Amanda Ralston, President of Verbal Behavior Consulting, founded her business in January 2007. Her vision was to assist families of autistic children as well as children with developmental handicaps ranging from language delays to problem behavior in learning strategies for better nurturing the affected family member.

By January 2015, Ms. Ralston has grown her business through direct work with families, schools, and community agencies. She recognized the various needs within her constituents and decided to expand the scope of her practice by providing in-home parent and caregiver training for custom treatment. Ralston was able to accomplish this expansion utilizing the SBA 504 loan, which allowed her to purchase the building that she was leasing, doubling the business’s occupied space and renovating the clinic to meet the needs of clients, including special noise and safety considerations.

504 loans have added 17,075 jobs to the KY economy

$471 million in financing to help KY small businesses

833 entrepreneurs in KY have benefited from program

A Sample of KY 504 Borrowers

Tinker’s Cake Shop
Walk-in-Closet
Bio Pharma Logistics
Louisville Gymnastics

Source: U.S. Small Business Administration

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Since its incorporation in 1919, Atlantic India Rubber Company has been producing rubber products for businesses across the nation. Today, the Eastern Kentucky manufacturer sells its parts worldwide. But the company didn’t begin in Johnson County, Kentucky. A previous owner relocated the business from Ohio to Hager Hill, Kentucky in 2003 and hired Irene and David Morris to oversee the day-to-day operations of the facility and service its accounts with John Deere, GE, Fastenal and Moroso.

When the former owner announced his retirement in 2009, the Morrices decided to take their combined 45 years in the business and seven years of management experience in the company and look for ways to keep the business running successfully. Irene and Jackson were ready to put their knowledge to work for themselves by investing in the business and keeping the rubber manufacturer and its value in Johnson County. They were able to accomplish this with an SBA 504 loan.

“If not for the diligence and hard work by SKED (an SBA 504 lender) in securing the SBA portion of our loan, I really doubt we would have been able to purchase the company,” said Irene. “SKED and MACED, in a joint effort, handled all the filing and paperwork necessary to secure the financing that allowed us to become the owners and keep our business in Kentucky.” Now five years later, the Morrices have proven they know their business, care about their nine employees, and ensure the rubber parts used on Harley Davidson motorcycles, Arctic Cat snowmobiles, and Boeing jets are made in the U.S.A.