

Small Business Guide

for Noble County, Indiana



Last updated April 15, 2021

Disclaimer: This guide is not meant to be all-inclusive or serve as legal advice.
The Noble County Economic Development Corporation assumes no responsibility for omissions or errors.

Table of Contents

Set up profile on IN Biz	3
Select an Organizational Structure	3
Informal Options	3
Formal Options	3
General Licensing, Regulatory, and Tax Requirements	5
Register your formal business	5
Register your business name(s)	5
Licensing requirements	5
Register for Employer Identification Number (EIN)	5
Register with Indiana IRS for taxes	5
Estimate Federal Tax payments	5
Register for County Taxes	5
Purchase Insurance	6
Site Selection	6
Find real estate	6
Determine allowed use	6
Build or renovate an existing property	6
Signage	7
Local Business Resources / Services	7
Accounting / Tax Preparation	7
Business Law	8
Noble County Government offices	8
Notary Public	9
Cities & Towns	9
Incorporated Community Ordinances	9
Unincorporated Noble County Ordinances	10
Occupational Safety & Health	10
OSHA	10
Fire Protection	10
Marketing / Networking	10
SHOPNoble	10
Chambers of Commerce	10
Local & Regional Consulting	11
Hiring Employees	11

Set up profile on IN Biz

Indiana makes it easy to conduct businesses and take care of the necessary registrations necessary. To get started, set up a profile on Access Indiana. This video: <https://youtu.be/tmP6jgwExjo> shows how. Once registered, log in and find step by step instructions, links, and FAQs to help navigate everything needed to conduct business in the Hoosier state.

Read through this guide to find additional help, including information pertaining to Noble County, Indiana, including links to local professionals who can help.

Select an Organizational Structure

Informal Options

Informal businesses require no filing with the Indiana Secretary of State. Although “informal”, businesses operating as sole proprietorships (self-employed) or general partnerships should register a “doing business as” (dba) or “assumed business name” with the county and state. Optionally, they may also register (free) for an Employee Identification Number (EIN) which may be used for any business-related activities in lieu of using a personal social security number(s).

- **Sole Proprietorship:** One person who conducts business for profit. The owner assumes complete responsibility for all liabilities and debts of the business. Income is reported as part of owner’s personal income. As an informal entity, there can be no formal payroll. The primary risk of operating a “self-employed” sole proprietor is that if sued or pulled into litigation, personal assets may be ordered to fulfill a settlement or judgement to pay. The name used for conducting business is not protected in any way, so others could do business under the same name.
- **General Partnership:** Similar to a Sole Proprietorship, except two or more individuals serve as co-owners of a for-profit business. Partners are responsible for the liabilities and debts of the entity. Income is reported as part of each partner’s personal income.

Formal Options

Formal business structures are typically appropriate for businesses will have employees, are subject to payment of unemployment taxes, and/or are at a higher risk of litigation related to business activities. These structures require filing of organizational documents with Corporations Division of the Indiana Secretary of State.

- **Limited Liability Company (LLC):** A formal association which combines the advantage of protecting personal assets and single taxation. An LLC is a formal version of a “self-employed” status. An LLC has members (which is typically the sole proprietor/founder) instead of shareholders. Members are protected from liabilities and debts of the LLC, so personal assets cannot be sought to settle a judgement as a result of litigation. Filing as an LLC also provides the ability to establish a business name that will be protected from another formal entity using the same name in the same state. Taxes are still filed on individual (member) returns, similar to a sole proprietorship. As an LLC, an entity is not required to register a “doing business as” (dba) or “assumed business name” with the county or state.

The following formal corporations are generally used when an entity will carry a payroll and/or is subject to paying unemployment taxes and may offer a lower tax rate at higher levels of net income (anecdotal estimated at \$75,000 or more).

- **Corporation:** A legal entity owned by shareholders which is created by filing Articles of Incorporation. The corporation assumes all liabilities and debts of the corporation. Shareholders are protected from the corporation's debts and liabilities. Income is taxed twice: 1) at the corporate level; and 2) at the employee level when a wage is paid.
- **S-Corporation:** After filing Articles of Incorporation, a corporation may seek to obtain S Corporation status for federal income tax purposes. The income is taxed only once: at the employee level. To qualify, the corporation may not have more than 75 shareholders and must submit IRS Form 2553 to the IRS.
- **Non-Profit Corporation:** A corporation whose purpose is to engage in activities which do not provide financial profit to the benefit of its members. Non-profits must obtain non-profit or tax exempt status from the IRS and Indiana Department of Revenue.
- **Limited Partnership (LP):** A partnership with at least one General Partner and one Limited Partner. General Partner assumes all liabilities and debts of the partnership while the limited partner's liability is limited to the amount invested. Income is taxed in the same way as a General Partnership.
- **Limited Liability Partnership (LLP):** A General Partnership which elects to operate as an LLP. Partners are protected from many debts and liabilities. Registration must be filed with the Indiana Secretary of State. Income is taxed in the same way as a General Partnership.

General Licensing, Regulatory, and Tax Requirements

Register your formal business

If conducting business under an LLC or other formal type of corporation (not a Sole Proprietor or General Partnership), get started by using the tools on the Indiana Secretary of State website under “IN BIZ” at <https://inbiz.in.gov/BOS/Home/Index> or 317-232-6576.

Register your business name(s)

Sole proprietorships or general partnerships may register their business name with the [Noble County Recorder](#).

Formal business entities (Corporations, LPs, LLCs, and LLPs) may contact the Secretary of State’s office to determine if the name under which they wish to do business is available. Go to <https://inbiz.in.gov/BOS/SOS.BusinessNameReservation/NameReservation> or call 317-232-6576.

If doing business under a different name (an “assumed name”) than is shown on the entity’s Articles of Incorporation, the business must file the assumed business name with the Secretary of State and the [Noble County Recorder](#). Download a form [here](#), or contact the [Secretary of State’s Office](#), Business Svcs. Div. , 317-232-6576.

Licensing requirements

Licensing may be required in order to conduct business. To learn more about appropriate licensing paperwork requirements for [certain professions](#).

Register for Employer Identification Number (EIN)

Register for an Employer Identification Number (EIN) to pay business taxes using [Form SS-4](#) at www.irs.ustreas.gov or 800-829-3676.

Register with Indiana IRS for taxes

Register with the Indiana Department of Revenue for sales tax, withholding tax, corporate tax, and other taxes using form [BT-1](#) at www.in.gov/dor/3744.htm or 317-233-4015.

Estimate Federal Tax payments

Estimate federal tax payments with the IRS using Form [1040-ES for individuals](#) or [Form 1120-W for corporations](#) at www.irs.ustreas.gov/pub.

Register for County Taxes

Register with the [Noble County Assessor](#) to pay property taxes on business property and equipment.

Purchase Insurance

Apply for business (liability, business loss, property, etc.) insurance with a [private agent](#). Even informal businesses (Sole Proprietors) are well advised to carry insurance pertaining specifically to business operations, inventories, etc.

- If the business will have employees, register for an unemployment insurance account using [Form 2837](#) and [Form UC-1](#) (Quarterly Contribution Report) at www.dwd.state.in.us or call 800-437-9136.
- If the business will have employees, obtain worker's compensation insurance from a [private agent](#).

Site Selection

Before launching into business, it is necessary to make sure the type of business or service is allowed. Local zoning regulations may limit what kinds of activities can take place in a residential area, for example.

Find real estate

[Select a business location](#) with help from the Noble County Economic Development Corporation or [local real estate professionals](#).

Determine allowed use

Determine the zoning for the prospect property at [Beacon Noble County GIS](#). The zoning authority will depend upon location and may be a town or city (if in an incorporated area), or the Noble County Plan Commission (if in an unincorporated area). Each zoning authority will be able to provide maps and definitions of various allowed uses and indicate how to apply for a variance to conduct business outside of the normally allowed uses.

- [Albion](#)
- [Avilla](#)
- [Cromwell](#)
- [Kendallville](#)
- [Ligonier](#)
- [Rome City](#)

Build or renovate an existing property

If constructing a new facility or renovating an existing facility that will be open to the public, a set of plans and application must be submitted to the State of Indiana at <http://in.gov/dhs/3658.htm> for approval. Additional, local permits may be required as well. Contact the town, city, or county building department/inspector for assistance.

Signage

Each incorporated community has their own sign ordinances that regulate the placement of signs. In unincorporated areas, the [Noble County Unified Ordinance](#) includes sign standards.

- [Albion](#)
- [Avilla](#)
- [Cromwell](#)
- [Kendallville](#)
- [Ligonier](#)
- [Rome City](#)

Local Business Resources / Services

In addition to those shown below, check for more local resources at www.shopnoblein.com to help support the local economy. This list does not constitute an endorsement of any particular provider.

Accounting / Tax Preparation

Sands Accounting, Inc.
1150 Lincolnway South
Ligonier, IN 46767
260-894-3931
<https://sandsaccountinginc.com/>

Scott Frick, CPA
113 N Main St
Kendallville, IN 46755
260-347-1940
<http://www.scottfrickcpa.com/>

Butler CPA
733 E North St
Kendallville, IN 46755
260-347-0475
<http://cpa-butler.com/>

Business Law

Atz Law Office
202 S Main St
Kendallville, IN 46755
260-347-4027
<https://www.atzlaw.com/>

104 E Main St
Albion, IN 46701
260-636-2141

Yoder, Kraus & Jessup
515 Professional Way
Kendallville, IN 46755
260-347-9400
<https://ykJlaw.com/>

118 W Main St
Albion, IN 46701
260-636-2000

Emerick, Diggins, & Zabona
218 S Main St
Kendallville, IN 46755
260-347-1050
<https://www.edzlaw.com/>

Noble County Government offices

County government website:
<http://nobleco.squarespace.com/>

Board of Commissioners – *tax abatements and oversight of local planning commission*
Located inside courthouse, 2nd floor
260-636-1290
<http://nobleco.squarespace.com/board-of-commissioners/>

County Recorder – *business name registration*
Located inside courthouse, 2nd floor
260-636-2672
<https://www.noblerecorder.com/>

Tax Assessor – *property assessments / tax rates*
Located inside courthouse, 2nd floor
260-636-2297
<http://nobleco.squarespace.com/assessor/>

Treasurer – *tax payments / collections*
Located inside courthouse, 2nd floor, Room 210
260-636-2672
<http://nobleco.squarespace.com/treasurer/>

Health Department – *food business registration and inspection*
2090 N SR 9 #C
Albion, IN 46701
260-636-2191
<http://nobleco.squarespace.com/health-dept/>

Noble County Plan Commission – *zoning / land use in unincorporated areas*
2090 N SR 9 #A
Albion, IN 46701
260-636-7217
<https://www.noblecountyplanning.com/>

County Engineer – *surveyor for new construction and oversight of plan compliance*
1118 E Main St
Albion, IN 46701
260-636-2124
<http://nobleco.squarespace.com/highway-department/>

Bureau of Motor Vehicles – *business vehicle registration*
856 N Lima Rd
Kendallville, IN 46755
888-692-6841
www.in.gov/bmv

Notary Public

Kendallville Public Library
221 S. Park Ave.
Kendallville, IN 46755
(260) 343-2010

Most local banks also provide free notary services to customers.

Cities & Towns

The following incorporated communities each have commissions and boards that will govern zoning, land use, new construction standards, signage, and more:

Albion: www.albion-in.org
Avilla: www.avilla-in.org
Cromwell: www.cromwellindiana.org
Kendallville: www.kendallville-in.org
Ligonier: www.ligonier-in.org
Rome City: www.townofromecity.org

Incorporated Community Ordinances

Albion: <https://codelibrary.amlegal.com/codes/albion/latest/overview>
Avilla: <http://avilla-in.org/ordinance/>
Cromwell: *Contact the Clerk-Treasurer for questions on ordinances*
Kendallville: https://library.municode.com/in/kendallville/codes/code_of_ordinances
Ligonier: <https://codelibrary.amlegal.com/codes/ligonier/latest/overview>
Rome City: <https://www.townofromecity.org/town-hall>

Unincorporated Noble County Ordinances

Download or request a copy of Noble County Unified Development Ordinance at the Noble county Plan Commission: <https://www.noblecountyplanning.com/unified-development-ordinance-udo>

Occupational Safety & Health

OSHA

Find OSHA's Occupational Safety and Health Requirements at www.osha.gov.

Fire Protection

Find the National Fire Protection Association Codes & Standards here at <https://www.nfpa.org/Codes-and-Standards/All-Codes-and-Standards/List-of-Codes-and-Standards>.

In Noble County, the Kendallville Fire Department, Station #1, sells and services fire extinguishers.

KFD #1
307 Drake Road
Kendallville, IN 46755
(260) 347-1252

Marketing / Networking

SHOPNoble

SHOPNoble is a free service aimed at helping Noble County's small businesses network, tap into free resources to help sustain and grow, and delivers a free "shop local" directory at www.shopnoblein.com. Submit a free business profile for inclusion in the directory using a link on the website.



Chambers of Commerce

- [Albion Chamber of Commerce](#)
- [Avilla Chamber of Commerce](#)
- [Kendallville Chamber of Commerce](#)
- [Ligonier Chamber of Commerce](#)
- [Rome City Chamber of Commerce](#)



Local & Regional Consulting

Noble County Economic Development Corporation (EDC)
110 South Orange Street
Albion, IN 46701
(260) 636-3800

The EDC can help local businesses with site selection, tax abatements (industrial), start-ups, and to connect to a variety of [local, regional and state business service organizations](#), as well as help promote small businesses via the SHOPNoble platform. All services are provided at no cost.

Hiring Employees

Jobs located in Noble County that pay a living wage (\$15/hour+) are eligible to be listed free on the Work Noble job site at www.worknoble.org. Use the link on the site to submit.

The Small Business Administration publishes guidance for businesses on hiring and managing employees [here](#). Appointments with a business consultant are available at no cost and may be held at the Noble County EDC office in Albion, or at the Kendallville Chamber of Commerce. Contact either local office for assistance.

WorkOne Northeast, a program of Northeast Indiana Works, provides free, local employer assistance including:

- Using IndianaCareerConnect.com to find suitable employee candidates
- Free pre-employment screening of candidates for skills, education, knowledge and employment history using a variety of tools, including WorkKeys and Prove It!
- Conducting hiring events that draw potential employees from throughout the region
- On-the-job Training (contingent on funding)
- Skill-Link certification-based training (contingent on funding)

Contact [WorkOne Northeast](#) at 260-599-1000.