

Frequently Asked Questions

Q: How do I obtain a business license?

A: The City of Fort Wayne and Allen County do not offer general business licenses. Please check to see if a specific license or permit is required for the industry of your business by visiting www.cityoffortwayne.org/business.html

Q: Is a business plan required in order to start my business?

A: No, however, if you anticipate applying for a commercial loan a bank will require a business plan if your business is less than two years old.

Q: Who do you recommend for an attorney or accountant to help set up my business?

A: The City of Fort Wayne cannot provide referrals, however, you can check your local listings to find a suitable attorney or accountant for your business needs. Also, contact one of the business counseling organizations to see if they can provide further assistance.

Q: I need to open a business banking account, my bank wants a copy of my business license. Where do I go to get this?

A: There is no general business license for business in Fort Wayne and Allen County. More than likely, the bank is wanting documentation showing you have filed your business name. A copy of your Recorded Business Name with the Allen County Recorder's Office or the State of Indiana should be sufficient to fulfill this requirement.



COMMUNITY DEVELOPMENT

Thomas C. Henry, Mayor

IMPORTANT STEPS TO STARTING A BUSINESS IN FORT WAYNE, IN ALLEN COUNTY

WWW.CITYOFFORTWAYNE.ORG
WWW.ALLENCOUNTY.US

City of Fort Wayne
Community Development
200 East Berry Street, Suite 320
Fort Wayne IN 46802
260.427.1127 • 311

The City of Fort Wayne and Allen County do not offer general business licenses. You must fulfill the licensing and permitting requirements based on the nature of your business. This publication is for informational purposes only and is subject to change. Legal advice cannot be provided from the City of Fort Wayne and Allen County.

Visit the city's website for more information: www.cityoffortwayne.org/business.html

Local Organizations Available for Business Start-Up 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. The City of Fort Wayne cannot provide legal advice. Please contact:

Business Counseling and Incubators:

NE Indiana Small Business Development Center (SBDC)

Business Plan Assistance

4312 Hobson Road, Suite B, Hobson Center Building, Fort Wayne, IN 46815
(send mail c/o IPFW 2101 Coliseum Blvd, Fort Wayne, IN 46805)

www.isbdc.org (260) 481-0500

S.C.O.R.E. (Service Corp of Retired Executives)

Business Plan Assistance

3201 Stellhorn Road, Fort Wayne, IN 46815 (NIIC building)

<https://northeastindiana.score.org> (260) 422-2601

Northeast Indiana Innovation Center (NIIC) and Center for Entrepreneurial Excellence (CEE)

Business Plan Assistance

3201 Stellhorn Road, Fort Wayne, IN 46835

www.niic.net (260) 407-6442

Women's Entrepreneurial Opportunity Center

Business Plan Assistance

3201 Stellhorn Road, Fort Wayne, IN 46835

<https://theniic.org/start/womens-entrepreneurial-center/> (260) 407-6442

Brightpoint (formerly CANI)

Credit Builder & Small Loan Programs

227 E. Washington Blvd., Fort Wayne, IN 46802

www.mybrightpoint.org (260) 423-3546

Business Information:

State of Indiana — State Business Resource

302 West Washington Street, Room E018, Indianapolis, IN 46204

inbiz.in.gov (317) 234-9768



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.

A good business plan will indicate how you intend to operate until the business is self sustaining, such as project startup costs, marketing strategies, demographics, products and services, financial and management summary, etc. 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 business plan.

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. **All businesses are required to register the name of the business** (if it does not include the owner's last name and if your business will be a sole-proprietor or partnership) with the Recorder of the county in which the business is located.

Recorder's Office
Ed Rousseau Building, Room 100
One Main St, Fort Wayne, IN 46802
Phone: 260-449-7165
Business Hours: 8am-5pm (M-F)
www.allencountyrecorder.us

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, personal and business liability. Most businesses start as a Sole Proprietorship or a Partnership and are legally the least complicated.

If your business entity will be a Corporation, Non-Profit Organization, Limited Liability Company (LLC) or Limited and General Partnerships then it is required to register with the Secretary of State using their online service.

Indiana Secretary of State
Statehouse 201, Indianapolis, IN
Phone 317-232-6534

<https://inbiz.in.gov/BOS/Home/Index>

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

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:

Department of Planning Services
(City and County)
200 E. Berry St., Suite 150
Fort Wayne, IN 46802
260-449-7607

www.allencounty.us/department-of-planning-services

Apply for Business Licenses/Permits

The City of Fort Wayne does NOT have a general business license, however, particular businesses may require City or State licenses or permits.

To find out what licenses or permits your business may need, consult the online "Starting a Business Resource Guide" at www.cityoffortwayne.org/business.html and/or the Indiana Professional Licensing Agency (317-232-2980) or Indiana Health Professions Bureau (317-232-2960).

For **restaurant or food-related businesses** contact the Fort Wayne-Allen County Dept. of Health, (260) 449-7561.

www.allencountyhealth.com/get-licensed/retail-food-establishments/

For **child care businesses** contact the Family & Social Service Administration
Division of Family Resources
Bureau of Child Care
1-877-511-1144

<http://www.in.gov/fssa/carefinder/2736.htm>

Procure a Federal Employer Identification Number (EIN), Indiana State Withholding Number and/or 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:
201 E. Rudisill, Suite 110
Fort Wayne, IN 46806
(260) 458-5000

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

Federal and State Tax Information

Several types of taxes may be levied on businesses, contact the State and/or Federal Tax offices to obtain the correct tax forms for your business.

State Taxes:
Department of Commerce
1-800-280-0584

www.in.gov/dor/3489.htm

Federal Taxes:
Local IRS Office
201 E. Rudisill Blvd., Suite 110
Fort Wayne, IN 46806
260-458-5000

www.irs.gov/forms-pubs

Acquire Insurance, Legal, Accounting and/or Other Professional Services Assistance

It's important to have the proper insurance coverage for your business, as well as professional business advisors. 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 internet for local offices in your area.

Obtain Business Financing

Banks or private lenders will want to review your business plan before loans are approved. If a bank turns down your application or they are unable to assist you in your full project request, the Community Development Corporation of Northeast Indiana (CDC) may be able to provide financing with their various loan programs.

Community Development Corporation
of Northeast Indiana
Citizens Square
200 E. Berry St., Suite 320
Fort Wayne IN 46802
(260) 427-1125
www.cdcnein.org

