



Louisville Area Chamber of Commerce Launches Minority Small Business Accelerator

Greater Louisville Inc. is launching a minority business accelerator to help elevate minority small businesses and professionals, the Louisville area chamber of commerce announced Wednesday.

The initiative, titled the Power to Prosper Minority Business Accelerator, is powered through Interise, a nonprofit that has worked with other chambers of commerce on economic development.

Specifically, the GLI program will rely on Interise's StreetWise "MBA" curriculum, which utilizes a peer-learning method to connect industry experts and business owners to help accelerate the growth of existing small businesses.

The program will be free of charge, with applications from small businesses open now through April 1. A range of 15 to 20 participants will be accepted, and applicants must have businesses with a minimum of \$200,000 in annual revenue and at least one non-owner employee on the payroll.

GLI President and CEO Sarah Davasher-Wisdom said in a statement Wednesday that the chamber is "thrilled to partner with Interise, a national leader in this work, to bring a proven model for growth to our region's minority-owned businesses."

"GLI's Power to Prosper Minority Business Accelerator builds on our commitment to creating equitable opportunities to build wealth in our region," she said. "This program will fulfill an important need in our

business community by helping our minority-owned businesses scale and grow their operations through training in key areas like finance, human resources, and marketing."

The minority business accelerator is a part of the inclusion pillar for the chamber's NOW Louisville strategic plan, which outlines six areas of focus for the next five years.

Dana Johnson, the senior director of diversity, equity and inclusion at GLI, said in a statement Wednesday that "it has never been more important to support our small, minority-owned businesses."

"These businesses are an important part of our regional economy and unique culture, and we know they have often faced barriers in growing their businesses," Johnson said. "After all our community has endured in the past year, we are proud to be able to offer this opportunity to help ensure minority-entrepreneurs are empowered with the tools to expand their businesses."

GLI's minority business accelerator announcement comes shortly after the launch of The Plan Room, a business accelerator by nonprofit OneWest geared toward advancing minority-owned contractor and construction businesses.

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About The KYTC

The goal of the DBE Supportive Services Program is to increase the number of DBEs participating on KYTC contracts and facilitate the opportunity for DBEs to obtain contracts. The services are designed to:

- Assist established construction firms to move them from bidding as a subcontractor to bidding as a Prime Contractor to produce sound bids.
- Provide access to training increases DBE expertise in handling of daily business operations.



About The Program

The Construction Estimating Institute (CEI) works with KYTC as the statewide provider of the federally funded Disadvantaged Business Enterprises (DBE) Supportive Services Program. We want to increase the number of certified DBEs participating in highway and bridge construction, as well as assist DBEs in growing and eventually becoming self-sufficient. Additionally, CEI provides supportive services by assisting prime contractors and consultants with identifying DBEs for subcontracting opportunities on priority projects.

Who Assumes Responsibility for an Injured Worker?

How to navigate subcontracting & workers' compensation issues in the construction industry

In spring 2020, the world slowed to a halt as the coronavirus pandemic reared its head. Despite many industries shutting down, many construction projects continued to move forward — even in the face of concerns related to the ability of COVID-19 to spread among individuals in close proximity.

The owners of property where construction continued to take place (as well as the general contractors working at those sites) have not only had to be concerned about the possibility of general workplace injuries, but were also forced to consider the new threat that workers could contract and spread COVID-19 — causing employees to miss work for an extended period of time and seek workers' compensation benefits. Regardless of the type of injury or illness causing employees to miss time from work, the analysis of who will ultimately be responsible for the injured employee's medical and income benefits does not change. However, the question of what company will be responsible for compensable work injuries becomes complicated in the context of larger construction projects with multiple tiers of subcontractors.

The first step in the analysis is to identify and characterize each potential liable party. This begins with determining which entity is the injured employee's "direct employer." In essence, the direct employer is the party that hired the employee, who instructed the employee to the jobsite, the party which may also be paying the employee, and in many cases, the party who

is directly overseeing the employee's work. These aspects of the employment relationship may vary from case to case.

In Georgia, an employer with three or more employees is required to carry workers' compensation insurance. So, if a subcontractor—or in this instance, the direct employer — does not have valid insurance, it may be nearly impossible for an injured employee to obtain workers' compensation benefits from his direct employer. That is often seen where the direct employer is insolvent, skips town or even files for bankruptcy. As a result, the injured employee must look up the "contractual ladder" to a higher subcontractor or the general contractor to seek benefits.

The contractual ladder includes all parties directly contracted with one another, beginning with the owner or general contractor through subcontractors and down to the injured employee's direct employer. The simplest example demonstrating a contractual ladder would include the general contractor of a construction project, which hires a first-tier subcontractor, which, in turn, contracts with a second-tier contractor (the injured employee's direct employer).

Within this contractual ladder there may include additional intermediate contractors, increasing the number of potential liable parties.

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Supportive Services Offered:

- Estimating Training
- Building Capacity
- Mobilization Financing
- Bonding Assistance
- Marketing Plan Development
- Creating a Business Plan
- Building a Website
- Plan Reading



**Within the past 3 months,
CEI assisted DBEs
in obtaining**

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IN BONDING!!**

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CEI is an educational organization providing the highest quality construction training in the industry. Over 100,000 owners, estimators, project managers, field supervisors, office support staff, foremen, laborers, and key management personnel have attended courses that are offered nationwide. The courses provide students with construction skills training and the critical information needed to be effective within their companies and organizations.