

HARDIN COUNTY

BUSINESS RESOURCE GUIDE



STARTING YOUR SUCCESSFUL BUSINESS...HERE!



Presented by:
HARDIN COUNTY
CHAMBER
& BUSINESS
ALLIANCE



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IT'S YOUR DREAM. WE'RE HERE TO HELP!

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The Hardin County Chamber and Business Alliance is pleased that you have made the decision to start your own business in Hardin County. Our community offers a wealth of opportunities to help you succeed. We are a business-friendly community and are committed to helping you succeed in this exciting, yet challenging endeavor. This document is designed to be a start-up guide, rich with resources to help you on your journey in entrepreneurship. We hope you find the following information to be helpful. Thank you again for your commitment to making Hardin County an even stronger community.

This Guide is a Cooperative Project of:
The Hardin County Chamber and Business Alliance



For economic & community development inquiries, please contact: Hardin County Chamber and Business Alliance 225 South Detroit Street | Kenton, Ohio 43326 | 419-673-4131 | www.hccba.com

TAKING YOUR FIRST STEPS

Congratulations!

Congratulations on making the decision to open a business. We wish you nothing but amazing success in your venture! Opening a business can be a daunting task, but with some preparation, determination, and hard work, you will be well on your way to running a successful business in no time! This packet is designed to help you get started, making sure that you're fully aware of the risks involved in opening and running a business.

It is important to spend some extensive time analyzing your readiness to open a business and the feasibility of your business idea. While we don't wish to discourage you, studies reveal that the common causes of business failure, in particular small businesses, are:

- Poor Location
- Lack of Research Regarding Market Potential
- Over-Optimistic Business Plans
- No Business Plan
- Poor Evaluation of Competition
- Lack of Unique Selling Proposition
- Lack of Marketing Expertise
- Conflict with Partners
- Failure to Put Forth Required Time and Effort
- Insufficient Capital to Grow the Business
- Insufficient Marketing and Promotion
- Insufficient Employees
- Lack of Partnering With Local Organizations for support.



Careful planning and the utilization of available expertise are essential to the success of any new business. The first step within the planning process is to assess your readiness to expand the necessary resources to create and grow a prosperous small business.

A Checklist Before Going into Business

Before you continue with your project, you need to take time to consider some personal questions. Are you the kind of person who can get a business started and make it go? What is the true reason you want to own your own business? Do you want it badly enough to work long hours without knowing how much money you will make? Have you worked for someone else as a foreman or manager? Have you had any business training in school? Have you saved any money?

To help you determine if you and business ownership are a good fit, please complete the checklist on the following page. Be honest with yourself and check the answer that most accurately represents your thoughts. For those boxes indicating an opportunity area, seek out expert advice to move forward.

READINESS CHECKLIST

1. Are you a self-starter?

- ☐ I do things on my own. Nobody has to tell me to get going.
- ☐ If someone gets me started, I can keep going.
- ☐ Easy does it. I don't put myself out until I need to.

2. How do you feel about other people?

- ☐ I like people. I can get along with just about anyone.
- ☐ I have plenty of friends - I don't need any more.
- ☐ Most people irritate me.

3. Can you take responsibility?

- ☐ I like to take charge of things and see them through.
- ☐ I'll takeover if I have to, but I'd rather let someone else be responsible.
- ☐ There's always some eager beaver around, let him do it all.

4. How good of an organizer are you?

- ☐ I like to have a plan in place before I begin a project.
- ☐ I do just fine until things get too deep. Then I quit.
- ☐ I get started then something comes along and derails me. So I just take things as they come.

5. Can you lead others?

- ☐ I can get most people to do anything I ask.
- ☐ I can give the orders if someone tells me what we should do.
- ☐ I let someone else get things moving. Then I go along if I feel like it.

6. How good of a worker are you?

- ☐ I can keep going as long as I need to. I don't mind working hard for something I want.
- ☐ I'll work hard for a while, but when I've had enough, that's it.
- ☐ I can't see that hard work will get you anywhere.

7. Can you make decisions?

- ☐ I can make up my mind in a hurry if I have to. It usually turns out OK.
- ☐ I can if I have plenty of time. But I don't like pressure.
- ☐ If I have to quickly make decisions, I usually end up wishing I hadn't.

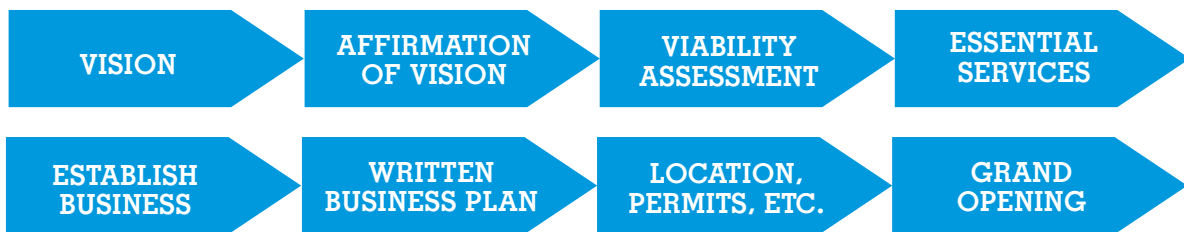
8. Can people trust what you say?

- ☐ You bet they can. I'm a person of my word.
- ☐ I try to be on the level most of the time, but sometimes I just say what's easiest.
- ☐ Why bother if the other person doesn't know the difference?



Once you complete the checklist, count the checks you made. If most of your checks are beside the first answer, you probably have what it takes to run a business. If not, you may run into some trouble in the future. You may want to find a partner who can balance your weaknesses.

ARE YOU READY TO PROCEED



THE INNOVATION CONCEPT

Innovation is the specific tool of entrepreneurs, the means by which they exploit change as an opportunity for a different business or a different service. It is capable of being presented as a discipline, capable of being learned, capable of being practiced. Entrepreneurs need to search purposefully for the sources of innovation, the change and their symptoms that indicate opportunities for a successful innovation. And they need to know and to apply the principles of successful innovation.

Supporting Entrepreneurialism and Innovation

Small businesses are the fastest growing segment in American commerce and they create 98% of all new jobs. However, over 50% of all small businesses fail in the first year, often because entrepreneurs fail to surround themselves with a network of peers who can offer support and guidance. To support entrepreneurialism in Hardin County and to foster “grassroots” economic development, contact Ohio’s Small Business Development Center at Rhodes State College providing assistance with business planning, business concepts, market research, business coaching, and so much more. For additional information, please call (419) 673-4131.

PREPARING YOUR BUSINESS PLAN

If you need additional reassurance that you're ready to start a business, please consider using the Small Business Readiness Assessment Tool (SBAT)

Developed by the Small Business Administration (SBA), the Small Business Readiness Assessment Tool (SBAT) is an interactive questionnaire developed to assess an entrepreneur's readiness to start a business.

Questions within the SBAT are designed to evaluate the user's skills, personal characteristics, and experience in relation to their preparedness to start a business.

After the questionnaire is completed the results are tallied and an assessment profile is provided. The user is also supplied a statement of "Suggested Next Steps" and links to free online courses and counseling.

To complete the Small Business Readiness Assessment Tool, please visit the website below:
https://eweb1.sba.gov/cams/training/business_primer/assessment.htm

** The Small Business Readiness Assessment Tool is an automated self-assessment tool. None of the information provided is collected, tabulated or utilized by the SBA or any other organization.*

#1 PREPARING YOUR BUSINESS PLAN

Regardless of the method of entering a new business - starting, buying, or franchising a business plan is the foundation for launching your business. It is perhaps the most time consuming and difficult thing you will do prior to opening your business, but it is imperative that you take the time to complete this important task.

The ability to obtain financing is enhanced if a business plan is submitted prior to or at the time of the first meeting with the financing organization. A business plan is a detailed description of the business, including the product, a market analysis, the management team, and financial projections. A well prepared business plan serves two functions. First, it helps secure financing by demonstrating technical competence, market knowledge, and organizational ability. Secondly, it is a valuable management tool to help establish goals, identify risks, recognize financial and physical needs, and provide benchmarks to evaluate performance.

It is important for a plan to recognize a business's weaknesses in addition to its strengths. This increases the plan's credibility and prevents surprises in the financing firm's investigation of the opportunity. Furthermore, it enables the financing firm to identify ways in which it can provide an extra value added in the form of non-financial assistance.

A well prepared business plan cannot provide a guarantee that you will secure financing. However, it will demonstrate your organizational ability and your knowledge of your market. Furthermore, it can be a valuable tool to guide management and to appraise performance. As a result, it will greatly enhance your prospects of obtaining financing and achieving success.

There are a number of resources and organizations that can help you develop a solid business plan.

A great resource that is free, for you:

Ohio SBDC at Rhodes State College
www.rhodesstate.edu/SBDC
(419) 995-8184

#2 LOCAL PERMITS, ZONING & BUILDING REGULATIONS

The following information is designed to help facilitate a prompt and efficient permitting and licensing process. We recommend that you meet with the building and zoning departments early in the planning process to become familiar with the codes that may affect your project. Remember, our building and zoning officials are here to help.

The following is a brief process that should aid you in complying with local building regulations:

- Determine where you want to locate your business.
- Visit or call the city/village administration office, to discuss your project and to determine if the zoning at that site is appropriate for the intended use.
- Contact your local city/village Building Department to see if the building is suitable for the new use or if there are any outstanding code issues.
- Check with your local city/village to see if they require permits for all permanent and/or temporary business signs, check with the City/Village, prior to erecting or replacing an existing sign.
- Finally, permits (occupancy/zoning) must be obtained for all new businesses prior to opening.

CHANGE OF OCCUPANCY/ZONING PERMITS

When a business wishes to locate, or relocate into an existing building or space within Hardin County, a permit is required from the city/village, prior to taking occupancy. The purpose of these permits are to verify that the business/proposed use is permitted at the proposed location.

A change of occupancy/zoning permits are required for any business that wishes to move into an existing building or space “as is”.

- You can perform interior cosmetic changes such as painting or new floor finishes, however there can be no alterations or additions of any type to the interior or exterior of the building without building and zoning permits.
- Exterior changes, such as painting, window and door replacements, façade changes, roof replacements, etc. are subject to the approval of the City Design Review Board.
- If you are planning to make physical alterations to the building, you must seek a registered design professional, such as an architect or engineer, and apply for a building permit.

Note: *The Ohio Building Code may require building improvements for changes in use if the new business has specific code requirements. Such alterations require a building permit rather than a change of occupancy permit.*

SIGNAGE

If you wish to change or replace existing signage or install new permanent and/or temporary signage, a sign permit will need to be obtained - in addition to the change of occupancy/zoning permits. Sign permits can be obtained through the city/villages at their discretion.

SAFETY INSPECTIONS

After plans for the change of occupancy have been approved, the building will need to have an inspection with the Hardin County Health department and fire department safety officers. This inspection must occur prior to the opening of the business.

PLUMBING & HEALTH INSPECTIONS The Hardin County Health Department handles plumbing permits and inspections in all areas of the county. This department is responsible for reviewing and permitting on-site sewage disposal systems, inspecting hand washing sinks (kitchens), pre-packaged food displays, and also issuing food service licenses.

FLOOD HAZARD AREAS Flood Hazard Area Permits are required if you construct within a Flood Hazard Area. Certain building restrictions apply within these areas. To determine if your site is within a Flood Hazard Area, check with the County Engineers office.

IMPORTANT NOTE

It is imperative that you contact the City/Village prior to beginning your project - including before you purchase or lease a building for your business. Some businesses that fail to do so are later faced with corrective action and in some cases, are unable to open their business in a timely manner. Our local officials are understanding of your needs and will work with you in a friendly, timely, and professional manner every step of the way.

IMPORTANT CONTACT INFORMATION

City of Kenton Engineering, Planning & Zoning Department

<http://www.kentoncity.com>

111 W. Franklin Street | Kenton, Ohio 43326

(419) 674-4850

Hardin County Engineers office

<http://www.co.hardin.oh.us/engineers>

1040 W. Franklin St. Kenton, Ohio 43326

(419) 674-2222

TAX & REGULATORY INFORMATION

OHIO 1ST STOP BUSINESS CONNECTION

Depending on the type of business, the state requires various permits and tax identification forms. The following is a list of some common business permits and regulatory issues. We strongly suggest that you first contact the Ohio 1st Stop Business Connection, which guides you through multi-step process to help you create a free information kit containing state-level instructions regarding starting a business in Ohio. You may contact them by calling (800) 248-4040 or visit <http://business.ohio.gov/starting>.

VENDOR'S PERMIT

A Vendor's Permit is required if you sell tangible personal property or taxable services at retail. Every Ohio retailer must obtain a vendor's license. Please contact the Hardin County Auditor's Office by calling (419) 673-3003 or by visiting www.co.hardin.oh.us.

COUNTY SALES TAX

Sales tax must be charged on all taxable sales. Please contact the Hardin County Auditor's Office by calling (419) 674-2239 or by visiting www.co.hardin.oh.us

OHIO SALES AND USE TAX GUIDE

The Ohio Sales and Use Tax Guide published by the Ohio Department of Taxation answers typical questions regarding Ohio sales and use taxes. This booklet is available from the Ohio Department of Taxation. For more information, please call (888) 405-4089 or visit www.tax.ohio.gov.

STATE TAX INFORMATION

All employees maintaining an office or transacting business in Ohio must withhold Ohio income taxes from their employees' wages each pay period. This applies to wages paid for work performed in Ohio. For more information, please call (888) 405-4089 or visit www.tax.ohio.gov.

FEDERAL TAX INFORMATION

A business with employees must apply for an Employer Identification Number (EIN). The info on how to obtain an EIN can be found by visiting: www.irs.gov/Businesses/Small-Businesses-&Self-Employed/

HOW-TO-APPLY-FOR-AN-EIN.

Social Security Employers are required to report the wages of their employees. For more information, please contact the Social Security Administration at (800) 772-1213 or visit www.ssa.gov.

OHIO UNEMPLOYMENT COMPENSATION

Employers of one or more workers must pay a payroll tax on wages paid to employees. These payments support Ohio's system of unemployment compensation benefits. For more information, please contact the Ohio Department of Job and Family Services by calling (614) 466-6282 or by visiting <http://jfs.ohio.gov>.

OHIO BUREAU OF WORKERS COMPENSATION

The state insurance fund is a no-fault program designed to protect the employees and employers in the state of Ohio when a work-related injury, death or occupational disease occurs. All employers must pay premiums unless qualified as self-insurers. In general, employers who have one or more employees must provide worker's compensation coverage. Contact the Ohio Bureau of Workers Compensation by calling (800) 644-6292 or visit www.ohiobwc.com.

WORKERS COMPENSATION GROUP RATING PROGRAM

The Hardin County Chamber of Commerce offers its members participation in a group rating pool. These pools can save members 30% to 70% on the premiums. For more information, contact the Hardin County Chamber and Business Alliance, by calling (419) 673-4131

OCCUPATIONAL SAFETY & HEALTH

Businesses should be aware of the U.S. Department of Labor regulations governed specifically by the Occupational Safety and Health Administration (OSHA). The Federal Occupational Safety and Health Act requires every worker be provided a working environment free from health and safety hazards. In order to assist Ohio employers in complying with the standards of OSHA the Ohio Department of Industrial Relations offers a free on-site consultation service. You may request a visit from a consultant who will give you practical advice about your job site's safety and health protection. These consultants do not issue citations, propose penalties, or routinely provide information about you or your workplace conditions to the federal inspection staff.

For more information contact the Ohio Department of Commerce, On-Site Consultation Services, by calling (800) 282-1425 or visit www.osha.gov.

WAGE & HOUR REGULATIONS

Businesses should be aware of the U.S. Department of Labor regulations pertaining to minimum wage, overtime pay, record keeping, and child labor standards affecting full-time and part-time workers. The federal government publishes information and reference guides related to compliance with the "Fair Labor Standards Act. To ensure compliance with Ohio's regulations on wages, hours and minors, contact the Ohio Department of Industrial Relations by calling (614) 644-2239.

CIVIL RIGHTS INFORMATION

The state's anti-discrimination laws are enforced by the Ohio Civil Rights Commission. The law applies to all employers that employ four or more people in Ohio. Among the various requirements, the employer must post the Fair Employment Practices poster conspicuously at each workplace. For more information, contact the Ohio Civil Rights Commission by calling (888) 278-7101.

WORKFORCE DEVELOPMENT RESOURCES

Hardin County is a part of the Columbus Metropolitan Statistical Area (MSA) which includes over 900,000 people in the workforce. The Columbus MSA has a diverse economy with major emphasis in the service and logistics industries while the Hardin County economy is primarily comprised of manufacturing.

Hardin County consistently strives to have a lower unemployment rate compared to other counties in Ohio. Accordingly, workforce development remains an important issue for our existing companies as we work train and educate our local workforce to meet the demands of local employers.

For more information on workforce resource please visit www.OhioMeansJobs.com



SMALL BUSINESS COUNSELING

THE SMALL BUSINESS DEVELOPMENT CENTER

The Small Business Development Center (SBDC) at Rhodes State Community College, a division of the Ohio Development Services Agency, is designed to contribute to the economic growth by providing a one-stop business information portal and hands-on education throughout the entire lifecycle of a business. The SBDC offers counseling, seminars, and workshops that will help you determine what questions need to be answered and give you guidance on how and where to find the answers.

Representatives of the SBDC meet regularly with Hardin County residents.

To learn more about the SBDC at Rhodes State Community College, please visit their website:

www.rhodesstate.edu/SBDC Or contact Kathy Keller, CBA at (419) 995-8184

SMALL BUSINESS ADMINISTRATION

The Small Business Administration (SBA) is a federal agency created to aid, counsel, assist and protect the interests of small businesses, preserve free competitive enterprise, and maintain and strengthen the overall U.S. economy. The SBA assists entrepreneurs through training, counseling and business development programs including loan guarantees.

For additional info or to schedule an appointment with an SBA Counselor, visit their website: **<http://sba.gov>**

SCORE: "COUNSELORS TO AMERICA'S SMALL BUSINESSES"

SCORE is a national nonprofit organization dedicated to entrepreneur education and the formation, growth and success of the nation's small businesses. SCORE provides free and confidential business advice and counseling through their volunteer experts who specialize in areas such as accounting, financing, marketing and more. To learn more about SCORE, please visit their website: **<http://www.score.org>**



AVAILABLE BUILDINGS & SITES DATABASE

The Hardin County Chamber and Business Alliance, maintains an available properties database to assist in your site selection process. You can find information regarding available industrial and commercial land as well as retail, office and industrial space within existing buildings. For more information, please contact the Economic Development Division by calling (419) 673-4131 or visit: www.hccba.com

COMMUNITY PROFILES & DEMOGRAPHICS

A major component of opening a business is understanding the demographics, workforce qualities, distance to major markets, largest employers, and the overall characteristics of the community. To assist you in this effort, the Economic Development Division can provide reports and information specific to your needs upon request. Please contact the Hardin County Economic Development Division for detailed and specialized demographic and market information or visit the website for general characteristics: www.hccba.com. The Economic Development Strategy (EDS) is a blueprint for our community to improve the business climate for existing businesses and for potential businesses looking to expand. The EDS outlines specific recommendations on how we can improve our competitiveness and encourage business growth and development. To learn more about the Economic Development Strategy, please visit: www.hccba.com

HARDIN COUNTY CHAMBER AND BUSINESS ALLIANCE

The Hardin County Chamber and Business Alliance has the responsibility of enhancing the economic, civic and cultural growth of the community and to act as a voice and advocate for business. Membership with the Hardin County Chamber and Business Alliance provides businesses a multitude of benefits including insurance and product discounts, Bureau of Workers Compensation discounts, workplace safety training, networking with fellow business owners and potential customers, ribbon cuttings and ground breaking ceremonies, listing in business directory, exposure and marketing opportunities, and much more. To learn more about the Hardin County Chamber and Business Alliance please visit www.hccba.com



USEFUL CONTACT INFORMATION

Economic Development	419-673-4131 www.hccba.com
Village of Ada	419-634-4045 www.adaoh.org
Village of Alger	419-754-4321
Village of Dunkirk	419-759-2808 www.villageofdunkirk.com
Village of Forest	419-273-2500 www.villageofforest.com
City of Kenton	419-674-4850 www.kentoncity.com
Village of McGuffey	419-757-2292

HARDIN COUNTY WEBSITE: <http://www.co.hardin.oh.us/departments.php>

Auditor's Office	419-674-2239
Health Department	419-673-6230
Regional Planning	419-674-2215
Environmental Services	419-673-6230
Recorder's Office	419-674-2250
Tax Map (GIS)	419-674-2225
Clerk of Courts	419-674-2278
Treasurer's Office	419-674-2246
Commissioners	419-674-2205
Sheriff's Office	419-673-1268
Soil & Water Conservation	419-673-0456
Emergency Management	419-674-2276
Hardin County Extension	419-674-2297
Engineer's Office	419-674-2222

LOCAL MEDIA CONTACTS *For Advertising and Marketing Opportunities*

The Kenton Times	419-674-4066
WKTN Radio Station	419-675-2355
The Ada Herald	419-634-6055
The Ada Icon	419- 889-3065
WONB Radio Station	419-772-1194

FOR MORE INFORMATION VISIT WWW.HCCBA.COM

