

# Starting a Business

in

LaGrange County, Indiana



Last Updated – February 2023

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

## Select an Accountant

Please see the local resources listed at the end of the packet for local accountant options and their contact information.

## Set up a profile on IN Biz

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

Read through this guide to find additional help and resources, including information pertaining directly to LaGrange County, Indiana, including contact information for local professionals who may be of assistance to you along the way. **Please note that in many cases your accountant will take care of this for you.**

## Select an Organizational Structure

### Informal Options

Informal businesses do not require anything to be filed 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 or state. Additionally, 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.

- **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 the owner's personal income. As an informal entity, there can be no formal payroll. The primary risk of operating a "self-employed" sole proprietorship is that if sued or pulled into litigation, personal assets may be ordered to fulfill a settlement or judgment 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 that 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 the Corporations Division and 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 (typically the sole proprietor/founder) instead of shareholders. Members are protected from liabilities and debts of the LLC, so personal assets cannot be

(LLC Continued) sought to settle a judgment because 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 files 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 (anecdotally 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 business. A corporation is owned by shareholders. 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, or at the shareholder level when distributed as a dividend.
- **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 or shareholder level. To qualify, the corporation may not have more than 75 shareholders, must meet certain Internal Revenue Service criteria, 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 to be free from certain tax burdens.
- **Limited Partnership (LP):** A partnership with at least one General Partner and one Limited Partner. In a Limited Partnership the 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 of the partnership's debts and liabilities. Registration must be filed with the Indiana Secretary of State. Income is taxed in the same way as a General Partnership.

## Registering For and Paying Taxes, and Additional Information

### Types of Taxes

- **Federal Taxes:** In order to comply with Federal Income Tax, the Internal Revenue Service (IRS) has several toll-free taxpayer assistance telephone lines. For the Business and Specialty Tax Line, call (800) 829-4933
- **Indiana Income Tax:** All businesses except partnerships must file an annual income tax return. Partnerships file an information return. The form required depends on how the business is organized. One must pay the tax as they earn or receive income throughout the year. An employee usually has income tax withheld from their pay. If one does not pay the tax through withholding, or does not pay enough tax that way, they may have to pay estimated

- tax. If one is not required to make estimated tax payments, they may pay any tax due when filing their return. Contact (317) 232-0129 with additional questions.
- **Self-Employment Tax:** Self-employment tax (SE Tax) is a Social Security and Medicare tax primarily for individuals who work for themselves. Payments of SE Tax contribute to the owner's coverage under the Social Security system. Social Security coverage provides retirement benefits, disability benefits, survivor benefits, and hospital insurance (Medicare) benefits. Generally, one must pay SE Tax and file schedule SE (Form 1040) if the net earnings from self-employment were \$400 or more.
  - **Employment Tax:** An employer with employees has certain employment tax responsibilities that they must pay and forms they must file such as Social Security and Medicare taxes, Federal Income Tax Withholding, and Federal Unemployment Tax (FUTA).  
For additional information, refer to:  
<https://www.irs.gov/businesses/small-businesses-self-employed/employment-taxes>
  - **Excise Tax:** If a business manufactures or sells certain products, operates certain kinds of businesses, uses various kinds of equipment, facilities or products. Or receives payment for certain services, it may be responsible for paying Excise Taxes  
For more information on taxes in general, Excise Tax, and the related forms, visit:  
<https://www.irs.gov/businesses/small-businesses-self-employed/business-taxes>

## 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. **Please note that in many cases your accountant will take care of this for you.**

## Register your business name(s)

Sole proprietorships or general partnerships may register their business name with the [LaGrange 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 what is shown on the entity's Articles of Incorporation, the business must file the assumed business name with the Secretary of State and the [LaGrange County Recorder](#). Download a form [here](#), or contact the [Secretary of State's Office](#), Business Svcs. Div., 317-232-6576

**Please note that in many cases your accountant will take care of this for you.**

## Licensing Requirements Register

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

## **Register for Employer Identification Number (EIN)**

Register for an Employer Identification Number (EIN) to pay business taxes using Form SS-4 at <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online> or 800-829-3676. **Please note that in many cases your accountant will take care of this for you.**

## **Register with Indiana Dept. of Revenue for Taxes**

Register with the Indiana Department of Revenue for sales tax, withholding tax, corporate tax, and other taxes using form BT-1 – more information available at <https://www.in.gov/dor/business-tax/register-a-new-business/online-business-tax-application-bt-1-checklist/>

## **Estimate Federal Tax Payments**

Estimate federal tax payments with IRS using Form 1040-ES for individuals or Form 1120-W for corporations. Calls can be directed to 317-233-4015

## **Register for County Taxes**

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

## **Patents and Trademarks**

To fill out a utility, design or plant patent, or register for a trademark, visit the [United States Patent and Trademark Office](#) website. **Please note that in many cases your attorney will take care of this.**

## **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](http://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.
- For Amish entrepreneurs in LaGrange County please reach out to your local church district for liability aid inquiries and/or to Small Business Aid at (260) 768-7079

## **Environmental Requirements**

- For more information on environmental considerations and requirements, visit the [Indiana Department of Environmental Management's](#) website. If you do not have access to their website please call our office at (260) 499-4994 and we will set up a time to give you the resources. You may contact IDEM directly -

### **IDEM Northern Regional Office**

300 North Dr. Martin Luther King Jr. Boulevard, Suite 450

South Bend, IN 46601-1295

Phone: (574) 245-4870

Toll Free: (800) 753-5519 (within Indiana)

Fax: (574) 245-4877

## **Site Selection**

Before launching your 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. Please reach out to the LaGrange County Zoning Administrator's Office at (260) 499-6346

## **Find Real Estate**

Select a business location with help from the LaGrange County Economic Development Corporation or a local real estate professional. LaGrange County Economic Development Corporation is located at 304 N Townline Rd, Suite 2, LaGrange, IN. 46761 and can be reached by phone at 260-499-4994

## **Determine allowed use**

Determine the zoning for the prospect property with the help of [LaGrange County Building Department](#) They 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. Jason Boggs, Building Commissioner, can be reached at 260-499-6301 or [jboggs@lagrangecounty.org](mailto:jboggs@lagrangecounty.org) and Robbie Miller, Zoning Administrator, can be reached at 260-499-6347 or [rmiller@lagrangecounty.org](mailto:rmiller@lagrangecounty.org)

## **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. Additionally, local permits may be required. Contact the town (if applicable) and county building department/inspector for assistance. Jason Boggs, Building Commissioner, can be reached at 260-499-6301 or [jboggs@lagrangecounty.org](mailto:jboggs@lagrangecounty.org)

## Local Business Resources/ Services

This list does not constitute an endorsement of any particular provider, nor is it comprehensive of all available providers

### Accounting/ Tax Preparation

Fry, Trowbridge and Associates  
800 S. Detroit St.  
LaGrange, IN. 46761  
260-463-2390

Stephen Pierre & Associates  
113 S. Detroit St.  
LaGrange, IN. 46761  
260-585-6555

Efthimiou CPA Group  
335 W Central Avenue  
LaGrange, IN. 46761  
260-463-4381

Lehman, Hershberger & Company  
305 Main St.  
Shipshewana, IN. 46565  
260-768-4552

### Business Law

Beers Mallers Backs & Salin  
108 W Michigan St.  
LaGrange, IN. 46761  
260-463-4949

Ernsberger & Helmer  
408 N. Detroit St.  
LaGrange, IN. 46761  
260-499-4444

Jeffrey A James  
115 W Spring St.  
LaGrange, IN 46761  
260-585-6076

Eberhard, Weimer & Glick  
115 Detroit St.  
LaGrange, IN. 46761  
260-463-7154

C. Susan Glick  
113 W Spring St.  
LaGrange, IN. 46761  
260-463-7414

### LaGrange County Government Offices

#### County Government Website:

<https://www.lagrangecounty.org/>

#### Board of Commissioners – tax abatements and oversight of local planning commission

<https://www.lagrangecounty.org/commissioners/>

County Commissioner Office Hours

Every Monday and Wednesday 8am-4pm

105 N. High Street LaGrange, IN 46761

**County Recorder** – business name registration

<https://www.lagrangecounty.org/department/index.php?structureid=38>

114 W Michigan St.

LaGrange, IN. 46761

260-499-6320

**Tax Assessor** – property assessments / tax rates

<https://www.lagrangecounty.org/department/index.php?structureid=34>

114 W Michigan St.

LaGrange, IN. 46761

260-499-6318

**Treasurer** – tax payments / collections

<https://www.lagrangecounty.org/department/index.php?structureid=47>

114 W Michigan St.

LaGrange, IN. 46761

260-499-6315

**Health Department** – food business registration and inspection

<https://lagrangecountyhealth.com/>

304 N. Townline Rd. Suite 1

LaGrange, IN. 46761

260-499-4182

**Building Department** – Zoning / land use in unincorporated areas

<https://www.lagrangecounty.org/department/index.php?structureid=45>

114 W Michigan St.

LaGrange, IN. 46761

Jason Boggs - 260-499-6305

Inspection Request Line - 260-499-6309

**Surveyor** – Survey for new construction and oversight of plan compliance

<https://www.lagrangecounty.org/department/index.php?structureid=14>

114 W Michigan St.

LaGrange, IN. 46761

260-499-6306

**Bureau of Motor Vehicles**

116 N. Detroit St.

LaGrange, IN. 46761

888-692-6841



## Towns

The following incorporated communities in the county may require additional permits and ordinances to be followed-

### **Town of LaGrange**

<https://lagrangein.org/>

1201 N. Townline Rd.  
LaGrange, IN. 46761  
260-463-3241

### **Town of Topeka**

<https://topeka-in.gov/>

124 E Lake St.  
Topeka, IN. 46571  
260-593-2300

### **Town of Shipshewana**

<https://shipshewana.org/>

345 N. Morton St.  
Shipshewana, IN. 46565  
260-768-4743

### **Town of Wolcottville**

103 W. Meyers St.  
Wolcottville, IN. 46795  
260-854-3151

## **LaGrange County Chamber of Commerce**

<https://www.lagrangechamber.org/>

901 S. Detroit St.  
LaGrange, IN. 46761  
260-463-2443

## **Occupational Safety and Health**

### **OSHA**

Find OSHA's Occupational Safety and Health Requirements at [www.osha.gov](http://www.osha.gov)

### **Fire Protection**

Find the National Fire Protection Association Codes & Standards at:

<https://www.nfpa.org/Codes-and-Standards/All-Codes-and-Standards/List-of-Codes-and-Standards>

## **Architectural Firms**

### **Design Collaborative**

Adam James  
(260) 422-4241  
200 East Main Street, Suite 600  
Fort Wayne, IN. 46802

### **Barr Design Group**

(574) 534-6531  
502 S. Main Street  
Goshen, IN. 46529

## **Local Consulting**

### **LaGrange County Economic Development Corporation (EDC)**

<https://lagrangecountyedc.com/>

304 N Townline Rd. Suite 2

LaGrange, IN. 46761

260-499-4994

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. All services are provided at no cost.

### **Small Business Development Center (SBDC)**

<https://isbdc.org/>

2101 E. Coliseum Blvd. Kettler Hall Room 139

Fort Wayne, IN. 46805

260-481-0500

The Indiana SBDC offers no-cost business advising, training, referrals, and a library of cultivated tools and resources to help businesses, from startup through sale or retirement, succeed.

### **Amish Business Owner Mentors**

#### **Mervin Lehman**

Heartland Mattress

(260) 768-7875

1770 N 500 W

Shipshewana, IN. 46565

#### **Fritz Schlabach**

RockRun Industries

(574) 642-9905

11635 W 600 S

Millersburg, IN. 46543

#### **Freeman Miller**

FN Chairs

(260) 463-8938

2175 W 450 S

LaGrange, IN. 46761

Any LaGrange County entrepreneur looking for mentorship from an existing LaGrange County business, please contact our office at (260) 499-4994 to be matched with a mentor