



Key Steps to Starting a Business in Fort Wayne, Indiana



**City of Fort Wayne
Mayor Graham Richard**

**City-County Building
One Main Street
Fort Wayne, IN 46802-1804**

www.cityoffortwayne.org

City of Fort Wayne
Community development— 8th floor
City-County Building
One Main Street
Fort Wayne, IN 46802-1804



The following steps are to give you a general idea of where to begin.. Visit the city's website : www.cityoffortwayne.org →e services→ manuals →Starting a Business to download the "Starting A Business Guide" for more details

1. Get Basic Information and Assistance

Starting a business can be confusing. While the City of Fort Wayne does NOT provide business start-up counseling, it serves as a clearing house for business information and counseling agencies which can assist you with all of your business questions. Please contact:

Business Information:

Allen County Public Library-Business Technology
Main Branch - 900 Library Plaza, Fort Wayne, IN 46802
www.acpl.lib.in.us (260) 421-1200

State of Indiana — State Information Center
402 West Washington Street, Room W160A, Indianapolis, IN 46204
Toll free: 1-800-457-8283 or 1-888-855-3838 (Spanish)
www.in.gov

Business Counseling:

NE Indiana Small Business Development Center (SBDC)
4312 Hobson Road, Suite B, Hobson Center Building, Fort Wayne, IN 46815
www.neisbdc.org (260) 481-0500

Women's Enterprise, A program of Fort Wayne Women's Bureau
3521 Lake Avenue, Fort Wayne, IN 46805
www.womensenterprise.org (260) 424-7977

SCORE (Service Corp of Retired Executives)
1300 Harrison St, (Lower Level of Federal Building) Fort Wayne, IN 46802
www.score-fortwayne.org (260) 422-2601

**Northeast Indiana Innovation Center (NIIC) and
Center for Entrepreneurial Excellence (CEE)**
3201 Stellhorn Road, Fort Wayne, IN 46835
www.niic.net (260) 407-6442

Most local Colleges, Universities, and Financial Institutions also offer information and general advice on starting or growing a business.

2. Create a Business Plan

A business plan is like a roadmap; it shows you where you are in relation to where you want to be. Starting a business involves many ideas that need to be documented and actions that need to be taken.



There is NO FREE MONEY from the City of Fort Wayne, but a good business plan will indicate how you intend to operate until the business is self sustaining.

Many businesses fail without a business plan, and furthermore, banks require one prior to being considered for a loan. The organizations listed under "Business Counseling" can assist you with your plan.

3. Determine and Register your Business Name

The name you choose for your business is very important. In addition to making sure that the name describes your business clearly, you need to ensure that the name is not already being used. If you choose a name that is anything other than your personal name, Indiana state law requires you to file a fictitious business name statement. The Certificate of Assumed Business Name (valid in Allen County) is available at :

Recorder's Office
City-County Building, Room 206
One Main St, Fort Wayne, IN 46802
Phone: 260-449-7165
Business Hours: 8am-4:30pm (M--F)
www.allencountyindiana.org

4. Determine the Legal Structure of the Business

Several legal structures exist in the State of Indiana. Your choice of legal structure will affect your income taxes and personal liability. Most businesses start as a Sole Proprietorship or a Partnership and are legally the least complicated.

Corporations, Non-Profit Organizations and Limited Liability Companies (LLC's) must register with the Secretary of State.

Indiana Secretary of State
Statehouse 201, Indianapolis, IN
Phone 317-232-6534
www.in.gov/sos/

Assistance on the structure that suits your business should be sought from one of the business assistance organizations or from an attorney or accountant.

5. Select a Site and Determine Zoning Requirements

Determining zoning requirements prior to signing a lease or contract is imperative. You must check with the City to see if the type of business you plan to operate is legal in the desired location.

If operating from home, you must follow the requirements of the **HOME BASED BUSINESS** Regulations. You can obtain more information by contacting:

City Planning & Land Use Department (Zoning)
City-County Building, Room 830
260-427-1129

or

County Department of Planning
City-County Building, Room 630
260-449-7607

6. Apply for Business Licenses/Permits



The City of Fort Wayne has NO general business license. However, particular businesses may require City or State licenses. To find out what licenses your business may need, consult the online "**Starting a Business Guide**" under E-services at www.cityoffortwayne.org, and/or the Indiana professional Licensing Agency (317-232-2980) or Indiana Health Professions Bureau (317-232-2960).

7. Get a Federal Employer Identification Number (EIN) and an Indiana State Withholding Number/ Retail Merchant Certificate

A whole new set of responsibilities arise when a business hires employees. Employers need to register as an employer, pay additional taxes, withhold, match and submit employee withholdings, and must obtain worker's compensation insurance. If you do not plan to have employees, you may be able to use your social security number instead of an EIN.



For more information and/or to get an EIN, contact:

Internal Revenue Service
1-800-829-3676
www.irs.gov
Or local IRS office:
1415 Directors Row
Fort Wayne, IN 46808
(260) 484-4194

To get an Indiana State Withholding number and Retail Merchant Certificate(needed if you will sell any product or want to buy wholesale and collect sales tax) contact:

Indiana Dept. of Revenue
1415 Magnavox Way
Fort Wayne, IN 46804
260-436-5663
www.in.gov/dor/taxforms/pdfs/bt-1.pdf

10. Get Tax Information

Several types of taxes may be levied on businesses including income tax, employment tax and other fees.

State Taxes:
Department of Commerce
1-800-280-0584
www.ai.org/doc/index.html

County Taxes:
Treasurer's Office
City/County Building, Room 100
260-449-7693
www.allencountyindiana.org
Business Hours: 8am-4:30pm (Monday-Friday)

9. Get Insurance, Legal, Accounting and /or Other Professional Services Assistance

The organization that you used to help you with your business plan can point you in the right direction. You can also refer to the Telephone Book for local offices.

10. Obtain Financing

Banks or private lenders will want to review your business plan before loans are approved. If a bank turns down your application, the Community Development Corporation of Northeast Indiana (CDC) may be able to provide a loan.

Community Development Corporation
City-County Building
One Main Street, Room 840
Fort Wayne IN 46802
(260) 427-1127

It is recommended that you have enough money through loans and/or savings to pay business expenses for 6 months before starting business.



There are numerous no cost/ low cost events and workshops to help entrepreneurs to start or grow a business in Fort Wayne.

To be on the mailing list to receive notices about upcoming events, please contact :

City of Fort Wayne

**Attn: Community Development Division
City County Building Room 800
One Main St
Fort Wayne, IN 46802**

**Email: citizens@cityoffortwayne.org
Phone (260) 427-1127**

Rev.9.20.07