

# Commercial & Industrial Financing

**Energy Project Assessment Districts (EPAD):** EPADs can help promote economic development by helping businesses manage their energy costs and meet sustainability goals by providing low cost financing for energy projects. Several communities have already passed EPAD ordinances (as of October 2016): Bowling Green, Covington, Bellevue, Greensburg, Greenville, Owensboro, Lexington and Louisville.

For more information in EPAD, visit [Energize Kentucky](#) and the [EPAD Kentucky Frequently Asked Questions](#)

**Industrial Revenue Bonds (IRBs):** Provides capital specifically for industrial improvement projects, with a set-aside specifically for energy efficiency project. IRBs are municipal debt securities issued by a government agency on behalf of a private sector company and intended to build or acquire factories or other heavy equipment and tools.

For more information, visit [Just the Facts: IRBs](#). The [Bond Allocation Committee](#) page provides links to IRB statutes, regulations, and funding amounts. Contact Information: Office of Financial Management in the Finance and Administration Cabinet at 502-564-2924.

## Specific Financing Resources:

[Kentucky Small Business Development Center](#): Whether starting or growing your business access to capital is critical. The Kentucky Small Business Development Center provides a variety of services to help you obtain funding for your business.

[Kentucky Angel Investors](#): The Kentucky Angels bring new ventures and investors together across the Commonwealth.

[KY Innovation](#): KY Innovation targets resources to support startups, traditional small businesses and innovation-driven entrepreneurs across the business life-span with the aim of dramatically improving Kentucky's entrepreneurship ecosystem and increase significantly the number of new company startups annually.

[Governor's Office of Agricultural Policy On Farm Energy Program](#): The KADF On-Farm Energy Efficiency Incentives Program provides incentives for Kentucky farm families to increase the energy efficiency of existing equipment or facilities.

[MACED Energy Efficient Enterprise Loan Program](#): Loans for small and mid-sized businesses, nonprofits, schools and municipalities to improve energy efficiency. Note: This program is available only in select counties of Eastern Kentucky.

[Rural Energy for America Program](#): Renewable Energy Systems & Energy Efficiency Improvement Loans & Grants

[Energy grants at Grants.gov](#): Search energy related grants.

