

## **Agri-Business Development Guide 2000: A Quick Desk Reference**

**Agricultural Economics — Extension No. 2000-05  
March 2000**

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## About the Project

The *Agri-business Development Guide* is a collaborative effort between the Department of Agricultural Economics and the Kentucky Small Business Development Centers (KSBDC). The Guide offers a practical approach to helping individuals wanting to start or expand their food, agriculture and natural resource-based enterprises. It provides quick, practical, easy-to-use information for the farmer entrepreneur, small business person, and for community development workers in Extension and Business. Key introductory publications are given in each section. Most information is listed via web site in order to keep information up-to-date. The focus was to provide high quality reference sites versus numerous listings. Many of the sites and references offer useful links to other resources on-line.

The goal of this project is to organize and provide practical, problem-solving oriented information for farmers, potential business owners, educators, and Extension workers. A second goal is to use the Guide as a tool in future cross-training programs with Extension agents and for future rural economic development efforts.

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## Acknowledgments:

Focus groups for the *Agri-Business Desk Reference Guide* were conducted with the following Extension area staffs: Bluegrass, Lake Cumberland, Wilderness Trail, and Lincoln Trail.

A special thanks goes to faculty and staff who contributed resources and authored sections for the guide: Dr. Patty Rai Smith, Extension Specialist in Home Based Business, Dr. Larry Jones, Extension Specialist in Agricultural Economics, Dr. Rick Durham, Consumer Horticulture Extension Specialist, Dr. Lee Meyer, Extension Specialist in Agricultural Economics, Dr. Deborah Hill, Extension Specialist in Forestry, Dr. Bob Anderson, Extension Horticulture Specialist, Krista Whitaker, Sponsored Program Development Office, Victoria Mundy, agronomy doctoral student, and Larry Swartz and Matt Ernst, Extension Associates who helped search for appropriate resources and web sites, Karen Pulliam, computer specialist for the Web site and CD development and Paul James, computer specialist for computer and CD technical expertise. Kyna Estes, research associate for TVA Rural studies for reviewing the guide.

## Disclaimer:

No special endorsement of organizations or companies is implied or intended.

**WARNING:** Some web sites to which these materials provide links for the convenience of users are not managed by the University of Kentucky. The University does not review, control or take responsibility for the content of these sites.

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## **Part I: Basic Information About Starting A Business**

## Section I: Pre-Business Start-up

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### Introduction:

The *Agri-business Development Desk Reference Guide* has two purposes: to organize information to address the unique needs of food, agriculture, and natural resource-based enterprises, and second, to provide information for helping individuals launch food, agriculture, and natural resource development enterprises in local communities.

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### WHERE ARE THE OPPORTUNITIES IN FOOD, AGRICULTURE AND NATURAL RESOURCES?

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#### . . About Kentucky Food, Agriculture and Natural Resources . .

**Kentucky Department of Agriculture** . This site covers the programs and resources available through the Kentucky Department of Agriculture. <http://www.kyagr.com>

**University of Kentucky, College of Agriculture**. Information and resources from

Kentucky's land-grant university and Cooperative Extension services. <http://www.ca.uky.edu/>

**Kentucky State University**. Kentucky's other land-grant university, this 1890 university offers information of particular interest to small farmers and aquaculture. <http://www.kysu.edu>

**Kentucky Agricultural Statistics Service**. Information about Kentucky agriculture and farming is given, including the annual Kentucky Agriculture Statistics bulletin and agri-news releases. <http://www.nass.usda.gov/ky>

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#### . . Trends and Opportunities for Food, Agriculture, and Natural Resources . .

**Government Information XChange**. This site includes information on the census, census of agriculture, economic census, regional economic information service, equal opportunity employment, and more. <http://www.govinfo.kerr.orst.edu/>

**U.S. Department of Agriculture, National Agricultural Statistics Service**. Statistical information, graphics, census of agriculture, and historical data about agriculture are given. 1-800-727-9540 information hotline. <http://www.usda.gov/nass>

**AgNic (Agriculture Network Information Center)** is a site on ag-related information and subject-matter experts and other resources available through the National Agriculture Library and the land-grant institutions. <http://www.nal.usda.gov/>

**National Association of State Departments of Agriculture** supports and promotes the American agriculture industry, while protecting consumers and the environment. <http://www.nasda.org/>

**Agri-Business Management and Outlook Online** from the University of Kentucky:  
<http://www.uky.edu/Agriculture/Agbus/>

**The Kentucky Agri-Business Review** from the University of Kentucky:  
<http://www.uky.edu/Agriculture/Agbus/kabr/kabr.html>

**Management: Practice and Research** from the University of Kentucky:  
<http://uky.edu/Agriculture/Agbus/mgmt.html>

**TVA Rural Studies** at the University of Kentucky: <http://rural.org/> They have publications at <http://www.rural.org/publications/>

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. . **Rural Communities, Small Businesses, and Agriculture and Natural Resources.** .

#### ***SMALL TOWN LIVING***

**Guide to Best Small towns in America.**  
<http://www.bestsmalltowns.com/>

**Moving to a Small Town/Small City** information. <http://www.ruralburbia.com>

#### ***GENERAL INFORMATION ABOUT RURAL BUSINESSES***

**AgriSurf** search engine  
<http://www.agrisurf.com/>

**AgEcon** Search: Provides search for agriculture economics and applied economics article abstracts. <http://agecon.lib.unm.edu>

**Rural Information Center:** provides abstracts and bibliographies.  
<http://www.nal.usda.gov/ric>

**USDA Economic Research:** provides research publications, trends, and statistics for agricultural markets and rural issues.  
<http://www.econ.ag.gov>

#### ***RURAL BUSINESS***

**Kentucky Small Business Development Centers** : has regional centers across the state to provide information and consultations.  
<http://www.ksbdc.org>

**The Small Business Development Center National Information Clearinghouse (SBDCNET) Rural Business & Industry**  
<http://sbdcnet.utsa.edu/industry.htm>

**Mountain Association for Community Economic Development (MACED)**  
<http://www.maced.org>

**Market Research Overview from Ontario (Canada) Business Connects:** Good information and ideas for rural business although written for Canadians.  
<http://www.ccr.gov.on.ca/obcon/btmrframe.htm>

**Small Town Marketing:** This web site is an advertisement for a book, but it provides insightful articles about small town business success. <http://smalltownmarketing.com>

**Farmers' Guide to the Internet** by TVA  
[http://www.rural.org/Farmers\\_Guide/](http://www.rural.org/Farmers_Guide/)

**Cooperative Extension Service of the USDA:** links to state extension programs.  
<http://www.reeusda.gov/>

**Rural and Small Town Programme:** Mt. Allison University, a Canadian site offers information about small town business and consumers. Offers publications (for purchase) about micro-enterprise.  
<http://www.mta.ca/rstp/>

#### ***NATIVE AMERICAN BUSINESS RESOURCES***

**Native American Business Alliance**  
<http://www.native-american-bus.org/>

**Native American Internet Resources**  
<http://www.hanksville.org/NAresources/>

**Native Web** <http://www.nativeweb.org/>

#### ***RURAL COMMUNITY DEVELOPMENT***

**The Kellogg Collection of Rural Community Development Resources**  
<http://www.unl.edu/kellogg>

**USDA Empowerment Zone/Enterprise Communities** <http://www.ezec.gov>

**Small Town & Rural Planning** section of the **American Planning Association**  
<http://aalto.arch.ksu.edu/jwkplan/star/starapa.htm>

**USDA Rural Development Ideas That Work**  
[http://www.rurdev.usda.gov/ideas/idea\\_menu.html](http://www.rurdev.usda.gov/ideas/idea_menu.html)

**National Rural Development Partnership**  
<http://www.rurdev.usda.gov/nrdp>

**Tennessee Valley Authority Rural Studies** <http://www.rural.org>

**Church & Social Science Information Exchange**  
<http://www.seorf.ohiou.edu/~xx042/homepage.html>

#### ***RURAL POLICY***

This section covers policy and analysis of current rural trends and policy alternatives.

**The Kentucky Long-Term Policy Research Center** <http://www.kltprc.net/>

**Southern Rural Development Center, Mississippi State**  
<http://www.ext.msstate.edu/srdc>

**Rural Policy Research Institute**  
<http://www.rupri.org>

**Center for Agriculture and Rural Development**  
<http://www.card.iastate.edu/>

**The Farm Foundation**  
<http://www.farmfoundation.org>

**Mountain Association for Community Economic Development** <http://maced.org>

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#### **. . Where to Go for Information. .**

Resources for Kentucky Food, Agriculture, and Natural Resources Enterprises

#### ***GENERAL AGRICULTURE***

**The USDA Small Farm Site.** Contains information about The Small Farm Commission, USDA small farm policies, a list of small farm links.

<http://usda.gov/oce/small/sfhome>

**Agri-Surf:** An agriculture-based search engine. <http://www.agrisurf.com/>

**Appropriate Technology Transfer for Rural Areas** provides technical assistance on sustainable agriculture, marketing alternative crops. Publications can be ordered; most are available at no cost.

<http://www.attra.org>

**Alternative Farming Systems Information Center,** a USDA site, publications on sustainable and alternative enterprises.

<http://www.nal.usda.gov/afsic/>

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## . . Specialty Agriculture & Natural Resources . .

### *AQUACULTURE*

**USDA Aquaculture** information, related web site links, state contacts for Departments of Agriculture, university, and state associations. <http://www.nal.usda.gov/afsic/afaqua.htm>

**Kentucky State University**  
<http://www.kysu.edu>

The **Kentucky Department of Agriculture** has a **Division of Horticulture / Aquaculture** and maintains a directory of producers and pay lake owners. They have recently published a strategic plan for Kentucky aquaculture.  
[http://www.kyagr.com/mkt\\_promo/hort/index.htm](http://www.kyagr.com/mkt_promo/hort/index.htm)

### *DAIRY*

The **Hometown Creamery** is a **private** web site that was developed with a USDA-SARE grant on value-added dairying. It is useful for the person exploring alternatives. Useful links to on farm-processing resources.  
<http://metalab.unc.edu/creamery/>

The **New England Cheesemaking Supply Company** web site has useful information and workshop information on cheesemaking.  
<http://www.cheesemaking.com/>

### *SMALL ANIMALS*

#### *Birds/Poultry*

The **American Ostrich Association (AOA)** provides a complete ostrich information site. It contains producer list, nutrient information and recipes, AOA membership, classified ads, and reprints of ostrich research reports.  
<http://www.ostriches.org>

Information on how to buy the **Ratite Encyclopedia**, touted as the most

complete guide on the subject.  
<http://www.ratiterecords.com>

A list of publications and reports on all types of poultry from **Oklahoma State University Extension Service**.  
<http://www.ansi.okstate.edu/EXTEN/POULTRY/>

**Heifer Project International** has educational programs to help limited resource farmers raise small animals such as pastured poultry. The Appalachian division program manager is located in Mt. Sterling, KY. <http://www.heifer.org/>

### *Goats*

The National Goat Handbook at the **University of Maryland**. Everything you always wanted to know about goats and more.

<http://www.inform.umd.edu/EdRes/Topic/AgrEnv/ndd/goat>

### *Meat Goats*

**Clemson University** provides information about meat goats.  
<http://goats.clemson.edu/>

**Boer Goat and Meat Goat Information Center**  
<http://boergoats.com/>

### *Sheep*

A large body of information on sheep; research, management, magazines articles, sheep links from **Purdue University's Sheep @ Purdue**.  
<http://ag.ansc.purdue.edu/sheep/>

The **Maryland Small Ruminant Page** contains every conceivable subject related to sheep; care, feeding, management, fencing, dogs, diseases, also many good sheep links.  
<http://intercom.net/user/sschoen/sheep.html>

The self-styled **Sheep Home Page** has some very good links and some fun stuff, too.

<http://ttsw.com/HENRYSSHEEP/SheepHomePage.html>

### **Rabbits**

**Rabbits Online** is a **private site**, but has some good links, an ARBA membership application, and a rabbit classified section.

<http://www.angelfire.com/pa2/rabbitsOnline/RO.html>

### **FORESTRY & WOOD PRODUCTS**

**Appalachian Sustainable Forestry** offers a collection of information, articles, and papers on sustainable forestry.

<http://www.uky.edu/OtherOrgs/AppalFor/high.html>

**U.S. Forest Service** information

<http://www.fs.fed.us>

**U.S. Forest Service** products service laboratory. <http://www.fpl.fs.fed.us>

**USDA Natural Resources Conservation Service** has valuable links to other sites.

<http://www.nrcs.usda.gov>

**USDA National Agroforestry Center** has a wealth of information. <http://www.unl.edu/nac>

**The Wood Mizer Company** sells sawmills and other wood manufacturing equipment. Provide useful cost comparison and marketing information.

<http://www.woodmizer.com/>

See **University of Kentucky Cooperative Extension Service Publications** for shiitake mushrooms and other forestry publications.

<http://www.ca.uky.edu/agc/pubs/pubs.htm>

**Kentucky Master Logger** web site.

<http://forestry2.ca.uky.edu/logging/kml.htm>

### **WOODLAND HERBS & MEDICINALS**

#### **Ginseng & Goldenseal**

Request materials from **Appropriate Technology Transfer for Rural Areas** (ATTRA) <http://attra.org>

**Missouri Department of Conservation** has information.

<http://www.conservation.state.mo.us/nathis/flora/fginseng/gingseng/html>

#### **Publications:**

*Sources of Goldenseal Seeds, Plants, or Roots*, No. 123, **North Carolina Cooperative Extension Service**.

<http://www.ces.ncsu.edu/depts/hort/hil/hil-123.html>

*Advances in Goldenseal Production*, No. 131, **North Carolina Cooperative Extension Service**

<http://www.ces.ncsu.edu/depts/hort/hil/hil-131.html>

*Also see forestry section.*

### **HORTICULTURE**

**University of Kentucky Horticulture** home page features related links and Extension publications

<http://www.uky.edu/Agriculture/Horticulture>

**University of Kentucky College of Agriculture** home page offers other extension publications under publications link.

<http://www.ca.uky.edu/>

This **Ohio State University** site has a search engine where you can input key words and search for related information on-line extension information from land grant universities across the United States.

<http://plantfacts.ohio-state.edu/>

The horticulture library at **Kansas state University** online.

<http://www.oznet.ksu.edu/library/>

### ***HYDROPONICS/GREENHOUSES***

From **Cornell University**, the **Controlled Environment Agriculture** web site offers a great deal about the hydroponic production of horticulture crops.

<http://www.cals.cornell.edu/dept/flori/cea/index.html>

This is a **business** web site for the company **Hydro-Gardens** which sells supplies.

<http://www.hydro-gardens.com/>

Information about capillary mat watering systems research conducted at the **University of Kentucky Department of Horticulture** is available at the **Additional Crops For Greenhouse Tobacco Growers** web page.

[http://www.uky.edu/Agriculture/HLA/anderson/raft\\_veg/home.htm](http://www.uky.edu/Agriculture/HLA/anderson/raft_veg/home.htm)

### ***FLORAL/HERBS***

**Bootstraps Guides**: guides to flower and herb growing with links to similar web sites.

<http://www.bootstraps.com>

Also see University of Kentucky, Horticulture web site for publications,

<http://www.uky.edu/Agriculture/Horticulture/extension.htm>

### ***GRAPES & VINEYARDS***

Information can be obtained from the **Grape Industry Advisory Council** and the Vineyard Assistance Program or call 270-762-4329 or fax: 270-762-3441.

<http://campus.murraystate.edu/staff/giac/vineyard.htm>

This site provides a wealth of information from the **Wine Institute**.

<http://www.wineinstitute.org>

**American Vintners Association**, 1200 G. Street NW, Suite 360, Washington, D.C. 20005, 1-800-879-4637.

<http://www.americanwineries.org>

### ***ORGANIC PRODUCTION***

The web site for **Organic Farming Research Foundation** has information and related sites. <http://www.ofrf.org>

The **Kentucky Department of Agriculture** has a organic certification program.

<http://www.kyagr.com>

### ***TURF & GRASSLANDS***

This **University of Kentucky** web site contains most of the **Agronomy Department's** lawn publications, sports turf information, and research reports related to turf. <http://www.uky.edu/Agriculture/ukturf>

### ***TOBACCO***

This site from the **University of Kentucky, Department of Agriculture Economics**, features the latest information on tobacco issues. <http://www.uky.edu/Ag/TobaccoEcon/>

### ***HORSES***

This is the web site for the **International Museum of the Horse** which features the **Kentucky Horse Park**. This site provides links to all the major horse breeds in the world, horse clubs, activities, history, etc.

<http://www.imh.org/khp/hpl.html>

### ***ALTERNATIVE EQUIPMENT, ENERGY & FARMING SYSTEMS***

#### ***Farm Equipment***

The web site is produced by the **University of Wisconsin, Biological Engineering Department, Healthy Farmers/Healthy Profits** program. The site provide tip sheets and plans for horticulture and vegetable production, berries, and dairy equipment designed for

small scale farmers. For example, plans are given for a small scale harvest cart, rolling dibble marker to a narrow pallet system. <http://www.bse.wisc.edu/HFHP>

**Lehman's Catalog** is a well-established catalog business that provides alternative farm equipment, gas powered appliances, non-electric equipment, books, hard-to-find farmstead items, etc. <http://www.lehmans.com>

### ***Solar & Wind Powered Equipment***

This is a private site for **Mr. Solar Company** that provides information, products, and services about solar, wind, and water power. <http://www.mrsolar.com>

This web site is for a private company called **PicoTurbine** offering information and products for wind machines, alternative energy, and solar. <http://picoturbine.com>

The **University of Kentucky Small-scale Agriculture Enterprise Development** web site features small equipment for hill farms. <http://www.uky.edu/Ag/AgEcon/smallscale.html>

### ***OTHER HOT TOPICS***

#### ***Agri-tourism or Eco-tourism***

Agri-tourism or Eco-tourism refers to on-farm activities that can range from roadside markets, field corn mazes, farm festivals, pay lakes, to farm bed & breakfast lodging to horse-back riding. Here are a few sites to get you started.

**The Appropriate Technology Transfer for Rural Areas** from the University of Arkansas provides information on agri-tourism and just about any agriculture question you can ask. ATTRA also does research on topics by request. <http://www.attra.org>

**Dude Ranchers' Association** web site. <http://www.duderanch.org/>

Tourism industries form the **Department of Commerce**. Articles and statistics about tourism. <http://tinnet.ita.doc.gov>

Tourism Education Library from **The Michigan State University** offers tourism education materials database by MSU Extension. <http://www.msue.msu.edu/msue/imp/>

### ***Incubator Kitchens / Certified Kitchens as Economic Development***

**Appalachian Center for Economic Networks (ACENET)**, 94 N. Columbus Rd., Athens, Ohio 4507; 614-592-3854, a community-based economic development organization that works with individuals and groups to develop value-added products. <http://www.seorf.ohiou.edu/>

**NxLevel Training Programs** from the **University of Colorado** cover incubator training to other types of economic and business development training. Excellent book and training on incubator kitchens. <http://www.nxlevel.org/>

#### ***Examples of Incubator kitchens:***

**Adirondack Kitchen Facilities** located in New York state through **Cornell University**. <http://cce.cornell.edu/clinton/kitchen/facilities.html>

**Vermont Food Venture Center** is <http://homepages.together.net/~ednu/food/> a project of the **Economic Development Council of Northern Vermont, Inc.** (<http://homepages.together.net/~edcnv/>)

A **Rural Kitchen Incubator**, Sandpoint, Idaho <http://www.keokee.com/BBC/Kitchen.html>

### *Sustainable Agriculture*

The **Center for Rural Affairs** in Nebraska provides information and serves as an advocate of family farms and related businesses. Provides research and links to other sites. <http://www.cfra.org>

This is web site for **Appropriate Technology Transfer for Rural Areas** with links to many sites. <http://www.attra.org>

This web site from the **Land Institute** in Kansas has information about sustainable agriculture and excellent links to other sites. <http://www.landinstitute.org>

This site is from the **University of Kentucky, Kentucky Leadership for Agricultural Leadership and Environmental Sustainability** (KLAES Project), a sustainable ag project and links to other sites. <http://www.uky.edu/Ag/KLAES>

### **MARKETING INFORMATION**

#### *Horticulture*

This **University of Kentucky** web site provides governmental links for marketing information for growers. <http://www.uky.edu/Ag/Horticulture/veglinks.htm>

**Today's Market Prices** is one of the most comprehensive **commercial sites** for market wholesale prices for vegetables and herbs. <http://www.todaymarket.com>

The **North Carolina Department of Agriculture and Consumer Services, Division of Marketing Market News** site is for commercial prices for produce at North Carolina's regional farmers'

markets. Also contains links to other useful sites.

<http://www.agr.state.nc.us/markets/mktnews/>

The **University of Florida's** Marketing Information System has useful information <http://gnv.ifas.ufl.edu/~MARKETING/MARKET.HTML>

The **Kentucky Department of Agriculture** web site. <http://www.kyagr.com/>

The **Kentucky Farm Bureau** provides the Kentucky Certified Roadside Farm Markets information, map, and directory. <http://www.kyfb.com>

The **Small Farm Center** provides a good source of small farm direct marketing information from the **University of California-Davis**. <http://www.sfc.ucdavis.edu>

#### *Some Fruit And Vegetable Commodity Web Sites*

California Fresh Tomatoes <http://www.tomato.org/>

National Watermelon Promotion Board <http://watermelon.org/>

Northern Nut Growers Association <http://www.icserv.com/nnga>

Virginia Apples <http://virginiaapples.org/>

Vidalia Onions <http://www.web-tec.com/onions/>

Washington Apples. <http://bestapples.com/>

Wisconsin Potato and Vegetables Growers. <http://potatowis.org>

***Livestock Marketing***

**USDA Market News**

<http://www.ams.usda.gov/marketnews.htm>

**Kentucky Department of Agriculture  
Market News and Commodity Price  
Info.** [http://www.kyagr.com/mkt\\_promo/  
marketnews.htm](http://www.kyagr.com/mkt_promo/marketnews.htm)

**University of Kentucky, Department  
of Agricultural Economics,** historical  
livestock price data.

[http://www.uky.edu/Ag/AgEcon/data/  
livestock.html](http://www.uky.edu/Ag/AgEcon/data/livestock.html)

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**. . Specialty, Commodity & Agriculture  
Leadership Groups . .**

**American Association of Equine Practitioners**  
4075 Iron Works Pike  
Lexington, KY 40511  
859-233-1968

**American Dairy Association of Kentucky**  
9201 Bunsen Parkway  
Suite 300  
Louisville, KY 40220  
800-928-6455  
502-451-3328

**American Saddlebred Horse Association**  
4093 Iron Works Pike  
Lexington, KY 40511  
859-259-2742  
fax: 859-259-1628

**Burley & Dark Leaf Tobacco Association, Inc.**  
110 Seventeenth St., NW  
Suite 505  
Washington, D.C. 20036  
202-296-6820  
Fax: 202-467-6349

**Burley Tobacco Growers Cooperative Association**  
Stemming District Tobacco Association  
620 South Broadway  
P.O. Box 860  
Lexington, KY 40587  
859-252-3561  
fax: 859-231-9804

**Central Kentucky Ornamental and Turf Association**  
P.O. Box 25148  
Lexington, KY 40524  
859-257-5582

**Central States Meat Association**  
Box 422  
Cynthiana, KY 41031  
859-234-0769

**Commodity Growers Cooperative Association**  
620 South Broadway  
Lexington, KY 40508  
859-233-7845  
<http://www.commoditygrowers.org>

**Community Bankers of Kentucky**  
756 S. First St., Suite 101  
Louisville, KY 40202-2013  
502-584-3088  
fax: 502-584-3088

**Community Farm Alliance of Kentucky**  
624 Shelby St.  
Frankfort, KY 40601  
502-223-3655  
fax: 502-223-0804

**Consolidated Farm Services Agency**  
771 Corporate Drive, Suite 100  
Lexington, KY 40503-5478  
859-224-7691  
fax: 859-223-7841

**Council for Burley Tobacco**  
3070 Harrodsburg Road  
Room 170  
Lexington, KY 40503  
859-223-7841

**Dairy Products Association of Kentucky**  
110 Tecumseh Trail  
Frankfort, KY 40601  
502-695-3677  
fax: 502-695-0253

**Eastern Dark Fired Tobacco Growers Association**  
P.O. Box 517  
Springfield, TN 37172  
615-384-4543

**Farm Credit Services of Mid-America**  
P.O. Box 34390  
Louisville, KY 40332-4390  
502-566-3718

**Forage and Grassland Foundation, Inc.**  
P.O. Box 469  
Princeton, KY 42445-0469  
270-257-9503

**Kentuckiana Greenhouse Association**  
P.O. Box 43836  
Louisville, Ky 40253-0836  
502-257-1601

**Kentucky Agricultural Council**  
700 Capitol Ave  
Frankfort, KY 40601-3492  
502-564-2611  
fax: 502-564-284.

**Kentucky Agriculture Resources  
Development Authority**  
700 Capital Ave.  
Frankfort, KY 40601-3492  
502-564-2611  
fax: 502-564-2849

**Kentucky Aquaculture Association**  
P.O. 196  
Frankfort, KY 40601  
502-227-5933  
fax: 502-227-5933

**Kentucky Artificial Breeders  
Association/Select Sires, Inc.**  
P.O. Box 22146  
Louisville, KY 40252-0146  
(502) 425-1868  
fax: (502) 425-2317

**Kentucky Association of Conservation Districts**  
663 Teton Trail  
Frankfort, KY 40601  
(502) 564-3080  
Fax: (502) 564-7484

**Kentucky Association of Equine Practitioners**  
1335 Harp Innis Road  
Lexington, KY 40541  
(859) 231-8709

**Kentucky Association of Fairs & Horse Shows**  
P.O. Box 216  
Greensburg, KY 42743-0216  
(502) 932-448  
Fax: (502) 932-3430

**Kentucky Association of Farm Business  
Analysis Groups**  
(502) 633-5513

**Kentucky Ayrshire Cattle Club**  
(859) 257-7543

**Kentucky Bankers Association**  
Waterfront Plaza, Suite 1000  
325 W. Main Street  
Louisville, KY 40202  
(502)582-2453  
Fax: (502) 584-6390

**Kentucky Basketry Association**  
(859) 873-4601

**Kentucky Beekeepers Association**  
Kentucky State University  
(502) 227-6351

**Kentucky Brown Swiss Association**  
(859) 257-7543

**Kentucky Cattlemen's Association**  
Kentucky Charolais Association  
Kentucky Gelbvieh Association  
Kentucky Limousin Breeder Association  
Kentucky Maine-Anjou Association  
Kentucky National Santa Gertrudis Association  
Kentucky Red Angus Association  
Kentucky Salers Association  
Kentucky Shorthorn Association  
Kentucky Simmental Association  
176 Pasadena Drive  
Lexington, KY 40503  
(859) 278-0899  
fax: (859) 260-2060  
<http://beef.org>

**Kentucky Chapter of American Society of  
Landscape Architectures**  
(859) 257-3485

**Kentucky Chapter of Walnut Council**  
(859)257-5994

**Kentucky Christmas Tree Growers Association**  
(859)257-7610

**Kentucky Corn Growers and Small Grain  
Growers Association**  
P.O. Box 20700  
Louisville, KY 40205-0700  
(502) 495-7700  
Fax: (502)495-5197

**Kentucky Council of Cooperatives**  
(859) 257-2996

**Kentucky Emu Association**  
**Kentucky Ratite Council**  
(502) 829-5173  
fax: (502)269-2981

**Kentucky Farm Bureau Federation**  
P.O. Box 20700  
Louisville, KY 40250-0700  
(502) 495-5000  
fax: (502) 495-7703  
<http://www.kyfb.org>

**Kentucky Feed & Grain Association**  
P.O. Box 215  
Midway, KY 40347  
(859) 254-0294  
fax: (859) 254-0294

**Kentucky Fertilizer and Agricultural  
Chemical Association, Inc.**  
512 Capitol Avenue  
Frankfort, KY 40601  
(502) 226-1122  
fax: (502) 875-1595

**Kentucky Florist Association**  
(859) 257-1601

**Kentucky Forage & Grassland Council**  
(859) 257-3144

**Kentucky Forest Industries Association**  
310 King's Daughters Dr. #7  
Frankfort, KY 40601  
(502) 875-3136  
Fax: (502) 875-0095

**Kentucky Guernsey Breeders' Association**  
(859) 257-7543

**Kentucky Hemp Growers Cooperative  
Association**  
5081 Winchester Pike  
Lexington, KY 40509  
(859) 299-0054

**Kentucky Holstein Cattle Club**  
(859) 257-7543



**Kentucky Horse Council, Inc.**

P.O. Box 11706  
Lexington, KY 40577-1706  
(859) 299-9714

**Kentucky Horticulture Council**

(859) 257-1601

**Kentucky Jersey Cattle Club**

(859) 257-7543

**Kentucky Master Farm Homemakers Guild, Inc.**

(859) 257-7775

**Kentucky National Farmers Organization**

(502)369-6080

**Kentucky Nursery and Landscape Association**

P.O. Box 4037  
Louisville, KY 40204  
(502) 429-6171  
fax: (502) 485-0001

**Kentucky Nut Growers Association**

(859) 257-5685

**Kentucky Ostrich Association**

Kentucky Ratite Council  
Kentucky Emu Association  
(502)269-2981  
fax: (502)269-2981

**Eastern Kentucky Ostriches**

<http://www.ekostrich.com/>

**American Ostrich Association**

<http://www.ostriches.org>

**Kentucky Pest Control Association**

(859) 257-2398

**Kentucky Polled Hereford Association**

(859) 744-4860

**Kentucky Pork Producers Association**

1110 Hawkins Drive  
Elizabethtown, KY 42701  
(800) 233-5293  
(502) 737-5665  
fax: (502)769-9079

**Kentucky Small Grain Growers Association**

Kentucky Corn Growers Association  
P.O. Box 20700  
Louisville, KY 40259-0700  
(800) 326-0906  
(502) 495-7700  
fax: (502) 495-5197

**Kentucky Soil and Water Conservation Commission**

663 Teton Trail  
Frankfort, KY 40601  
(502) 564-3080

**Kentucky Soybean Promotion Board**

P.O. Box 30  
Princeton, KY 42445  
(502) 365-7214  
(800) BEAN-SOY

**Kentucky Horticulture Society**

(859) 257-9503

**Kentucky Sweet Sorghum Association**

(859) 257-3975

**Kentucky Thoroughbred Association**

Kentucky Thoroughbred Owners & Breeders  
Kentucky Thoroughbred Managers Club  
4089 Iron Works Pike  
Building 301  
Lexington, KY 40511  
(859) 381-1414  
fax: (859) 233-9737

**Kentucky Poultry Federation & Kentucky Egg Council**

P.O. Box 21829  
Lexington, KY 40505-4219  
(859) 266-8375  
fax: same as above

**Kentucky Purebred Dairy Cattle Association**  
(859) 257-7543

**Kentucky Quarter Horse Association  
Kentucky Quarter Horse Youth Association**

4704 Bud Lane  
Lexington, KY 40514  
(859) 224-8313

**Kentucky Ratite Council**

Kentucky Emu Association  
Kentucky Ostrich Association  
(502) 269-9866  
fax: (502) 269-2981

**Kentucky Seed Improvement Association**

Kentucky Seedmen's Association  
P.O. 12008  
Lexington, KY 40579-2008  
(859) 281-1029  
fax: (859) 253-3119

**Kentucky Sheep & Wool Producers Association**

(859) 257-2716

**Kentucky Turfgrass Council**

(859) 257-5606

**Kentucky Vegetable Growers Association**

(859) 257-1601

**Kentucky Veterinary Medical Association**

108 Consumer Lane  
Frankfort, KY 40601  
(502) 226-5862  
(800) 552-5682

**Kentucky Vineyard Society, Inc.**

(859) 257-9503, ext. 204

**Kentucky Vocational Agricultural Teachers Association, Inc.**

(859) 257-8796

**Kentucky Wood Manufacturers Association**

P.O. Box 877  
Richmond, KY 40476  
(859) 623-7547

**Kentucky Wood Products Competitiveness Corporation**

(859) 257-8289  
<http://www.woodproduct.com/>

**Kentucky Woodland Owners Association**

(859)257-2703

**Kentucky Young Farmers Association**

State Advisor  
2024 Capitol Plaza Tower  
500 Mero Street  
Frankfort, KY 40601  
(502) 564-2890  
(859) 873-9276

**Louisville Nursery Association**

P.O. Box 99552  
Louisville, KY 40269-0052

**Dairy Farmers of America**

10411 Cogdill Road  
Knoxville, TN 37932  
(423) 675-0550  
Fax:(423) 675-0582  
<http://www.DFAMILK.com>

**Milk Marketing, Inc.**

11880 Kempersprings Drive  
Cincinnati, OH 45240-1641  
(800) 223-3062  
(513) 742-4300

**Natural Resources Conservation Service**

771 Corporate Drive, Suite 110  
Lexington, KY 40503-5479

**Ohio Valley Lumber Drying Association**  
(859) 666-2438

**Society of America Foresters**  
East Kentucky Chapter  
P.O. Box 7897  
Hazard, KY 41701  
(606) 436-8787

**South-Eastern Kentucky Agriculture  
Development Association, Inc.**  
2292 S. Hwy 27, Suite 200  
Somerset, KY 42501  
(606) 677-6180  
Fax: (606) 677-6188

**Standardbred Breeders of Kentucky, Inc.**  
Mrs. Martha Brown  
Dunroven Stud  
Newtown Pike  
Lexington, KY 40511  
(859) 254-4358

**The Garden Club of Kentucky**  
(859) 257-1601

**Thoroughbred Owners & Breeders Association, Inc.**  
P.O. Box 4367  
Lexington, KY 40544  
(859) 276-2291

**USDA Rural Development**  
771 Corporate Drive, Suite 200  
Lexington, KY 40503-5477  
(859) 224-7340

**Vegetation Management Association of Kentucky**  
Rte. 2, Box 473  
Rush, KY 41168  
(859) 327-1359

**Western Dark Fired Tobacco Growers**  
Box 1056  
Murray, KY 42071  
(270) 753-3341  
fax:(270) 753-3342

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## Section II: Getting Started

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### Introduction:

Section II covers the basics of getting started in a food, agricultural, and natural resource enterprise. A feasibility checklist is a good starting point for most enterprises. Additional information is provided on general business regulations, food safety regulations, permits, financing for an enterprise, and legal concerns surrounding labor, liability, business structure, and regulatory issues.

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## HOW DO I START DEVELOPING MY ENTERPRISE?

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### . . Small Business Administration Feasibility Checklist. .

One way to start thinking about whether or not you are ready to start your own business is to complete the Small Business Administration Feasibility Checklist, **Small Business Administration** (SBA) <http://www.sba.gov/> or contact your Kentucky Small Business Development Center, 1-888-475-SBDC or <http://www.ksbdc.org> or SBA offices in Louisville, 502-582-5971 or Somerset (see below).

### *OTHER START-UP RESOURCES*

**Kentucky Small Business Development Centers** across the state provide consultations and workshops in business planning and marketing. For more information, call 1-888-475-SBDC or write, Central Administrative Office, 225 Gatton College of Business and Economics, Lexington, KY 40506-0034, 859-257-7668; fax: 859-323-1970. <http://www.ksbdc.org>

**Kentucky Cabinet for Economic Development, Business and Entrepreneurship Development Division and Business Information Clearinghouse**, provides a resource booklet of information useful to business start-up. For more information, write 2200 Capital Plaza Tower, 500 Mero Street, Frankfort, KY 40601, 1-502-626-5932 or 1-800-626-2250.

Also under Kentucky Cabinet for Economic Development:

Existing Industry Division: 502-564-7670

International marketing: 502-564-2170

Minority Business Division: 502-564-2064

Small Business Division: 502-564-4252

<http://www.sos.state.ky.us/>

**Eastern Kentucky Economic Development Office**, P.O. Box 389, 123 South Lake Drive, Prestonsburg, KY 41653; 606-886-0169; 606-886-1462.

**The Center for Rural Development** houses state and federal agencies and staff to encourage rural economic development in the southern and eastern Kentucky. <http://centertech.com>

**Women's Enterprise Institute, Midway College**, partially sponsored by the Small Business Administration (SBA) Center, Midway College, provides consultations and workshops on small business start-ups. 859-846-5800 or email [skashar@midway.edu](mailto:skashar@midway.edu).

**Small Business Administration (SBA) office**, Center for Rural Development, Somerset, KY, <http://www.centertech.com/partners>. The SBA office in Somerset has staff members and an extensive library for business start-up research. There is also a district office in Louisville, 502-58,5971.

### *BLUEGRASS REGION*

**Bluegrass Black Business Association**, P.O. Box 2206, Lexington, KY 40505;

**Community Ventures Corporation**, 1450 N. Broadway, Lexington, KY 40505; 859-231-0261 or 859-231-0261. Does business planning with micro-loan program.

**Career Training & Resource Center**, 258 Clark Street, Lexington, KY 40507; 859-258-3140.

**Fayette County Urban Community Development Corporation**, Office of Economic Development, 200 E. Main, 12<sup>th</sup> Floor, Lexington, KY 40507; 859-258-3131.

**OTHER GOVERNMENTAL ASSISTANCE PROGRAMS**

**KY Procurement Assistance Program**, assists businesses in selling their goods or services to the federal government. 502-563-4452.

**Small Business Innovation Research**, Office of Business and Technology, Economic Development Cabinet, Capitol Plaza Tower, 500 Mero Street, Frankfort, KY 40506; 502-564-5932.

**University of Kentucky Center for Robotics & Manufacturing**, 859-257-6262.

**USEFUL WEB SITES**

The **Kentucky Cabinet for Economic Development** has various information pertaining to business and business aids. <http://www.thinkkentucky.com/>

The **Small Business Administration** web site has information on business development to financing your business. Links to SBA resources by region and state. <http://www.sba.gov/>

The **Small Business Administration (SBA) WomenOnline** web site provides ideas and other information on enterprise development. Useful section on 101 marketing ideas, business planning, loan information. <http://www.onlinewbc.org>

The **Arkansas Small Business Development Center** has useful information on business and marketing planning needs. Includes 31 most frequently asked questions, periodicals, journals, and SBA loan programs. New SmallBiz Planet features database of business articles. <http://asbdc.ualr.edu/info.htm>

The **Marketplace of Ideas** provides ideas and other resources for thinking about as you

decide on an enterprise. <http://marketplaceofideas.com/>

**Iowa State University Pappa John Center for Entrepreneurship** offers comprehensive listing of links to other sites. <http://www.public.iastate.edu/~jdhunger/EntWeb/index.htm>

The **Kauffman Center for Entrepreneurial Leadership** site. <http://www.entreworld.org/>

The **St. Louis University** web site is excellent. <http://www.slu.edu/eweb/>

**Idea Café** is a small business gathering place offering serious insights with a light touch. <http://www.IdeaCafe.com/>

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**. . Evaluating Alternative Agricultural Enterprises. .**

The **Department of Agricultural Economics, University of Kentucky** has a publication to assist farmers in evaluating alternative agricultural enterprises. <http://www.uky.edu/Ag/AgEcon>

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**. . General Business Regulations . .**

**Americans with Disabilities Act**  
Cabinet for Workforce Development  
209 St. Clair Street  
Frankfort, KY 40601  
800-372-7172  
<http://www.state.ky.us/agencies/wforce/index.htm>

**Bar Coding**  
Uniform Code Council, Inc.  
7887 Washington Village Dr., Suite 300  
Dayton, OH 4559  
937-435-3870

**Business Name**

Kentucky Secretary of State  
Corporate Division,  
Capitol Building  
P.O. 718  
Frankfort, KY 40602-0718  
502-564-2848  
<http://www.sos.state.ky.us>

**Copyrights**

U.S. Library of Congress  
James Madison Building  
Washington, D.C. 20559  
202-707-9100  
202-707-3000 (information)

**Trademark & Patents**

Patent & Trademark Office  
Arlington, VA. 22202  
703-308-4357  
703-308-9000  
<http://www.uspto.gov>

**Secretary of State**

Capitol Bldg.  
Frankfort, KY 40601  
502-564-2848  
<http://www.sos.state.ky.us>

**Immigration and Naturalization Service (INS)**

Snyder Building, 601 West Broadway  
Louisville, KY 40202  
502-582-6375

**Forms Hotline**

1-800-870-3676

**Employer Hotline**

1-800-357-2099

**State Taxes & Social Security**

Kentucky Revenue Cabinet  
P.O. Box 1302  
Frankfort, Ky 40602  
502-564-8139  
<http://www.state.ky.us/agencies/revenue/revhome.htm>

**State Unemployment**

Division for Unemployment Insurance  
Tax Status & Accounting Branch  
P.O. Box 948  
Frankfort, KY 40602-0948  
502-564-2272

**Workers Compensation**

Department of Worker's Claims  
Perimeter Park West  
Building C  
Frankfort, KY 40601  
502-564-5550  
<http://www.state.ky.us/agencies/labor/wrkclaim.htm>

**INTERNATIONAL & EXPORT****International Trade**

U.S. Department of Commerce  
Louisville Export Center  
Snyder Building,  
601 West Broadway  
Louisville, KY 40202  
502-582-5066

Cabinet for Economic Development  
2300 Capitol Plaza Tower  
500 Mero Street  
Frankfort, KY 40601  
502-564-7140  
<http://www.edc.state.ky.us/kyedc/intltrad.html>

**Export Center**

The Center for Rural Development  
2292 U.S. Hwy 27  
Somerset, KY 42501  
606-677-6160  
<http://www.centertech.com>

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**. . Permits & Licenses . .**

**One-Stop Business Licensing** is intended to help you identify the state licenses that your new business will need in Kentucky.  
<http://www.sos.state.ky.us/onestop/>

**Kentucky Secretary of State** office has filing forms and links to One-Stop Business Licensing web site. <http://www.sos.state.ky.us/>

The **Kentucky Cooperative Extension Service, Family and Consumer Sciences Resources for Agents** page has an excellent publication that summarize regulations for home-based and small businesses.  
<http://www.ca.uky.edu/agcollege/fcs/resource/index.htm>

**Kentucky Alcohol Beverage Control Board**  
430 West Muhammad Ali Blvd.  
Louisville, KY 40202

**Department of Human Resources, Licenses, and Regulations**  
908 West Broadway, Rm 818  
Louisville, KY 40202  
502-595-4079

**Division of Business and Entrepreneurship Development**  
**Cabinet for Economic Development**  
Frankfort, KY 40601  
502-564-4252, ext. 4202  
1-800-626-2250  
<http://www.edc.state.ky.us/kyedc/biztech.html>



**. . Environmental and Safety Regulations . .**

**One Stop Environment**  
Office of Commissioner  
Department for Environmental Protection  
14 Reilly Rd.  
Frankfort, Ky 40601  
(502) 564-2150  
<http://www.nr.state.ky.us/nrepc/dep/dep2.htm>

**Business Environmental Assistance Program (BEAP)**  
University of Kentucky  
227 CM Gatton Business & Economics Bldg.  
Lexington, KY 40506-0034  
(859) 257-1131  
Fax: 606-323-1907

**Occupational Safety & Health**  
Kentucky Labor Cabinet  
Occupational Safety & Health  
1047 U.S. 127 South  
Frankfort, KY 40601  
502-564-6895

***FOOD SAFETY AND REGULATIONS***

For local, state, and federal food safety regulations, food labeling guidelines, certified kitchen guidelines, contact your local health department or the state office, Health Program Administrator, **Food Safety Branch, Department for Public Health Protection and Safety, Kentucky Cabinet for Health Services**, 275 East Main Street, HS2- E-C, Health Services Bldg., Frankfort, KY 40621, 502-564-7181; Fax: 502-564-7181. email: [gdelius@mail.state.ky.us](mailto:gdelius@mail.state.ky.us)

Also see, Kentucky Cooperative Extension Service, Family and Consumer Sciences Program publications under home-based business on selling food products,  
<http://www.ca.uky.edu/agcollege/fcs/resource/index.htm>

The **Hazard Analysis and Critical Control Point** includes Internet listing of sources related to **HACCP** and food safety including animal and plant health inspections, FDA to veterinary regulations.

<http://www.cvm.uiuc.edu/HACCP/Symposium/TITLE.HTM>



**. . Figuring Compliance Costs For Regulations . .**

For information on figuring compliance costs for regulations, see **Small Business Administration** web site for publications, <http://www.sba.gov/>, or appropriate agencies.

Contact your local **Small Business Development Center** staff to assist you in figuring compliance costs for regulations. 1-888-475-SBDC. <http://www.ksbdc.org/>



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## HOW DO I FUND OR FINANCE MY ENTERPRISE?

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### . . General Funding and Financing an Enterprise. .

The **Kentucky Small Business Development Centers** can give you information on loans and financing, <http://www.ksbdc.org/>

See **Small Business Administration (SBA)** Web site for publications, <http://www.sba.gov/>

*Also see general business start-up section and below.*

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### . . Grants Funding/ Financing Resources. .

#### GENERAL

The **University of Kentucky has the Sponsored Program Development Center** which helps identify funding and grant resources and support in the grant writing and administrative process.

<http://www.rgs.uky.edu/spd/home.htm>

The **Foundation Center** provides information about grant sources, an on-line grant writing course, and other quick links.

<http://www.foundationcenter.org/>

**IANWEB Resources - Grant Opportunities**

<http://www.pitt.edu/~ian/resource/grants.htm>

**Pitsco Technology Education Website**

<http://www.pitsco.com/>

The **Aspen Institute** has a wealth of information related to rural economic development including micro-loan, grant programs, and individual development accounts. <http://www.aspeninstitute.org>

**FEDIX** offers information and access to free federal grant searches for education and research by agency, subject, and specific interests groups such as .GrantsWeb (Society of Research Administrators' site).

<http://www.fie.com/>

#### EDUCATION SITES

**Apple Education Worldwide** - America's K-12 <http://www.apple.com/education/>

**Education World**

<http://www.education-world.com/>

**K-12 World** <http://www.k-12world.com/>

**NASA k-12 Internet Initiative**

<http://quest.arc.nasa.gov/top/grants.html>

#### U.S. GOVERNMENT FUNDING INFORMATION

**The Catalog of Federal Assistance** on-line. <http://www.cfda.gov/>

**The Appropriate Technology Transfer for Rural Areas (ATTRA)** has on-line comprehensive guide with descriptions of grants in "A Guide to USDA and Other Federal Resources for Sustainable Agriculture and Forestry Enterprises. Most grants listed have web site descriptions and on-line forms.

<http://www.attra.org>

This **USDA** site provides you a link to government grants and programs.

<http://www.reeusda.gov>

**National Endowment for the Arts**

<http://arts.endow.gov/Guide/>

**National Endowment for the Humanities**

<http://www.neh.fed.us>

**National Institutes of Health**

<http://www.nih.gov/>



**National Science Foundation**

<http://www.nsf.gov/>

**U.S. Department of Education**

<http://www.ed.gov/>

**GRANTS**

**State**

Many state agencies have funding programs for special projects which may vary with funding cycles. Let appropriate agencies know what you are doing and develop a short concise written plan for your project. The following listing is subject to change due to funding.

**Commonwealth of Kentucky**

<http://www.state.ky.us/>

**Kentucky Department of Education**

<http://www.kde.state.ky.us/>

**Kentucky Department of Agriculture Value-Added Grants (1999)**

. Contact Kentucky Department of Agriculture, grants were made up to \$400,000 per division value-added area. No announcement so for 2000 year.

<http://www.kyagr.com>

**Farm Safety Grants**, educational program grants up to \$500 per year per county. Kentucky Department of Agriculture, <http://www.kyagr.com>. U.K. Ag Engineering Department makes announcement via e-mail or contact [lpiercy@ca.uky.edu](mailto:lpiercy@ca.uky.edu)

**FFA/4-H Program Enhancement grants**

. Grants given to 4-H or FFA programs, up to \$3,000 per year for programs and projects. Require 50/50 match. Contact the Kentucky Department of Agriculture

<http://www.kyagr.com/>

**Kentucky Waterways Nonpoint Source Education Outreach Mini-Grant Program**

offers \$2,000 to \$5,000 for nonpoint water pollution education programs. For application and more information call 502-524-1774 or email [stella@scrtc.blue.net](mailto:stella@scrtc.blue.net)

<http://www.members.iglou.com/kwanews/kwamini.htm>

**Commodity Growers Cooperative**

provides information on programs, some small grants and other assistance in agricultural diversification of tobacco dependent counties in Kentucky.

<http://www.commoditygrowers.org>

**Kentucky Vineyard Establishment Program**

. State funded cost-share program up to \$1,500 per acre for establishing table and/or processing grapes. 502-762-3441 or

<http://campus.murraystate.edu/staff/giac/vineyard.htm>

**Farm Improvement Fund**

. Grants given to farmers to make farm improvements. Status unknown for 2000 year. Contact your local Farm Bureau membership office or the Kentucky Farm Bureau.

<http://www.kyfb.org>

**Extension Service Program Grants**

(University of Kentucky Extension Workers only) Contact your area program director or the training and staff development office for applications.

**Agriculture Alumni Mini-Grants**

, granted by U.K. Ag Alumni Association annually. Must be a member. Grants can be used for study or educational programs.

**Barnhart Fund**

, awarded annually up to \$2,000; open to anyone, given for study or educational program enhancement.

**Extension Program Enhancement Grants**, up to \$5,000 for educational program enhancement.

**Epsilon Sigma Phi**, given annually for study or travel. Must be a member. Amount awarded varies from year to year.

**National Epsilon Sigma Phi scholarships**, given annually for study or travel. Must be a member.

**Farm Foundation Scholarships** are awarded to Extension employees for graduate study in extension administration and the social sciences. The maximum grant is \$5,000 and can be used over one semester or academic year. Applications are available from the Farm Foundation, 1211 West 22<sup>nd</sup> Street, Suite 216, Oak Brook, Illinois 60523, 630-571-9393. <http://www.farmfoundation.org>

### **Federal Grants**

*See general funding sources listing.*

**SARE Producer Grant Program.** Contact the Southern Agriculture and Research Education program for farmer and farmer-led groups grants for up to \$10,000. <http://www.griffin.peachnet.edu/sare/>

**SUNEI Grants.** SUNEI Grants resources from USDA-CSREES National Environmental Initiative. This site lists grants related to agriculture and natural resources, educational information from Earth Day resources to other programs, and provides links to other environmental web sites. <http://www.agr.edu/users/escop/sunei/homepage.htm>

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### **. . Options and Sources of Funding . .**

**Financing and Venture Capital.** Remember to check your **local sources** of funding such as your local bank, Economic Development Foundation, Chamber of Commerce, or local Area Development Districts.

**General Kentucky Financial Assistance Commonwealth Small Business Development Corporation**, 502-564-4320.

**Kentucky Agricultural Finance Corporation**, 502-564-2924.

**Kentucky Department of Financial Assistance**, 502-564-4554.

**Kentucky Investment Capital Network**, 502-564-2064.

**Kentucky Rural Development Authority**, 502-564-7670.

### **OTHER RESOURCES FOR INFORMATION ABOUT FINANCING AND OTHER INFORMATION:**

**Kentucky Chamber of Commerce**, 464 Chenault Road, P.O. Box 817, Frankfort, KY 40602. 502-695-4700.

**Kentucky Small Business Investment Companies Louisville - Equal Opportunity Finance, Inc.**, 502-423-1943.

### **Kentucky Certified Development Companies:**

Ashland - **Economic Development Corporation of Boyd & Greenup Counties**, 606-423-1943

Bowling Green - **Barren River Development Council**, 270-561-1491.

Florence - **Northern Kentucky Area Development District, Inc.** 859-283-1885.

Frankfort - **Commonwealth Small Business Development Corp.**,  
502-564-4554.

Hopkinsville - **Pennyrile Area Development District, Inc.**  
270-886-9484.

Lexington - **Urban County Community Development Corp.** 502-258-3131.

Louisville - **Metropolitan Capital Access Corporation**, 502-574-3051.

Mayfield - **Purchase Area Development District**,  
270-247-7171.

Mayfield, KY 42066  
phone: 270-247-7171

**Louisville Central Development Corporation**  
1015 West Chestnut  
Louisville, KY 40203  
502-589-1173

**Kentucky Highlands Investment Corporation**  
P.O. Box 1738  
London, KY 40743  
606-864-5175

#### *GENERAL FINANCING AND CAPITAL*

The **Mountain Association for Community Economic Development** has excellent web site. <http://www.maced.org>

**Accel Partners** provides advice for entrepreneurs seeking venture capital, from a firm working in the information technology and healthcare industries. <http://www.accel.com/>

**Solutions, Inc.** provides links to sources of venture capital, commercial banks, entrepreneurial resources and more. <http://financehub.com/>

**VentureOne Investment** research firm helps facilitate communications between promising new companies and members of the venture capital community. <http://www.VentureOne.com/>

**The Rural Community Assistance Program** gives information about grants or financing for rural development. <http://www.rcac.org/>

#### **Kentucky Programs**

*SBA Loan Sources*

7(M) Micro-loans

**Purchase ADD, Inc.**  
P.O. Box 588

*For more information about SBA loan programs, contact the SBA offices in Kentucky or KSBDC offices.*

**7(M) Micro-loan Program**  
**Community Ventures Corporation**  
1450 North Broadway  
Lexington, KY 40505  
859-231-0054

**Preferred Lender**  
**Fifth Third Bank**  
401 South Avenue  
Louisville, KY 40202  
502-562-5523

**Bank First National**  
10401 Linn Station Road  
Suite 135C  
Louisville, KY 40223  
502-326-0701

**PNC Bank Kentucky, Inc.**  
Citizens Plaza, 5<sup>th</sup> Floor  
Louisville, KY 40296  
505-581-2916

**National City Bank**  
P.O. Box 3600  
Louisville, KY 4023-6000  
502-581-7971

**The Money Store Investment Corporation**

4350 Brownsboro Road, Suite 110  
Louisville, KY 40207  
502-893-4596

**Fifth Third Bank of Northern Kentucky**

8100 Burlington Pike  
Florence, Ky 4145-1212  
859-283-8516

**The Vine Street Trust Company**

360 Vine Street  
Lexington, KY 40507  
859-281-2120

**USDA Rural Development Loans**

*For more information, contact the Kentucky USDA Rural Development office, 771 Corporate Drive, Suite 200, Lexington, KY 40503, 606-224-7300.*  
<http://rurdev.usda.gov/ky>

Loans cover rural housing services, community facilities & programs, farm labor housing, self-help housing, water & sewer, unemployment.

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**WHAT ARE MY POTENTIAL LEGAL CONCERNS?**

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**. . Labor Issues . .**

**GENERAL**

The **Bureau of Labor Statistics** includes data, surveys, programs, news releases, economic outlooks, publications and research, regional information, other Bureau of Labor web pages, K-12 resources for educational programs, contact information. Of special interest is the site, US Economy at a glance.  
<http://stats.bls.gov/>

**MIGRANT LABOR**

The **Migrant Farm Labor Employment Guidelines** site provides basic information on employing migrant labor and has links to I-9 forms and others sources of information. Information is updated by the **University of Kentucky** Rural Sociology Department.  
<http://www.uky.edu/Ag/AgPrograms/Migrant>

**USDA** has some information on the H2-A guest worker program and worker protection standards.  
<http://www.usda.gov/agency/oce/oce/labor-affairs/affairs.htm>

The **Kentucky Department of Agriculture** also has information.  
<http://www.kyagr.com/>

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**. . Liability Issues . .**

The **Small Business Development Administration** has publications on topic. Also has self-study, on-line business planning course.  
<http://www.sba.gov/>

**Texas A & M** has useful materials.  
<http://agecon.tamu.edu/>

The **Mountain Association for Community Economic Development** has information links.  
<http://www.maced.org>

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**. . Business Structures . .**

The **Kentucky Business Clearinghouse**, has a business resource guide that describes business structures, <http://www.state.ky.us/edu/bic.htm> or request a free copy at 1-800-626-2250.

The **Small Business Administration** has information, <http://www.sba.gov/>

**Nolo.Com Self-Help Law Center** has business structure information. <http://nolo.com>

*See general business start-up section for more sources.*

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**. . General Legal Information. .**

**Nolo.Com Self-Help Law Center** has general self-help information about legal issues from business structures to estate planning: <http://nolo.com>

**Farmers' Legal Action** group provides information related to legal issues in agriculture, including summaries of federal agricultural legal cases, Farmer's Guide to Disaster Assistance, and other news updates. <http://flaginc.org>

**AgricultureLaw.Com**, a company web site that has everything from ag financing to business set-up. <http://www.agriculturelaw.com/>

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**. . Consumer Advocacy Information. .**

**Better Business Bureau** informational web site contains consumer alerts and other useful information. <http://www.bbb.org>

**The Consumer Information Center** has a wealth of consumer publications. Request a free printed catalog or view selection of publications on-line. Center has publications on topics ranging from how to start a business to retirement to travel. <http://www.pueblo.gsa.gov/>

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### Section III. Business Plan Development Resources

**Contents:**

Where Do I Go for Assistance? . . . . .	25
* Business Planning . . . . .	25
* Market Planning and Development . . . . .	26
* Advertising and Promotion . . . . .	26
* Business Applications & Other Resources . . . . .	25

**Introduction:**

Section III covers where to go for assistance in planning your business and how to organize the information needed to develop a business plan.

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#### WHERE DO I GO FOR ASSISTANCE?

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**. . Business Planning . .**

The **Small Business Administration (SBA)** web site has on-line business planning course, publications, and many other links. <http://www.sba.gov/>

The **Mountain Association for Community Economic Development** has a First Stop Business site that links to self-study sites for business planning. <http://www.maced.org>

The **Kentucky Small Business Development Centers** have offices across the state to provide assistance in business planning. <http://www.KSBDC.org>

The **SBA One-Stop Capitol Shop** is located in Somerset, KY serves southern and eastern Kentucky. <http://www.centertech.com/partners>

**SBA District Office** is located in Louisville, 600 Dr. Martin Luther King Blvd, Louisville, Ky 40202; 502-582-5971.

**Women's Enterprise Institute**, partially funded by US SBA Office for Women's Business Ownership, is located at Midway College, Midway, KY, 859-846-5800. Or email [skashar@midway.edu](mailto:skashar@midway.edu)

The **Business Resource Center** has current topics on running a business.

<http://www.morebusiness.com>

The **Business Hotline Online** contains an outline for a business plan. Includes tips and articles on business. <http://www.bizhotline.com>

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## . . Market Planning and Development . .

The **Market Place of Ideas** is geared to agriculture business.

<http://www.marketplaceofideas.com/>

The **Arkansas Small Business Development Center** has useful information.

<http://www.asbdc.uarl.edu/>

The **Small Business Administration (SBA) WomenOnline** site provides everything you need to know about starting a business. See 101+ marketing ideas section. <http://www.onlinewbc.org>

The **Mountain Association for Community and Economic Development** has a web link for product branding and other information.

<http://www.maced.org>

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## . . Advertising and Promotion . .

### *WEB PAGE DESIGN*

Design your own web page on-line at the **KDA WebPage Builder** by selecting a web template and entering information.

<http://www.kyagr.com/buyky/webbuild/index.htm>

**Jade River Designs** offers web marketing advice, marketing books, glossary of Internet terms. <http://www.jaderiver.com>

**WebMarketing Information Center** gives information about setting up shop on the web, gives cost estimates for web site development and useful links.

<http://www.wilsonweb.com/webmarket>

**Website Promoters Resource Company** offers easily understood information and links on web marketing and promotion.

<http://www.wprc.com>

**Emarketer** provides e-marketing information.

<http://www.emarketer.com>

**Clickz.com** gives emarketing trends and news. <http://www.clickz.com/>

**Cyberatlas** provides Internet commerce information. <http://www.cyberatlas.com>

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## . . Business Applications & Other Resources . .

The **Thomas Register** provides a listing of manufacturers for the U.S. search by company, product, or brand. Service is free but you must register. <http://www.thomasregister.com/>

The **Thomas Food Industry Register** is a comprehensive buying guide for food industry professionals. <http://www.tfir.com>

The **American Express Small Business Exchange** site includes a small business exchange for small business advice, news, and classifieds.

<http://americanexpress.com/smallbusiness>

### *ENTERPRISE BUDGETS AND COMPUTER SOFTWARE*

University of Kentucky, College of Agriculture, **Agricultural Economics**.

[http://www.uky.edu/Ag/AgEcon/pubs\\_and\\_data.html](http://www.uky.edu/Ag/AgEcon/pubs_and_data.html)

## Section IV: Managing Risk

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* Risk Management . . . . .	27
* Insurance . . . . .	27
* Estate Planning . . . . .	27
* Retirement Planning . . . . .	27
* Financial Crisis . . . . .	28

### Introduction

Section IV provides information on where to go for information about managing risk.

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### WHAT CAN I DO PROTECT MY ENTERPRISE?

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#### . . Risk Management . .

**University of Kentucky**, College of Agriculture, **Agricultural Economics**. Publications page.  
[http://www.uky.edu/Ag/AgEconpubs\\_and\\_data.html](http://www.uky.edu/Ag/AgEconpubs_and_data.html).

**Kentucky Cooperative Extension** programs in **Family and Consumer Sciences**.  
<http://www.ca.uky.edu/agcollege/fcs/>

**Texas A & M Department of Agricultural Economics** provides a range of materials for risk management to record-keeping tools.  
<http://agecon.tamu.edu/>

**Texas Tech University Department of Agricultural and Applied Economics** has information on risk management and farm management on their **Research** page,  
<http://www.aeco.ttu.edu/Research/research.htm>  
and their **Links** page,  
<http://www.aeco.ttu.edu/Links/index.htm>

**Iowa State University Department of Economics** site provides general economic principles to agriculture risk management.  
<http://www.econ.iastate.edu/>

The **Small Business Administration** has publications on risk. <http://www.sba.gov/>

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#### . . Insurance . .

The **Health Care Financing Administration** (HCFA), the federal agency that administers the medicare and medicaid healthcare insurance program, has an excellent web site.  
<http://www.hcfa.gov>

**Kentucky Cooperative Extension** programs in **Family and Consumer Sciences** programs has leaflets on insurance.  
<http://www.ca.uky.edu/agcollege/fcs/>

*Also see risk management section.*

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#### . . Estate Planning . .

A series of publications and workshops are available from the **Kentucky Cooperative Extension Service, Family and Consumer Sciences Program**.  
<http://www.ca.uky.edu/agcollege/fcs/>

*Also see risk management section.*

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#### . . Retirement Planning . .

A series of publications and workshops are available from the **Kentucky Cooperative Extension Service, Family and Consumer Sciences Program**.  
<http://www.ca.uky.edu/agcollege/fcs/>

The **Association of Retired Persons** (AARP) provides publications and information related to retirement and financial planning. Resources and ideas can be found at: <http://aarp.org/programs/>

Also see risk management section for information on retirement planning and farming.

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**. . Financial Crisis . .**

**Artists and Crafter’s Crisis Resources CERF** (Craft Emergency Relief) provides assistance to artists and crafters in crisis. P.O. Box 838, Montpelier, Vermont 05601; 802-229-2306.

**FARM CRISIS INFORMATION**

The **Cooperative Extension Research and Education Service** “Headline News” site.  
<http://www.reeusda.gov/1700/whatnew/crises.htm>

**University of Kentucky, Agricultural Economics Hot Topics** page covers items of current interest to agricultural community such as drought and tobacco settlement program, farm crisis.  
<http://www.uky.edu/Ag/AgEcon/hot.html>

Two publications on emotional distress are available from the **College of Agriculture**, College of **Family and Consumer Sciences** web page **Resources for Agents** under the heading of Farm Crisis Information. The publications deal with depression and suicide.  
<http://www.ca.uky.edu/agcollege/fcs/resource/index.htm>

**Farmer’s Legal Action**, Inc. provides the *Farmer’s Guide to Disaster Assistance* information, summary of federal agriculture law cases, and other information.  
<http://flaginc.org>

**Purdue University** national site for **Agrability**, a program for disabled farmers and to assist farmers return to farming.  
<http://abe.ecn.purdue.edu/ABE/Extension/BNG/agrabilityproject.html>

**Kentucky Agrability** is listed under this site.  
<http://www.uky.edu/Agriculture/AgPrograms/AgrAbility/>

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## Section V: Getting Organized

**Contents:**

What Do I Need to Organize My Enterprise Records? . . . . .	28
* Tools and strategies for Record-Keeping . . . . .	28
* Record-Keeping . . . . .	29
* Budgeting . . . . .	29
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* Business Analysis . . . . .	29

**Introduction**

Section V covers tools and strategies for organizing records for record-keeping and analysis.

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### *WHAT DO I NEED TO ORGANIZE MY ENTERPRISE RECORDS?*

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**. . Tools and Strategies for Record-Keeping . .**

The **Small Business Administration** (SBA) web site has excellent information on record-keeping, budgeting, tax planning, and business analysis, etc. <http://www.sba.gov>

**MACED** has excellent section on tools from record-keeping to taxes. <http://www.maced.org>

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## . . Record-Keeping . .

The **Small Business Administration** (SBA) web site has excellent information on record-keeping, budgeting, tax planning, and business analysis, etc. <http://www.sba.gov>

For farm record-keeping, see the **University of Kentucky Agricultural Economics Extension** page, <http://www.uky.edu/Ag/AgEcon/extension.html>

*Also see General Business Resources section.*

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## . . Budgeting . .

### **GENERAL FINANCES/BUDGETING**

The **Alderson-Broadus College Financial Aid WebSite** is a general web site on financial information useful to teachers, resource center staff and others. <http://www.ab.edu/finaid>

*Also see SBA or University of Kentucky sites.*

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## . . Taxes . .

The **Internal Revenue Service** provides information on IRS tax information and services and electronic publications.

1-800-829-1040. <http://www.irs.gov>

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The **Essential Links Taxes** page provides an organized guide to more 100 sites from AARP to Yahoo finance.

<http://www.el.com/elinks/taxes>

The **Tax and Accounting Sites Directory** is a comprehensive index of Web-based tax and accounting resources. It is designed to be a starting point for people who are searching for tax and accounting information and services. The site is maintained by Dennis Schmidt, a Professor of Accounting at the University of Northern Iowa..

<http://www.taxsites.com>

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## . . Business Analysis . .

The **Small Business Administration** (SBA) web site has good business analysis tools:

<http://www.sba.gov>

See the **University of Kentucky, Department of Agricultural Economics Extension** pages for information on tools

<http://www.uky.edu/Ag/AgEcon/extension.html>

and the **Farm Business Analysis Program**

<http://www.uky.edu/Ag/AgEcon/farmmgmt.html>

The **Texas A & M Department of Agricultural Economics** has good farm business analysis tools. <http://agecon.tamu.edu/>

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## **Part II: Other Resources**

## Section I: Quick Key Resources

There are several key resources helpful to new and existing business owners.

**Kentucky Small Business Development Centers.** A list of centers and staff can be found at <http://www.ksbdc.org>

**University of Kentucky.** A web site for county offices and departments within the **College of Agriculture** is <http://www.ca.uky.edu/>

**Small Business Development Administration.** Their web site will take you to a directory of SBA's across the country and the agency's resources. <http://www.sba.gov/>

**Mountain Association for Community and Economic Development** <http://www.maced.org/>

**The Center for Rural Development** houses state and federal agencies and resources to assist rural economic development in southern and eastern Kentucky.  
<http://www.centernet.com/partners>

**The Kentucky Department of Agriculture :**  
<http://www.kyagr.com>

**U.S. Department of Agriculture.**  
<http://www.usda.gov>

**Kentucky Government:** <http://sos.state.ky.us>

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## Section II: Educational Resources

**The Kentucky Small Business Development Centers** offer training programs at their different locations on how to start a business to e-commerce to financing or by request. Contact their offices for latest schedule of classes.  
<http://www.ksbdc.org>

The **Department of Agricultural Economics** at the **University of Kentucky** has the following on-going programs, check their web site, <http://www.uky.edu/Ag/AgEcon> for more information.

- \* *Center for Cooperative Development*
- \* *Farm Management Training for FSA Borrowers,*  
<http://www.uky.edu/Ag/AgEcon/fmhawksp.html>
- \* *Sustainable Dairy Systems,*  
<http://www.uky.edu/Ag/AgEcon/sdsm.html>
- \* *Kentucky Farm Business Management (KFBM) Program,*  
<http://www.uky.edu/Ag/AgEcon/farmmgmt.html>

- \* *Management First*
- \* *Computerized Farm Record-Keeping*
- \* *Farmer Entrepreneurship Development Program*
- \* *Beef Integrated Resource Management,*  
<http://www.uky.edu/Ag/AgEcon/beefim.html>
- \* *Agri-Business Desk Reference Guide*  
<http://www.uky.edu/Ag/AgEcon/agbizguide.html>
- \* *Agribusiness Management and Outlook Online,*  
<http://www.uky.edu/Agriculture/Agbus/>
- \* *American Private Enterprise Program (Youth),*  
<http://www.uky.edu/Ag/AgEcon/apes.html>

**The Kentucky Cooperative Extension Service, Family and Consumer Sciences Program,** has programs in family budgeting and record-keeping, financial planning, retirement, estate planning, and home-based business development and more. See their web site:  
<http://www.ca.uky.edu/agcollege/fcs/>

**The Kentucky Cooperative Extension Service, 4-H/ Youth Development program** has numerous youth development education programs including:

- \* *Getting Down to Business, A Curriculum for Introducing Youth to Entrepreneurship*
- \* *Workforce Development Skills Series*
- \* *American Private Enterprise Program*  
<http://www.uky.edu/Ag/AgEcon/apes.html>

For a complete listing see the **University of Kentucky College of Agriculture Web Site** at <http://www.ca.uky.edu>. (Click on organizations.)

The **Kentucky Cooperative Extension Service** also offers the **Kentucky Economic Expansion and Retention Program** for local communities by request. For more information, see the **Rural Sociology** department extension programs. <http://www.uky.edu/Ag/Sociology/>

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### Section III: CASE STUDIES

Under construction.

*Additional information about the Agri-business Development Guide and Project may be found on the World Wide Web at the Small-scale Agriculture Enterprise Development Web Site:*

*<http://www.uky.edu/Ag/AgEcon/smallscale.html>*