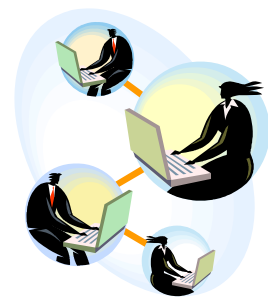




North Central Indiana
Small Business Development Center

Small Business
Fact Sheet
of
Licenses, Permits and Regulations

Tipton County Area



North Central Indiana SBDC
700 E. Firmin St., Suite 106
Kokomo, IN 46902
765-454-7922
www.isbdc.org

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The local, state and federal requirements for licensing, taxes and other regulations vary depending on the type of business and where it is conducted or located. The following are the general requirements.

FILING OF BUSINESS NAME

Often referred to as the DBA (Doing Business As.) If you are a Sole Proprietorship or a Partnership, you should register the *Certificate of Assumed Business Name* with the County Recorder's Office in the Tipton County Court House. Phone: 765-675-4614. There is a filing fee of \$11 for a single page. Applicants are asked to bring a self-addressed stamped envelope when applying.

LOCAL OCCUPATIONAL LICENSE

At this time, the City of Tipton does not require any type of city occupational license

STATE OCCUPATIONAL LICENSE

Over 100 professions and occupations require Indiana licenses or Certificates of Competency. Many require special training or examinations. You can find State Permit Assistance by calling 800-45-STATE (800-457-8283). The State has a web page with a list of occupations that require State Licenses and additional information at www.in.gov/sic/owners/iib.html

ZONING

To inquire whether the location of the prospective business is considering zoned for business, contact the Tipton County Planning Commission for county zoning, 765-675-6063 (jwcarter@tds.net), or the City Planning Commission for Tipton zoning at 765-675-7561 or 765-675-3994 (bcommish@tds.net).

SIGN PERMITS

To comply with the City or County Sign Ordinance, contact the Planning Commission at 765-675-7561 or 765-675-3994 (bcommish@tds.net).

COUNTY HEALTH PERMITS

Several types of businesses must obtain health permits and be inspected by the Health Department. In particular, businesses engaged in handling food must submit an application and detailed plans of their food service prior to being inspected by the Health Department in receiving the food permit. For more information, contact the Tipton County Health Department, located in the Tipton Hospital. Phone: 765-675-8741 or check out their website at (www.tiptonhospital.org/services/county.aspx).

INCORPORATING

All corporations are state chartered and, in Indiana, must file Articles of Incorporation, Bylaws, and Trade Name with the Secretary of State's office. The filing fee is usually \$90, but depends on the number of shares issued. Contact the Indiana Secretary of State, Corporate Division, Room 155 State House, Indianapolis, 46204; Phone: 317-232-6576; or view the SoS Business Services Division web site at www.in.gov/sos/business/index.html

FEDERAL—EMPLOYER IDENTIFICATION NUMBER

This registers the business with the federal government. ***All businesses, except sole proprietorships with no employees, are required to register using Form SS-4.*** If the business has employees, it is required to withhold Federal Income Tax and Social Security Tax from wages paid to employees. The IRS has forms and information available that help a business comply with federal tax laws and regulations. You can call the IRS Document Distribution Center in Indianapolis at 1-800-829-3676. Also, check out the IRS web site: www.irs.gov. It has an excellent document search function and offers a great deal of helpful information for businesses. From the IRS Home page, click on “Business” in the sidebar, then on the Business page, select “Small Business/Self-Employed” from that sidebar. The IRS Small Business Resource Guide CD is available at no charge from your local SBDC office.

Here are some specific forms that will be useful:

Form 1040 ES	Estimated Tax for Individuals
Publication 509	Tax Calendar
Publication 937	Business Reporting
Form SS-4	Application for Employer Identification Number (EIN)
Publication 587	Business Use of the Home
Schedule SE	Self-Employment Tax
Publication 917	Business Use of the Car
Publication 535	Business Expenses

STATE—SALES TAX & CORPORATE INCOME TAX

The State of Indiana requires that businesses collect a six percent (6%) Gross Retail Sales and Use Tax on certain items. If the business is retail, wholesale, or manufacturing, it must obtain a ***Retail Merchant’s Certificate*** for the collection of and/or exemption from the Indiana Gross Retail Sales and Use Tax. (Generally, service businesses are excluded.) The Certificate allows the business to buy merchandise for resale without paying the 6% tax and also gives them the authority to charge the 6% tax. Apply for a Retail Merchant’s Certificate by completing a ***Form BT-1***, which requires a \$25 filing fee. This form can be found on the Department of Revenue website - www.in.gov/dor.

All Indiana corporations are subject to a ***Corporate Income Tax*** and may be required to file quarterly estimated income tax returns.

Further information may be obtained for both the sales tax and corporate tax from the Indiana Department of Revenue in Kokomo at 117 E. Superior St., 46901, 765-457-0525, or from the Indianapolis office in Room N105 in the State Office Building at 100 N. Senate Ave. Indianapolis, 46204, 317-232-2240.

LOCAL—TANGIBLE TAX

A tax is levied on tangible (physical) business assets and inventory with the tax rate set by the local taxing unit. For information on the tax rate for the City of Tipton, contact the Cicero Township Assessor at 765-675-6450. For information on the tax rate for Tipton County, contact the Tipton County Assessor at 765-675-2465 (tipton.assessor@tds.net).

FEDERAL UNEMPLOYMENT TAX

If a business has one or more employees it may be liable for Federal Unemployment Taxes. Contact the IRS at their web site (www.irs.gov) for more information.

STATE UNEMPLOYMENT TAX

In addition to the Federal Unemployment Tax, an employer must pay the State Unemployment Tax. State requirements for employers can be found at <http://www.IN.gov/dwd/employer/requirements.html>. You can also call the Department of Workforce Development at 1-888-WORKONE. The Department's mailing address is Indiana Department of Workforce Development, Indiana Government Center South, 10 North Senate Avenue, Indianapolis, 46204.

WORKER'S COMPENSATION

Worker's compensation insurance is compulsory for all employers in Indiana. It is carried by private insurance agents, and law regulates premiums paid by employers. Contact your local insurance agency or call the Worker's Compensation Board of Indiana, 100 N. Senate Ave, Room 601, Indianapolis, 46204. Phone: 317-232-3808.

REGULATORY ASSISTANCE

The Regulatory Ombudsman Program helps Indiana businesses get fast, clear answers from federal, state, and local regulatory agencies. Serving as mediator, information-gatherer, expediter and problem solver, the Ombudsman works regularly with other agencies whose functions affect business. This program is located at the Indiana Department of Commerce at One N. Capitol, Suite 700, Indianapolis, 46204-2288. Phone: 317-232-8893.

FURTHER SOURCES OF INFORMATION

Attorney General's Office—317-232-6201

Access Indiana—Business Owner's Guide to State Government web site:
<http://www.in.gov/ai/business>.

Solid & Hazardous Waste—Indiana Department of Environmental Management,
317-232-8603 or 317-240-6234.

Pollution and Water Pollution Control—Indiana Department of Environmental Management,
317-232-8603 or 317-240-6234.

Licensing for alcoholic beverages—Indiana Alcoholic Beverage Commission, 317-232-2430.

Patents, Trademarks & Copyrights—U.S. Patent & Trademark Office general information:
1-800-786-9199. www.uspto.gov

Labor Laws—Indiana Department of Labor, 317-232-2665
Immigration—Equal Employment Opportunity Commission, 101 W. Ohio St., Suite 1900,
Indianapolis, 46204, Phone: 317-226-7212

Social Security Administration—3115 S. Webster, Kokomo, Phone: 765-455-0181 or 1-800-772-1213

IOSHA—Indiana Department of Labor Compliance Receptionist, 317-232-2693

Mail Order— U.S. Post Office, 203 E. Jefferson, Tipton, 765-675-4124.

Day Care Center, Nursing Homes—State Department of Health, 317-233-1325

City Building Inspector—765-675-7561.

Weights & Measures—It is important to have the proper measuring devices to ensure state specifications are met. 765-456-7466.

Small Business Administration (SBA)—317-226-7272, or call the SBDC at 765-454-7922

International Trade—Indiana Export Finance Authority, 317-232-0757

Government Procurement—Government Marketing Assistance, phone: 1-888-442-4624

Indiana Civil Rights Commission—317-232-2600

Tipton County Chamber of Commerce: 765-675-7533 (www.tiptonchamber.com) & Tipton County Economic Development Corp: 800-461-4907 or 765-675-7417 (www.tiptonedc.com)—Information about available space, demographics, tourism, and manufacturing facilities; 136 E. Jefferson St., Tipton, IN 46072.

Tipton County Public Library-765-675-8761 (www.tiptonpl.lib.in.us/), 127 E. Madison St., Tipton, IN 46072

Tipton County Auditor-765-675-2794 (tiptoncoauditor@tds.net), 101 E. Jefferson St., Tipton, IN 46072.

Tipton County Surveyor-765-675-2793 (tipton.surveyor@tds.net), 101 E. Jefferson St., Tipton, IN 46072.

Tipton County Treasurer-765-675-2742 (tiptoncotreasurer@tds.net) 101 E. Jefferson St., #2, Tipton, IN 46072

Tipton County Web Site- www.tiptoncounty.in.gov/

Indiana Chamber of Commerce—317-264-3110

Indiana Department of Commerce—Region 4 Office: Ivy Tech Kokomo, 1815 E. Morgan St., Room # A103, Kokomo, 46901, Phone: 765-868-8167, Web site: www.IN.gov/doc/regional_offices/Region4.htm

Most of the information listed in the fact sheet is available through the North Central Indiana SBDC (Small Business Development Center). The SBDC counsels existing and start-up businesses by providing resource information, business plan formation, marketing data, workshops, and many other services to aid small business entrepreneurs. For further information, please contact the NCI SBDC regional office in Kokomo at 765-454-7922.