah, KY 42001 270-443-8268
Stanley K. Spees, Attorney at Law	330 N 9th St. Paducah, KY 42001 270-443-8263
Sullenger Law Office, PLLC	629 Washington St. Paducah, KY 42003 270-443-9401
Washburn, Key & Lowry, PLLC	139 Memorial Dr. Paducah, KY 42001 270-442-9600
Whitlow, Roberts, Houston & Straub, PLLC	300 Broadway Paducah, KY 42001 270-443-4516





WORKFORCE SOLUTIONS

Kentucky Career Center

Jon Pendergrass
Manager of Career Development Office
jpendergross@ky.gov

416 S 6th St.
Paducah, KY 42003
270-575-7000

Kentucky Chamber of Commerce

Sonia Osman
Workforce Center
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Frankfort, KY 40601
502-695-4700

Murray State University

Matthew Purdy
Career Services
mpurdy1@murraystate.edu

100 Oakley Applied Sciences Building
Murray, KY 42071
270-809-3375

University of Kentucky Career Services Office

Ben Stinnett
ukp-careers@uky.edu

4810 Alben Barkley Dr.
Paducah, KY 42002-7380
270-534-3900

West Kentucky Community and Technical College

Kevin O'Neill
VP of Workforce and Economic Development
kevin.oneill@kctcs.edu

4810 Alben Barkley Dr.
Paducah, KY 42001
270-534-3206

West Kentucky Workforce Board

Mary Anne Medlock
Business Services Liaison, Purchase Region
maryanne.medlock@ky.gov

300 Hammond Dr.
Hopkinsville, KY 42240
270-251-6187



STATE GOVERNMENT



ENTREPRENEURS & SMALL BUSINESS

Kentucky Small Business Credit Initiative (KSBCI)

Designed to generate jobs and increase the availability of credit by reducing the risks participating lenders assume when making loans to small businesses. Using three distinct credit enhancement programs, KSBCI will help lenders finance credit-worthy small businesses that would typically fall just outside of their normal lending guidelines.

thinkkentucky.com/smallbizlending

Small Business Loan Program

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 is \$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. KEDFA can fund up to 100 percent 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.

thinkkentucky.com/Entrepreneurship/KEDFA.aspx

Kentucky Small Business Tax Credit (KSBTC)

The KSBTC program is designed to encourage small business growth and job creation by providing a nonrefundable tax credit to eligible businesses hiring one or more eligible individuals and investing at least \$5,000 in qualifying equipment or technology. With certain exceptions, most for-profit businesses with 50 or fewer full-time employees are considered eligible for this program. The KSBTC program is limited to allocating a total of \$3 million in tax credits per state fiscal year.

thinkkentucky.com/Entrepreneurship/KSBTC.aspx

U.S. Small Business Administration

Federal agency that provides a number of guaranteed loans and other financial assistance programs to small businesses.

sba.gov/offices/district/ky/louisville

Angel Investment Tax Credit

The Kentucky Angel Investment Tax Credit offers tax credits of up to 50 percent of an investment in Kentucky small businesses. Prior to investment, both the investor and small business must submit applications for certification. Each investment must be certified in advance as well.

thinkkentucky.com/Entrepreneurship/KAITC.aspx

STATE GOVERNMENT



NEW & EXPANDING INDUSTRY

Kentucky Business Investment (KBI) Program

The KBI Program provides income tax credits and wage assessments to new and existing agribusinesses, regional and national headquarters, manufacturing companies, alternative fuel, gasification, energy-efficient alternative fuels, renewable energy production companies, carbon dioxide transmission pipelines, and non-retail service or technology related companies that locate or expand operations in Kentucky. Projects located in certain counties may qualify for enhanced incentives.

thinkkentucky.com/kyedc/pdfs/KBIFactSheet.pdf

Kentucky Enterprise Initiative Act (KEIA)

For new or expanded companies engaged in manufacturing, non-retail service or technology activities, agribusiness, headquarters operations, alternative fuel, gasification, energy-efficient alternative fuels, renewable energy production companies, carbon dioxide transmission pipelines, or tourism attraction projects in Kentucky, KEIA provides a refund of Kentucky sales and use taxes paid by approved companies for buildings and construction materials permanently incorporated as an improvement to real property. It is also available for Kentucky sales and use tax refunds for eligible equipment used for research and development, data processing equipment or flight simulation equipment.

thinkkentucky.com/kyedc/pdfs/keia.pdf

Direct Loan Program (KEDFA)

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.

thinkkentucky.com/kyedc/pdfs/kedfadcp.pdf

Industrial Revenue Bonds (IRB)

IRBs issued by state and local governments in Kentucky can be used to finance manufacturing projects and their warehousing areas, major transportation and communication facilities, most health care facilities, and mineral extraction and processing projects.

thinkkentucky.com/kyedc/pdfs/irb.pdf

Community Development Block Grants (CDBG) Loans

CDBG loans are federally funded low interest loans made available through the Department for Local Government.

hud.gov/program_offices/comm_planning/communitydevelopment/programs

STATE GOVERNMENT



WORKFORCE TRAINING

Bluegrass State Skills Corporation Skills Training Investment Credit

This program provides credit against Kentucky income tax to existing businesses that sponsor occupational or skills upgrade training programs for the benefit of their employees.

thinkkentucky.com/workforce/bssc.aspx

Bluegrass State Skills Corporation Grant Reimbursement Program

This program provides matching grant funds for customized business and industry-specific training programs.

thinkkentucky.com/workforce/bssc.aspx

OTHER STATE GOVERNMENT RESOURCES

Kentucky Reinvestment Act (KRA)

KRA provides state tax credits to an existing Kentucky company engaged in manufacturing and related functions on a permanent basis for a reasonable period of time that will be investing in eligible equipment and related costs of at least \$2,500,000.

thinkkentucky.com/kyedc/pdfs/KRAFactSheet.pdf

Bluegrass Angels

The Bluegrass Angels is one of the most active angel investing groups in Kentucky. Through their portfolio of Kentucky investments they syndicate with other local investors and angel groups nationwide. They are a volunteer-led group of skilled and experienced business leaders who find, fund, and mentor innovative, high-tech Kentucky start-ups seeking long-term success and a financially viable exit strategy.

bluegrassangels.com

Commonwealth Commercialization Center (C3)

C3 is a science and technology nonprofit that is the Kentucky flagship for supporting and accelerating invention and entrepreneurship across the state. C3 serves as a vehicle for partnerships with public Kentucky universities and colleges in an effort to transition ideas and intellectual property into products and businesses through investment. Its roles include a commercialization core team, development of robust legal resources for businesses, an accelerator, and federal and state innovation fund assistance. The mission and operations of C3 represent a national-model statewide collaboration and satisfy the Kentucky Innovation Act statute regulations.

c3.kyinnovation.com

STATE | INCENTIVE PROGRAM OVERVIEW



KENTUCKY ECONOMIC DEVELOPMENT FINANCE AUTHORITY (KEDFA)

PROGRAM	ELIGIBLE COMPANIES	JOBS	MINIMUM INVESTMENT	MAXIMUM DURATION	SPECIAL PROVISIONS
Kentucky Business Investment (KBI)	Manufacturing, non-retail service or technology activities, agribusiness, headquarters operations, alternative fuel, gasification, energy-efficient alternative fuels, renewable energy production, or carbon dioxide transmission pipelines in Kentucky	Minimum - 10; Job target also negotiated	\$100,000	10-15 Years (depending on location) with Compliance Monitoring	The approved company is required to certify that without the incentives offered, the project would likely locate outside of the Commonwealth. Wage requirements are also included.
Kentucky Enterprise Initiative Act (KEIA)	Manufacturing, non-retail service or technology activities, headquarters operations, alternative fuel, gasification, energy-efficient alternative fuels, renewable energy production, carbon dioxide transmission pipelines, or in operating or developing a tourism attraction	None	\$500,000 Construction Materials & Building Fixtures \$50,000 Electronic Processing Equipment	Up to 7 Years with Compliance Monitoring	The total maximum incentive per fiscal year available for all projects is \$20 million for construction materials/building fixtures and \$5 million for R&D, electronic processing and flight simulator equipment.
Kentucky Reinvestment Act (KRA)	Any Kentucky company engaged in manufacturing and related functions at a location operating within the Commonwealth on a permanent basis for a reasonable period of time preceding the request for assistance	Retain 85%	\$2,500,000	Up to 10 Years with Compliance Monitoring	Eligible equipment and related costs do not include repair or replacement due to normal wear and usage. May not claim more than 20% of incentive in any year.
Kentucky Small Business Tax Credit (KSBTC)	Eligible small businesses include for-profit entities that have fifty (50) or fewer full-time employees at the time of application	1	\$5,000	Carry forward up to 5 years	\$25,000 maximum tax credit cap per applicant for each calendar year. Performance must occur prior to submitting application.
Kentucky Angel Investment Tax Credit	A knowledge-based activity related to Bioscience; Environmental and Energy Technology; Health and Human Development; Information Technology and Communications; and Materials Science and Advanced Manufacturing	< 100	Cash investment of \$10,000 made by a Qualified Investor in a Qualified Small Business	Carry forward up to 15 years	Qualified Investors making Qualified Investments may be eligible for up to a fifty percent (50%) tax credit.
KEDFA Direct Loan	Agribusiness, Tourism, Manufacturing, or Service Industry	Negotiable	Negotiable	Up to 20 Years with Compliance Monitoring	Fixed asset financing only is permissible.
Tax Increment Financing (TIF)*	Public agencies that need to assist the cost of public infrastructure (e.g., streets, sewers, parking lots, etc.).	None	Property Tax Only - \$10 million Mixed-Use - \$20 million Signature - \$200 million	Up to 30 Years with Compliance Monitoring	TIF captures the future value of an improved property to pay for the current costs of those improvements. Only new tax revenues generated within the footprint of the project are included in the increment.

*Applies to a specific geographic area

source: ThinkKentucky

STATE | INCENTIVE PROGRAM OVERVIEW



BLUEGRASS STATE SKILLS CORPORATION (BSSC)

PROGRAM	ELIGIBLE COMPANIES	JOBS	MINIMUM INVESTMENT	MAXIMUM DURATION	SPECIAL PROVISIONS
Skills Training Investment Credit (STIC)	Manufacturing, agribusiness, non-retail service or technology, national or regional headquarters or healthcare	Minimum 12 full-time jobs	\$12,000	Carry forward up to 3 years	50% of eligible training costs up to \$75,000; Maximum \$500 x number of full-time, Kentucky resident employees paid at least \$12.51, including benefits. Statutory limitation of \$2,500,000 per fiscal year.
Grant-In-Aid (GIA)	Manufacturing, agribusiness, non-retail service or technology, national or regional headquarters or healthcare	Minimum 3 trainees	\$12,000	1 Year	50% of eligible training costs up to \$75,000; Maximum of \$2,000 x number of trainees

FORM OF ASSISTANCE

PROGRAM	CORPORATE INCOME TAX OR LLET CREDIT	WAGE ASSESSMENT	SALES & USE TAX	INDIVIDUAL INCOME TAX CREDIT	CASH REIMBURSEMENT
Kentucky Business Investment (KBI)	✓	✓			
Kentucky Enterprise Initiative Act (KEIA)			✓		
Kentucky Reinvestment Act (KRA)	✓				
Kentucky Small Business Tax Credit (KSBTC)	✓				
Kentucky Angel Investment Tax Credit				✓	
KEDFA Direct Loan					
Skills Training Investment Credit (STIC)	✓				
Grant-In-Aid (GIA)					✓

source: ThinkKentucky



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FEDERAL GOVERNMENT

Certified Development Company (504) Loan Program

This program finances the purchase of fixed assets including land, buildings, machinery and equipment, and modernization or renovation of existing facilities. CDC funds cannot be used for working capital, inventory, consolidation or repayment of debt, refinancing, or financing a plant outside the U.S. and its territories. Typically, a lender institution finances 50 percent of the project, while the CDC contributes 40 percent. The remaining 10 percent must come from the borrower. Start-ups can expect to put 15 percent up front, with a 35 percent contribution from the CDC. A business must have a net worth of \$7 million or less, and an average net profit after taxes for the previous two years of \$2.5 million or less. For every \$35,000 of invested CDC funds, one job must be created, retained or meet a public purpose criteria.

Local 504 Lender

Mike Maxwell, Business Lending Specialist
Purchase Area Development District

270-251-6170

mike.maxwell@purchaseadd.org

purchaseadd.org



Small Business Investment Company (SBIC)

The SBIC program provides venture capital to small businesses for start-up and growth. SBICs are for-profit, privately owned investment firms licensed by the SBA. SBICs provide equity capital, long-term loans, and management assistance. There are two types of SBICs; regular and specialized (SSBIC). Specialized SBICs invest in small businesses owned by socially and economically disadvantaged entrepreneurs. To be eligible for SBIC or SSBIC financing, firms must meet the SBA's definition of a small firm.

sba.gov/partners/sbics

The Micro-Loan Programs

The SBA distributes funds to private, non-profit groups who serve as intermediary lenders. SBA helps fund micro-loan programs to provide businesses access to small loans usually from \$100 to \$35,000. Several Kentucky organizations can assist with micro-loans.

purchaseadd.org

Pre-Qualified Loan Program

The U.S. Small Business Administration has created the Pre-Qualification Loan Program to help small businesses that have traditionally been underserved by the lending community. Upon approval, SBA will issue a guarantee commitment letter for up to \$250,000. Based on the commitment letter, SBA lenders can provide expedited consideration.

purchaseadd.org



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FEDERAL GOVERNMENT

U.S. DEPARTMENT OF AGRICULTURE

Business and Industrial Guaranteed Loans

The U.S. Department of Agriculture (USDA) provides loan guarantees through private lenders in rural areas of Kentucky. Guarantees can cover a maximum of 80 percent for loans under \$5 million, 70 percent for loans from \$5 to \$10 million, and 60 percent for loans in excess of \$10 million.

Loans must be made in an area with a population of less than 50,000. Priority is given to applications made in rural communities and towns of 25,000 or less. Funds may be used to purchase land, building, machinery, equipment, furniture and fixtures; to finance construction, expansion, repair, or modernization of buildings; to provide start-up and working capital; and to aid in agricultural production. Funds may also be used to refinance existing debt if it is necessary to save existing jobs or improve cash flow.

Business and Industrial Direct Loans

Direct loans expand the available credit for businesses that do not qualify for private funding to create/retain jobs and improve the economic climate in targeted rural communities. The loan may be used for business and industrial acquisitions, construction, expansion, repair, and development costs. Certain conditions apply to the use of funds for purchase of equipment, machinery, supplies, start-up costs, and working capital.

rd.usda.gov/programs-services/business-industry-loan-guarantees

Rural Development State Office

771 Corporate Drive | Suite 200
Lexington, KY 40503

859-224-7300

rd.usda.gov/ky

Guaranteed Farm Ownership and Operation Loans

Loans administered by the Farm Service Agency help farmers obtain commercial credit to establish or maintain a farm or ranch. Guarantees are provided that cover up to 90% of the value of a new loan up to \$762,000 in rural communities of 50,000 or less population. Loans may be used for purchase of land, capital improvements, livestock, equipment, quotas, and bases; production, processing, and marketing purposes; payment of loan closing costs, land and water development and conservation, and farm and home needs.

Direct Farm Ownership and Operating Loans

Loans are awarded to farmers who are US citizens unable to obtain credit from traditional commercial sources, that have a good credit history and a demonstrable ability to repay the loan. Maximum loan amounts for both ownership and operating loans are \$200,000. Interest rates are typically based on the government's cost of borrowing for regular loans and 4% for down payment loans.

Loans may be used for acquiring or enlarging a farm, paying closing costs, purchasing livestock, equipment supplies, closing costs, or conservation improvements.

fsa.usda.gov/programs-and-services/farm-loan-programs/guaranteed-farm-loans

U.S. Department of Agriculture

Farm Service Agency

Kentucky State Office

771 Corporate Drive | Suite 100
Lexington, KY 40503

859-224-7601

fsa.usda.gov/state-offices/kentucky



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FEDERAL GOVERNMENT

EXPORT-IMPORT BANK OF THE UNITED STATES

Working Capital Loan Guarantee Program

The Export-Import Bank of the United States (Ex-Im Bank) is a government agency that assists export financing of U.S. goods and services through loan, guarantee, and insurance programs. Working capital loans are guaranteed up to 90 percent of principal and interest. Working capital loans must be secured by inventory, accounts receivable, or other appropriate collateral.

Proceeds may be used for pre-export activities such as the purchase of inventory, raw materials, the manufacturing of a product, or marketing.

The Export-Import Bank
202-565-3946

exim.gov

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The Small Business Innovation Research Program (SBIR) awards grants for research and development. The program is designed to promote technology-based firms by providing "idea money" to help develop new technologies. Projects funded by SBIR are usually too early, too high-risk, or too expensive for banks, venture capitalists, or internal funding. A company must meet research requirements identified above and be a for-profit American firm with less than 500 employees. Firms may receive award money in three phases. Phase 0 funding is to support preparation of Phase 1 proposals in amounts up to \$4,000. Phase 1 is to evaluate the technical merit and feasibility of an idea.

Awards are for periods of up to six months in amounts up to \$100,000. Phase 2 is to expand on the results and further pursue the development of Phase 1. Awards are for periods of up to two years in amounts up to \$750,000. Only those companies awarded money in Phase 1 may compete for money in Phase 2.

U.S. SBA Office of Technology
409 Third St. W
Washington, DC 20416
202-205-6450

sba.gov/sbir



2

FEDERAL GOVERNMENT

OPPORTUNITY ZONES

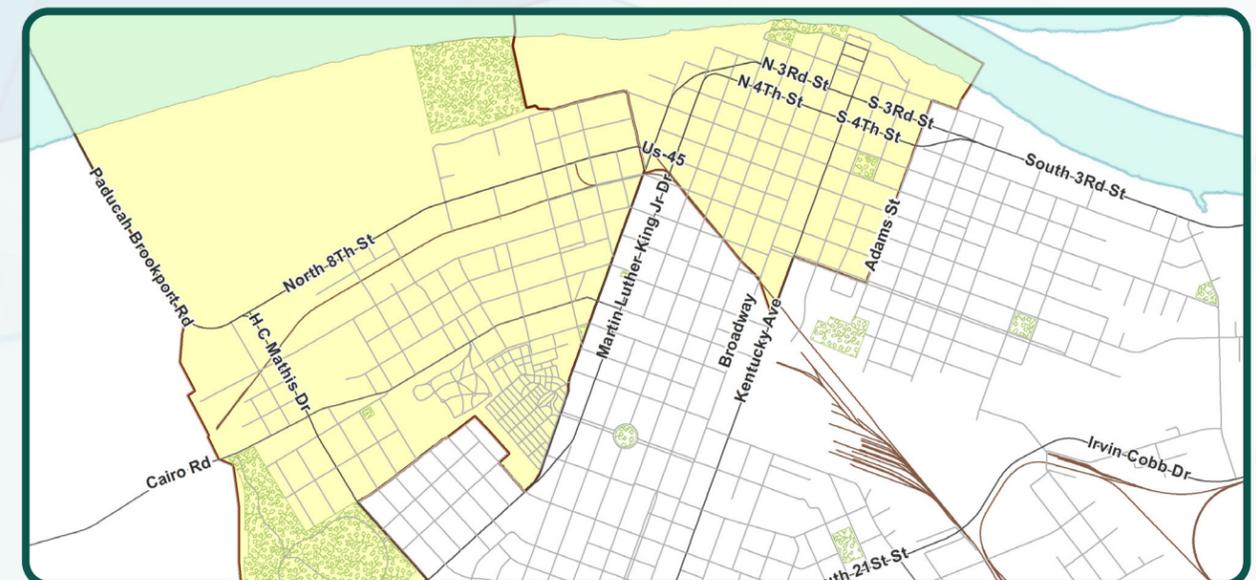
Opportunity Zones are distressed census tracts designated by the U.S. Department of Treasury under the Federal Tax Cuts and Jobs Act of 2017. Within these specific geographic areas, patient investors are eligible to leverage the enormous pool of unrealized capital gains by providing federal capital gains tax advantages for investments made in these areas. Investors can realize deferral and reduction of capital gains taxes in investments held for at least five years with additional incentives available for investments maintained in Opportunity Zones for 7 and 10 years. To be eligible, investments must be made through Qualified Opportunity funds which are vehicles formed for investing in eligible Opportunity Zone property to address local needs in areas such as business growth, improvements to housing, and improvements to infrastructure.

to provide investors with an understanding of the development opportunities in Paducah. City officials have identified these projects by engaging critical partners and stakeholders that are prepared to work with investors to activate these opportunities. These projects align well with the Opportunity Zone incentive as they are intended to be transformative in nature and will have significant community impact in these distressed census tracts if they are realized. Most potential projects have been framed in a way that should provide substantive return on investment creating a win-win for the community and potential investors.

The City of Paducah has worked with local stakeholders to carefully craft Paducah's Deal-Flow which includes a variety of potential residential, commercial, and mixed-use projects. Potential projects are positioned

City of Paducah Planning Department
300 South 5th St.
Paducah, KY 42001
270-444-8690

paducahky.gov/planning-department





2

INTERNATIONAL BUSINESS

STEP Grants

Since 2011, the Kentucky Export Initiative has provided financial assistance to nearly 200 Kentucky companies that are seeking to export goods or services through the State Trade Expansion Program (STEP). The STEP program provides grants that can be used for a variety of trade services, including:

- Airfare (Fly America Rules, must be pre-approved)
- Meals and lodging (GSA/Dept. of State, must be pre-approved)
- Parking
- Baggage fees
- Currency exchange fees
- Ground transportation
- Trade show registration fees
- Trade show booth space
- Trade mission fees
- DOC subscription to services (GOLD Key, International Partner Search, etc.)
- Export training
- Stipends for website translations into foreign languages (up to \$3,000)
- Compliance (must be approved—up to \$3,000)

STEP Grants Contact Information:

carol.stringer@ky.gov
502-564-7670

Foreign Trade Zone

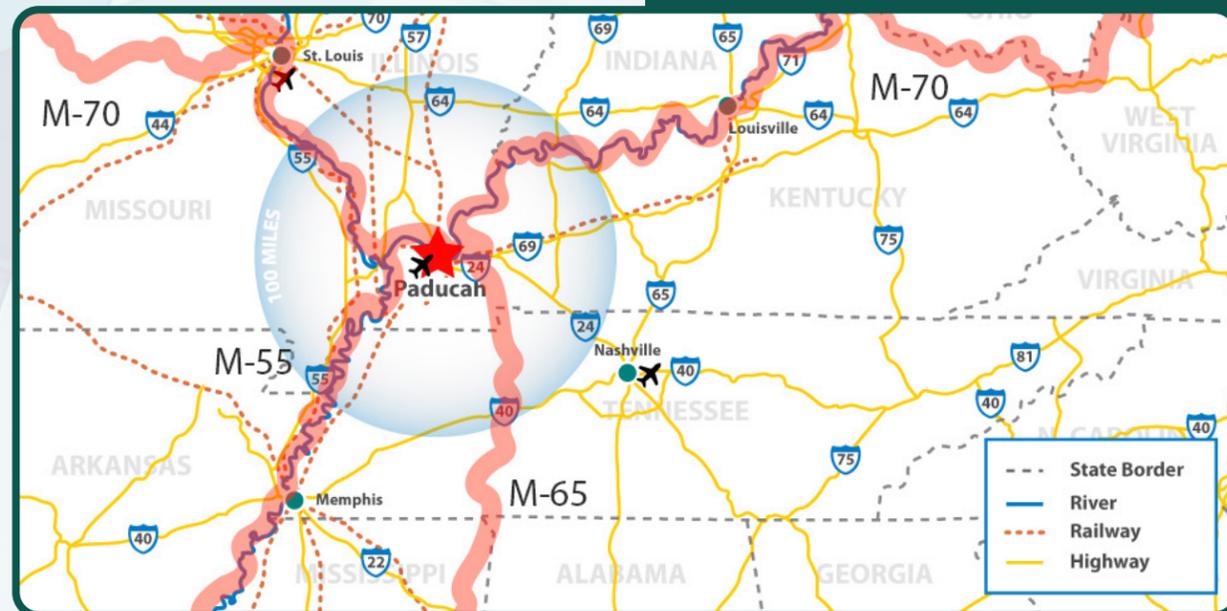
A Foreign-Trade Zone (FTZ) is a site that is legally considered outside of the United States of Customs purpose of duties. Goods may be brought into the site duty-free and without formal Customs entry.

- Created by the U.S. Foreign-Trade Zone Act of 1934
- New Deal legislation
- Maintain and Create U.S. jobs and investment

Inland Waterways Hub

2000 Wayne Sullivan Dr.
Paducah, KY 42001
Phone: 270-442-9326

info@paducahriverport.org



2

LOCAL GRANTS

DOWNTOWN INCENTIVES



Katie Axt
Paducah Mainstreet Director

270-444-8690
kaxt@paducahky.gov

paducahky.gov/downtown-development-programs



Historic Downtown New Business Grant Program

Incentivizes the creation of new businesses. Paducah Main Street provides grant funding for renovation and build out of space, purchase of new equipment, utility hook up, and marketing.

Upper Story Residential Program

Incentivizes the creation of new upper story living spaces. Paducah Main Street provides grant funding for construction of new residential units.

Roof Stabilization

Incentivizes preservation of Downtown's historic buildings. Paducah Main Street provides grant funding for the stabilization and replacement of roofs.

Façade Micro Grant Program

Incentivizes improvements and preservation of historic storefronts. Paducah Main Street provides grant funding for exterior improvements, including paint, windows, signage, and awnings.



2

UTILITIES

Atmos Energy
3510 Coleman Rd.
Paducah, KY 42001
270-685-8069
atmosenergy.com

Jackson Purchase Energy
2900 Irvin Cobb Dr.
Paducah, KY 42003
270-442-7321
jpenergy.com

Kentucky Utilities
137 S 4th St.
Barlow, KY 42024
1-800-981-0600
lge-ku.com

Paducah McCracken County Joint Sewer Agency
621 Northview St.
Paducah, KY 42001
270-575-0056
jointsewer.com

Paducah Power
1500 Broadway
Paducah, KY 42001
270-575-4000
paducahpower.com

Paducah Water
1800 N 8th St.
Paducah, KY 42001
270-442-2746
pwwky.com

TEMPORARY STAFFING

Adecco Staffing
2929 James Sanders Blvd | Suite D
Paducah, KY 42001
270-575-0510
paducah@adeccona.com

Manpower
3555 Park Plaza Dr.
Paducah, KY 42001
270-443-5557
paducah.ky@na.manpower.com

People Plus, Inc.
2625 Wayne Sullivan Dr.
Paducah, KY 42003
270-443-5032
gmartin@peopleplusinc.com

Perma-Staff/ People Lease
100 Fountain Ave. | Suite 420
Paducah, KY 42001
270-442-8819
jeaton@perma-staff.com

Temps Plus
4720 Village Square Dr. | Suite A
Paducah, KY 42001
270-444-0030
contactus@tempsplus.net

Wise Staffing Group
2526 Jackson St.
Paducah, KY 42003
270-443-0060
lhecklinger@wisestaffinggroup.com

BUSINESS PLANNING

Entreneering
Chris Hill
entreneering@gmail.com
882 Bee Mason Rd. | Suite B
Hickory, KY 42051
888-496-2762

Miller Analytics Group
Sherry Newcomb
sherry@milleranalyticsgroup.com
215 Nahm
Paducah, KY 42001
270-575-3444



3

REFERENCE GUIDES

PERMITTING GUIDE FOR YOUR BUSINESS IN PADUCAH

STEP 1 **SCHEDULE A KICK-START MEETING** **CUSTOMER EXPERIENCE** *OPTIONAL
270-444-8800
customerexp@paducahky.gov

STEP 2 **CHECK ADDRESSING FOR THE PROJECT LOCATION** **FIRE PREVENTION**
270-444-8527
dmcgee@paducahky.gov

STEP 3 **CHECK ZONING FOR THE PROJECT LOCATION** **PLANNING**
270-444-8690
planninginfo@paducahky.gov

STEP 4 **DOES THE PROJECT REQUIRE A SITE PLAN?** **FIRE PREVENTION**
270-444-8522
dmcgee@paducahky.gov

STEP 5 **DOES THE PROJECT REQUIRE A STORMWATER MANAGEMENT PLAN?** **ENGINEERING & PUBLIC WORKS**
270-444-8511
epw@paducahky.gov

STEP 6 **WILL ANY WORK BE IN THE RIGHT-OF-WAY?** **ENGINEERING & PUBLIC WORKS** *IF APPLICABLE
270-444-8511
epw@paducahky.gov

STEP 7 **APPLY FOR BUILDING, ELECTRICAL, & MECHANICAL PERMITS** **FIRE PREVENTION** *If Applicable
270-444-8527
dmcgee@paducahky.gov

STEP 8 **SUBMIT PAYMENT & RECEIVE PERMITS TO BEGIN CONSTRUCTION** **FIRE PREVENTION**
270-444-8527
dmcgee@paducahky.gov

STEP 9 **SCHEDULE A FIRE PREVENTION INSPECTION** **FIRE PREVENTION**
270-444-8527
dmcgee@paducahky.gov

STEP 10 **RECEIVE CERTIFICATE OF OCCUPANCY (CO) OR CERTIFICATE OF COMPLIANCE (CC)** **FIRE PREVENTION**
270-444-8527
dmcgee@paducahky.gov

STEP 11 **APPLY FOR A CITY OF PADUCAH BUSINESS LICENSE** **FINANCE** *IF APPLICABLE
270-444-8512
revenue@paducahky.gov

STEP 12 **APPLY FOR ALCOHOL LICENSING** **STATE KENTUCKY A.B.C.** *IF APPLICABLE
502-564-4850
abc.info@ky.gov

LOCAL CITY CLERK
270-444-8506
lparish@paducahky.gov

STEP 13 **COMPLETE & SUBMIT THE AFTERHOURS BUSINESS CONTACT FORM*** **E911**
Sarah Lambert
270-444-8624
slambert@paducahky.gov



3

WHAT TO INCLUDE IN YOUR BUSINESS PLAN

1

Executive Summary

Briefly tell your reader what your company is and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

2

Company Description

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

Explain the competitive advantages that will make your business a success. Are there experts on your team? Have you found the perfect location for your store? Your company description is the place to boast about your strengths.

3

Market Analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

4

Organization and Management

Tell your reader how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or LLC.

Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes and CVs of key members of your team.

5

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it in detail.

6

Marketing and Sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

WHAT TO INCLUDE IN YOUR BUSINESS PLAN

7

Funding Request

If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

8

Financial Projections

Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections, and match them to your funding requests.

This is a great place to use graphs and charts to tell the financial story of your business.

9

Appendix

Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, or patents, legal documents, permits, and other contracts.

BUSINESS PLAN CHECKLIST

- 1 Executive Summary
- 2 Company Description
- 3 Market Analysis
- 4 Organization & Management
- 5 Service or Product Line
- 6 Marketing & Sales
- 7 Funding Request
- 8 Financial Projections
- 9 Appendix



Lending Partner



Loan



Small Business (You)

SBA reduces risk and enables easier access to capital.



3

YOUR GUIDE TO KICK-START MEETINGS

A Kick-Start meeting is an opportunity to meet with key City staff members from various departments prior to the preparation and submittal of a formal application to the city. At a Kick-Start meeting, you will be introduced to a Customer Experience Representative who will act as your liaison and point of contact throughout your journey.

PROJECTS THAT TYPICALLY BENEFIT FROM A KICK-START MEETING



MAJOR SUBDIVISION PROJECTS



PROJECTS THAT CREATE OR CHANGE PUBLIC RIGHT OF WAY



NEW BUILDS OR RENOVATIONS IN DOWNTOWN OR LOWER TOWN



PROJECTS THAT IMPACT HISTORIC BUILDINGS (PRE-1960)



PROJECTS THAT INCUR MAJOR STORMWATER CONSIDERATIONS



NON-LOCAL DEVELOPERS AND ENTREPRENEURS



PROJECTS WITHOUT ENGINEER OR ARCHITECT OVERSIGHT



COMMERCIAL SITE DEVELOPMENTS



APARTMENT BUILDINGS



CHANGE OF USE



TIME & LOCATION

Kick-Start meetings are scheduled every other Wednesday at 1 PM

TEAM ROOM on the first floor at City Hall

300 South 5th Street



SCHEDULING A KICK-START MEETING

To schedule a meeting, contact a Customer Experience Representative

customerexp@paducahky.gov

or call 270-444-8800



3

FEDERAL, STATE AND LOCAL BUSINESS REGISTRATION

From starting your business plan to registering your business with the Commonwealth, the **Kentucky One Stop** business portal is a "one stop shop" with tools necessary to assist you in registering and operating your business in Kentucky.

onestop.ky.gov



CULTIVATING MARKET RESEARCH

What to think about when developing a business plan



DEMAND

Is there a desire for your product or service?



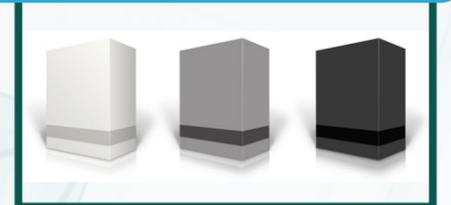
LOCATION

Where do your customers live and where can your business reach?



MARKET SATURATION

How many similar options are already available to consumers?



MARKET SIZE

How many people would be interested in your offering?



PRICING

What do potential customers pay for these alternatives?



ECONOMIC INDICATORS

What is the income range and employment rate?

RESOURCE LEADERS



4



Suzanne Clinton

Director of Sprocket

Sprocket, Inc. is an entrepreneurship and education center located at the rear of the Coke Plant at 2131 Broadway. We offer a fabrication lab, prototyping services, makerspace, and access to tech tools. Events that create synergy between makers and creatives and promote unlikely connections that spark innovation are offered. Sprocket hosts workshops aimed at inspiring youth and adult entrepreneurship and skill uplift in tech. Coming soon: co-work space and expanded programming. Keep in touch by signing up for our newsletter at sprocketpaducah.com.

Sprocket

3121 Broadway
270-908-5772

sprocketpaducah.com

info@sprocketpaducah.com



Chris Wooldridge

Director of the Center for Economic and Entrepreneurial Development

The Murray State University Center for Economic and Entrepreneurial Development (CEED) is an outreach program housed in the Arthur J. Bauernfeind College of Business. The CEED seeks student engagement opportunities with businesses and provides regional assistance to business and industry, small businesses and entrepreneur partners seeking to open, strengthen, stabilize, and expand their operations. The CEED, along with its partner service providers, assist small businesses and entrepreneurs with services such as business plan development, financial statement analysis, buy/sell assistance, as well as provide training and seminars to support business development such as pre-business orientations, strategic planning, financial statement analysis, and management. The CEED also seeks to provide entrepreneurs assistance in the commercialization of new innovations.

**Arthur J. Bauernfeind
College of Business**
Murray State University

270-809-2495

murraystate.edu*

cwooldridge@murraystate.edu

* murraystate.edu/academics/CollegesDepartments/CollegeOfBusiness



4



Kevin O'Neill

VP of Workforce and Economic Development

Workforce Solutions is the region's leader in responding to the changing needs of business, industry, and individuals with innovative programs that create solutions to enhance their future. We consult with companies to develop training, customize courses to meet specific training and education needs, coordinate all aspects of the training including location, equipment, curriculum, materials, and instructors. Our programs maintain a high level of excellence and we assist in identifying any funding that may be available for training.

**West Kentucky Community
& Technical College**
270-534-3206

[westkentucky.kctcs.edu/
workforce-solutions](http://westkentucky.kctcs.edu/workforce-solutions)

kevin.oneill@kctcs.edu



Katie Axt

Paducah Mainstreet Director

Katie oversees the City of Paducah's economic development strategy, focusing on growing local businesses and making them stronger. In her current role, she leads Downtown redevelopment and community revitalization. Katie administers the Downtown Development Incentive Program, a suite of grant opportunities for new businesses and developers seeking to locate in historic Downtown. Over the past four years, the City of Paducah has awarded over 80 grants and \$1 million in grant funding, which in turn has leveraged over \$5 million in private sector investment in historic Downtown Paducah. Katie is also the Director of Paducah Main Street, a city funded program that utilizes historic preservation for economic development, creative place-making, and community revitalization. She is staff to the Historic & Architectural Review Commission.

Planning Department
City of Paducah
270-444-8690

[paducahky.gov/downtown-
development-programs](http://paducahky.gov/downtown-development-programs)

kaxt@paducahky.gov



4



Susan P. Baier

Library Director

The McCracken County Public Library is your partner in business success! We are the perfect spot to help get your business off the ground and thriving. Our resources are numerous, and best of all - they are free of charge.

Free WiFi - Stay connected at the library with our free high speed WiFi. We also offer wireless printing and use of computers.

Meeting spaces and conference spaces - do you need to conduct an interview, meet a client, take a video conference call, or hold a training for your team? We have rooms available for reservation, all for free.

Lynda.com - This leading online learning platform helps anyone learn business, software, technology, and creative skills to achieve personal and professional goals. Access a video library of engaging, top-quality courses taught by recognized industry

McCracken County Public Library

270-442-2510

mclib.net

sbaier@mclib.net

experts. A personal subscription to this runs approximately \$30 monthly; your McCracken County Public Library card gives you access for no charge.

Laptops and Hotspots - Getting your business started but haven't been able to acquire all the gadgets yet? No problem! You can check out laptops and hotspots through the McCracken County Public Library.

E-books and E-audiobooks - On the go but still want access to all the best books in business, marketing, and self improvement? Our Hoopla and Libby apps let you check out content from your phone or tablet.

Professional events - check out our event calendar at mclib.net/calendar for a listing of upcoming programs. We often have programs taught by local industry experts related to small business and entrepreneurship, and they provide educational as well as networking opportunities.

Online business development tools - databases such as Reference USA and Business Source Premier are your source for the latest in industry information, and they are available 24/7 with your library card from home, work, or on the go.

Librarians - our greatest resource at the library is our highly skilled staff! Want to find a vintage photo of your business property or do some market research? Our staff is ready to help.

Library cards are free for residents in the Purchase Area. For more information, go to mclib.net. You can keep up with all our happenings at the library by giving us a follow on Facebook, Instagram or Twitter - @mclibdotnet



4



Mike Maxwell

Business Lending Specialist

The Purchase Area Development District operates a Business Lending and Development Services Department to assist businesses and industries within the Purchase Region. The PADD is a resource center for information available to the business community. Our team utilizes regional, state, and federal resources to provide assistance for small businesses through all stages of their business from start-up through expansion. Our services also include assisting businesses with business plan development, helping entrepreneurs through the start-up process, and helping meet the needs for an existing or expanding company. We offer one-on-one consultations to small business owners to help with administration, management, and the financial needs of their business.

The PADD serves as an intermediary between the small business owner and the public sector to provide alternative financing options with (direct)

Purchase Area Development District

270-251-6170

purchaseadd.org

mike.maxwell@purchaseadd.org

loans to eligible businesses through federally funded financing programs. In addition, the PADD is also a Certified Development Company (CDC), giving businesses access to the highly flexible SBA 504 Loan Program. The PADD's Business Lending and Development Services Department's primarily goal is to stimulate economic growth and development and to aid in the creation or retention of permanent jobs in the rural communities of West Kentucky.





4



Mary Anne Medlock

Business Services Liaison – Purchase Region

The purpose of the Workforce Innovation and Opportunity Act (WIOA) is to align employment, education, and training programs to strengthen local labor markets. In order to accomplish this objective, WIOA mandates six program components which need to be consistently offered by Kentucky Career Centers: Youth Workforce Investment Activities, Adult and Dislocated Worker Employment and Training Activities, Adult Education and Literacy, Employment Services, and Vocational Rehabilitation. The West Kentucky Workforce Board (WKWB) serves the 17 counties of the Pennyriple/Purchase in providing WIOA services, along with policy development and coordination for workforce development in support of economic development.

In order to meet the needs of local employers, our business service activities promote, market, connect, and provide access to WIOA. Whether you have one employee or 1,000, the WKWB can be a valuable addition to your human resource capabilities and an invaluable tool to transform your workforce to meet the changing economy.

West Kentucky Workforce

270-251-6187

wkworkforce.work

maryanne.medlock@ky.gov

connect, and provide access to WIOA. Whether you have one employee or 1,000, the WKWB can be a valuable addition to your human resource capabilities and an invaluable tool to transform your workforce to meet the changing economy.



Michael Ashcraft

Senior Area Manager

The U.S. Small Business Administration (SBA) provides America’s 30 million small business owners, including over 350,000 in Kentucky, with the right support at the right time to start, grow, or expand their business or recover the business. SBA does this through professional, confidential, no cost business counseling; small business loan programs; small business assistance with government contracting and exporting opportunities; and by small business advocacy programs, such as Small Business Week, Small Business Saturday, and “Buy Local” support.

U.S. Small Business Association

Louisville Office

502-276-6867

sba.gov

michael.ashcraft@sba.gov



The information contained in this resource guide is provided for educational informational purposes only, and should not be construed as recommendation on any matter. Inclusion within this guide does not constitute an endorsement by the City of Paducah, Greater Paducah Economic Development, or Paducah Chamber of Commerce.



