

Starting & Growing a Business in Port Clinton, Ohio

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**A Step by Step Guide to Opening, Relocating, or
Expanding Your Business in Port Clinton, Ohio**

A project of Main Street Port Clinton's Economic Restructuring Committee.
Booklet funded by Ottawa County Community Foundation.

NOTES

PLANNING

- ❑ General information to consider: Type of Business and Industry, Products or Services offered, Mission Statement, Vision Statement, Competitors, General Location and Market Analysis information, Funding, General Profit Margins, Marketing Efforts, Management, and Personnel.
- ❑ Download the free Business Plan questionnaire available in the Resource Guide on www.historicportclinton.com. This free resource will help you walk through some of the details involved with starting your business.
- ❑ Contact the local Small Business Development Center based in Fremont, Ohio and take a free half day Business Development Class. Phone: 800-826-2431 or visit www.terra.edu/learning/kerndirectory/sbdc.asp
- ❑ Visit the 1st Stop Business Connection. Many of the following forms and information can be tailored to your business for free by visiting <http://development.ohio.gov/onestop/>
- ❑ Create a Business Plan that will act as a feasibility study, tool for obtaining financing, and a tool for management. The SBDC can assist you with this process for free. A Business Plan Outline example can be found on the inside back cover of this booklet. Worksheets can also be downloaded from www.historicportclinton.com to assist with the process.
- ❑ SCORE of Northwest Ohio can also be a valuable resource at this time in the process. SCORE is an organization made up of retired business executives that lend their valuable insight and knowledge for free to new or existing businesses. They can provide assistance with anything from business plans to cash flow and inventory control. Their regional office can be contacted by visiting www.nwoscore.org. The Port Clinton Area Chamber of Commerce can also assist in setting up an appointment with a SCORE representative.
- ❑ OSU Extension's office can help with researching your business. Their website www.ohioline.osu.edu has a wealth of free information on starting or growing a business in Ohio. Or you can call 419-898-3631.
- ❑ A list of accountants is available on page 7. A survey of area accountants revealed that they request 3 years of past tax returns and at least a general idea of the potential business. Business Plans preferred.

LEGALITIES

- ❑ A list of area business attorneys can be found on page 7. A survey of area business attorneys revealed that lawyers prefer you contact them before determining what type of business to open (for example an LLC or S Corporation). They also warn against following any advice on the internet without consulting your attorney as Ohio laws may be different.
- ❑ Review the Consumer Sales Practices Act to be aware of prohibited sales practices. More information can be obtained from the Ohio Attorney General's Office.
- ❑ Do you need a license? Does the type of business you want to open require specific licensure, certification, or other means of registration? Visit <http://business.ohio.gov/licensing/> to find out. Obtain the required licenses.
- ❑ Contact the Ottawa County Health Department if you are in a Food Service Industry that would require a license for Food Service Operations. Phone: 419-734-6800
- ❑ Register your business name with the Secretary of State's office. All Limited Liability organizations will have their names automatically registered upon completion of filing the legal structure forms. Visit www.sos.state.oh.us/SOS/businessServices.aspx to check name availability.
- ❑ Check with the U.S. Patent and Trademark Office to ensure your name and/or logo does not conflict with another business by visiting www.uspto.gov
- ❑ Contact the U.S. Patent and Trademark Office for information on patenting inventions or innovations unique to your business. Three separate types of patents may be filed; utility, design, or plant. Phone: 800-789-9199 or visit www.uspto.gov
- ❑ Set up the Businesses Legal Structure, will your business be a Sole Proprietorship, General Partnership, Limited Partnership, Limited Liability Company, Limited Liability Partnership, C-Corporation, S-Corporation, or Non-Profit. Definitions of each can be found online at <http://development.ohio.gov> Forms can be found at www.sos.state.oh.us/SOS/businessServices.aspx Non-Profits should visit www.lincoho.org for further resources and workshops.

TAXATION

- ❑ Register with the IRS to receive an Employer Identification Number (EIN), Bureau of Workers Compensation, and the Ohio Department of Taxation (Commercial Activities Tax and/or Vendors License). These numbers can be found in the resource guide at the back of this booklet.
- ❑ If you will have employees you will also need to contact the Department of Taxation (withholding), Department of Job and Family Services, and Bureau of Worker's Compensation. These numbers can be found in the resource guide at the back of this booklet. To determine if you will be hiring employees or independent contractors please refer to the Department of Taxation or the Department of Development for a full description.
- ❑ Contact the City Tax Commissioner to receive information on Port Clinton tax requirements for businesses. Phone: 410-734-5522 ext. 235

EMPLOYMENT

- ❑ All new hires must be reported to Ohio New Hire Reporting Program. Phone: 888-872-1490 or visit <http://newhire-reporting.com/OH-Newhire/default.aspx>
- ❑ Confirm compliance with Ohio's regulation of hours, minors, and wages by contacting the Ohio Department of Commerce. Phone: 614-644-2239 or visit www.com.ohio.gov
- ❑ Confirm compliance with Ohio's regulation of Unemployment Contributions by contacting the Ohio Department of Job and Family Services. Phone: 614-466-2319 or visit www.jfs.ohio.gov
- ❑ Enroll in Worker's Compensation Insurance. Contact the local Worker's Compensation office for more information about specific requirements for your business. Phone: 419-245-2474 or visit www.ohiobwc.com. The Port Clinton Area Chamber of Commerce can assist with finding discounted rates on Worker's Comp Insurance including info on Grow Ohio. Phone: 419-734-5503 or visit www.portclintonchamber.com.
- ❑ Research Healthcare Insurance. New healthcare laws are being enforced at various times over the next few years. Confirm compliance by visiting <http://www.insurance.ohio.gov/Consumer/Pages/HealthCareReform.aspx>

INSURANCE

- A list of area insurance agents can be found on page 9. A survey of area insurance agents provided the following advice:

When purchasing insurance for a new business it is helpful to consider what it would take to replace your facility, inventory, and personal business property in case of a disaster. How would you replace your income while your business is being rebuilt? How do you protect yourself from liability that can come from running a business?

- Commercial Property Insurance can be purchased if you are planning to own or lease a property for your business or will be responsible for others' property. If you do not have enough money to keep your business running for up to a year in case there is a major fire or your property is destroyed, you may want to have Business Income Insurance or ensure your Property Insurance covers business and personal income in your policy.
- General, Product, and/or Professional Liability Insurance can protect you against lawsuits if you make or sell a product, your product or services could cause harm (physical, mental or emotional) or if any customers come to your work site.
- Business Auto Insurance can be purchased if you perform any type of business in the car (errands for the business, leasing, or selling vehicles). This may be an additional expense on your personal vehicle insurance.
- Director and Officer Insurance can be purchased when a business is run or controlled by a board or officers. This insurance will protect the individuals on your board from lawsuits pertaining to the business they are serving.
- Home-Based Business Insurance can be purchased if your home owner or rental policies do not cover businesses, their equipment, or income. In some cases additional riders can be added to home owner or rental policies.

FINANCING

- ❑ Secure Financing and/or preapproval. The State and/or Federal Government DOES NOT have grants available to start a business at the current time. However, private sector grant information can be found at www.grants.gov. Ida Rupp Library may also have further resources to track down any grant funds that may exist.
- ❑ A list of area banks can be found on page 8. A survey of area banks revealed that they require a business plan, the last three years of personal and business tax returns, as well as a personal financial statement. Without these documents, many banks cannot begin the process of looking at financing for your business.
- ❑ Government Loan programs are available for certain industries. The Ottawa County Improvement Corporation is a great resource for businesses looking to secure financing for fixed assets such as a building, land, machinery, or equipment. Rarely are they able to provide any working capital loans. Also, most of the programs offered are not for 100% financing. The Ottawa County Improvement Corporation can be contacted by calling 866-734-6789 or visiting www.ottawacountyimprovementcorp.org. This organization would also require a business plan and financial records to begin the process of finding financing for your business.

MINORITY GROUPS

- ❑ Get Certified. Minority businesses are able to receive additional benefits as a certified minority business. If you are a socially or economically disadvantaged, minority, woman, or veteran you may be eligible. Upon certification large corporations and government agencies have set aside programs which set goals to partner with certified minority businesses. This may lead to anything from sales contracts to specialized resources. To become state certified call 614-466-8280 or visit <http://das.ohio.gov/eod/EODMBEOFF.htm>
- ❑ To become nationally certified as a woman in business call the Women's Business Enterprise National Council at 927-359-0697 or visit www.wbenc.org. Once certified visit these links for further information: <http://das.ohio.gov/edo/EDGE>, <http://development.ohio.gov/dmba>, <http://development.ohio.gov/dmba/ptac.html>.

LOCATION

- ❑ A list of available downtown locations is available at www.historicportclinton.com
- ❑ A listing of realtors can be found on page 10 in this booklet. A survey of area realtors revealed that they highly recommend getting pre-approved by a financial institution, however they can be a wealth of information to help with this process. A 25%-33% down payment was also recommended.
- ❑ Many of our area realtors suggested visiting their offices first to determine your needs before looking at properties which might lead to confusion about the necessities of your businesses' new space. This will also help determine if you need a Residential or Commercial Lease, if renting.
- ❑ A Zoning Inspection must be conducted by the City of Port Clinton for all signage or out of the ordinary locations which may not have previously been a legal business. Port Clinton City Zoning Inspector Phone: 419-734-5522 ext. 7 & Ottawa County Building Department Phone: 419-734-6767
- ❑ A free and confidential workplace consultation can be conducted at owner's request by contacting the Ohio Department of Commerce Division of Labor and Worker Safety. Phone: 800-282-1425 or visit <http://com.ohio.gov> Federal OSHA offices can also provide assistance to help you understand OSHA requirements. Local OSHA Office: Toledo, Ohio 419-259-7542
- ❑ Contact the Environmental Protection Agency to determine if their assistance is required for your business. Check with the Department of Development for a list of industry specific information. EPA Small Business Assistance Office: 800-329-7518 or visit www.epa.state.oh.us Port Clinton's Sewer Department needs to inspect a business before using a publicly owned waste water system.
- ❑ Confirm compliance with Ohio's Smoking Ban. More information can be found at www.odh.ohio.gov/alerts/ohiosmokingban.aspx
- ❑ Check with the Ohio Department of Job and Family Services regarding specific posters that should be hung in an accessible employee area. You do not need to purchase any of these posters. Contact ODJFS for posters by calling 877-852-0010.

ACCOUNTANTS

Dana Stahl, CPA, Inc

Dana Stahl
210 Jefferson Street
Port Clinton, Ohio 43452
419-734-2669

John Krupp, CPA, LLC

John Krupp
1604 E. Perkins Ave. Ste. 108
Sandusky, Ohio 44870
419-625-9000

Robert Apling + Assoc, CPA

Robert Apling
2060 East Harbor Road
Port Clinton, Ohio 43452
419-734-9548

Fruth & Company, PLL

Patricia Margraf
One Grand Lake Drive
Port Clinton, Ohio 43452
419-734-4327

Payne, Nickles, & Co.

Marilyn Long
422 W. Market Street
Sandusky, Ohio 44870
419-625-4942

Wenzinger Financial Planning

Matt Wenzinger
130 Jefferson Street
Port Clinton, Ohio 43452
419-734-9738

ATTORNEYS

Flynn, Py, & Kruse, L.P.A.

John Coppler
115 W. Perry Street
Port Clinton, Ohio 43452
419-734-3174

Loeffler & Wargo

Bo Loeffler & Louis Wargo
122 N. Adams Street
Port Clinton, Ohio 43452
419-732-1041

Roth & Bacon Attorneys

Jeffery Roth
205 S.E. Catawba Road
Port Clinton, Ohio 43452
419-732-9994

Kocher & Gillum

John Kocher & Rich Gillum
101 1/2 Madison Street
Port Clinton, Ohio 43452
419-732-3135

Michael Sandwisch, Attorney

240 Jefferson Street
Port Clinton, Ohio 43452
419-734-6511

BANKS

Citizens Bank

Jennifer Zelms
185 S.E. Catawba
Port Clinton, Ohio 43452
419-732-0316

Croghan Colonial Bank

Marty Folger
3994 East Harbor Road
Port Clinton, Ohio 43452
419-732-7563

Huntington National Bank

Lee Vivod
120 Madison Street
Port Clinton, Ohio 43452
419-734-2157

National Bank of Ohio

Joe Bires
2820 E. Harbor Road
Port Clinton, Ohio 43452
419-732-6150

U.S. Bank

David Gamez
142 E. Second Street
Port Clinton, Ohio 43452
419-732-2176

Commodore Perry Credit Union

Mike Barr
1711 W. Fremont Road
Port Clinton, Ohio 43452
419-734-4419

First National Bank

Melissa Walker
117 W. Perry Street
Port Clinton, Ohio 43452
419-734-7340

Key Bank

Tim Ott
210 Madison Street
Port Clinton, Ohio 43452
419-732-3106

PNC Bank

Dianne Wylie
149 Buckeye Blvd.
Port Clinton, Ohio 43452
419-734-5541

INSURANCE

Allstate Insurance

Kym Botson
3979 Knoll Crest Plaza
Port Clinton, Ohio 43452
419-355-1710

Diversified Insurance

Lori Lorentz
124 E. Second Street
Port Clinton, Ohio 43452
419-734-2161

Group Insurance Specialists

Barry Hofer
2880-C Canterbury Circle
Port Clinton, Ohio 43452
419-732-7580

Nemecek Insurance

Rick Nemecek
127 W. Perry Street
Port Clinton, Ohio 43452
419-732-3624

State Farm Insurance

Trish McCartney
1848 E. Perry Street Suite 120
Port Clinton, Ohio 43452
419-734-2715

Aflac Insurance

Bryon Evans & Julie Bath
218 Columbus Ave
Sandusky, Ohio 44870
419-502-3825

Bolte Insurance Agency

Steve Gulas
134 E. Second Street
Port Clinton, Ohio 43452
419-732-3111

Frederick Agency, Inc.

John Madison
120 W. Second Street
Port Clinton, Ohio 43452
419-732-3171

Huntington Insurance

Bret Haggy
300 Croghan Street
Fremont, Ohio 43420
419-333-4242

Sprouse Insurance

Julie Hasselbach
104 N. Church Street
Oak Harbor, Ohio 43420
419-898-0317

REALTORS

Bolte Real Estate

Phillip Bolte & Renee Bolte Stine
134 E. Second Street
Port Clinton, Ohio 43452
419-732-3111

Howard Hanna

MaryAnn Gesci
4054 E. Harbor Road
Port Clinton, Ohio 43452
419-734-5751

Mary Howard - Re/Max

5128 E. Blue Teal Drive
Port Clinton, Ohio 43452
419-732-1928

Tomi Johnson - Howard Hanna

3994 E. Harbor Road
Port Clinton, Ohio 43452
419-734-5751

Firelands Association of Realtors

Ruth DeHenning
2710 Campbell Street
Sandusky, Ohio 44870
419-625-5787

Jack Bradley Realty Co.

Len Partin
129 Madison Street Ste D
Port Clinton, Ohio 43452
419-734-5551

Real Living Morgan Realty Group

Carol and Jeff Morgan
100 S. Jefferson Street
Port Clinton, Ohio 43452
419-732-0941

RESOURCES - Local

LOCAL AGENCIES

Better Business Bureau
7668 Kings Pointe Road
Toledo, OH 43617-1551
419-531-3116
www.bbb.org

Main Street Port Clinton
110 Madison Street
Port Clinton, Ohio 43452
419-734-5503
www.historicportclinton.com

OSHA
420 Madison Avenue, Suite 600
Toledo, Ohio 43604
419-259-7542
www.osha.gov

OSU Extension
240 W Lake St, Unit C
Oak Harbor, Ohio 43449-1056
419-898-3631
www.ohioline.osu.edu

**Port Clinton Area
Chamber of Commerce**
110 Madison Street
Port Clinton, Ohio 43452
419-734-5503
www.portclintonchamber.com

SCORE
608 Madison Ave # 1610
Toledo, OH 43604-1130
419-259-7598
www.scoretoledo.org

LOCAL GOVERNMENT

Ottawa County Bdg. Inspection
315 Madison Street, Rm 104
Port Clinton, Ohio 43452
419-734-6767
www.co.ottawa.oh.us

Ottawa County Health Dept.
1856 E Perry Street
Port Clinton, OH 43452
419-734-6800
www.ottawahealth.org

Ottawa County Improvement Corp
8043 W State Route 163 # 100
Oak Harbor, OH 43449
419-898-6242
www.ottawacountyimprovementcorp.org

Port Clinton Tax Commissioner*
419-732-5522 ext 3
www.portclinton.com/taxdepartment.htm

Port Clinton Water/Sewer Dept.*
419-732-5522 ext 2
www.portclinton.com/waterdepartment.htm

Port Clinton Zoning Office*
419-732-5522 ext 7
www.portclinton.com/plan_zone.htm

***Port Clinton City Hall Offices**
1868 E Perry Street
Port Clinton, Ohio 43452
www.portclinton.com

Growing your Business?
Check out this link regarding
Economic Gardening and OCIC!
[www.portclintonchamber.com/
ercomm/ecogarden.pptx](http://www.portclintonchamber.com/ercomm/ecogarden.pptx)

RESOURCES - State & Fed

A list of elected officials and other frequently called numbers can be found at

www.portclintonchamber.com

FEDERAL

Grants.gov

200 Independence Ave. SW HHH Bldg
Washington, DC 20201
800-518-4726

www.grants.gov

Internal Revenue Service (I.R.S.)

Local Office: Four Seagate
433 N. Summit Street
Toledo, OH 43604
419-213-5165

www.irs.gov

Small Business

Development Center

409 3rd Street, SW
Washington DC 20416
800-827-5722

www.sba.gov

US Patent and Trademark Office

Mailing Addresses:

www.uspto.gov/patents/mail.jsp

800-786-9199

www.uspto.gov

STATE

Attorney General

30 E. Broad Street, 14th Floor
Columbus, OH 43215
800-282-0515

www.ohioattorneygeneral.gov

Bureau of Worker's Compensation

30 W. Spring Street
Columbus, OH 43215-2256
800-OHIOBWC

www.ohiobwc.com

Department of Commerce

77 South High Street, 23rd Floor
Columbus, OH 43215-6123
614-466-3636

www.com.ohio.gov

Department of Development

77 South High Street., P.O. Box 1001
Columbus, Ohio 43216-1001
800-848-1300

www.development.ohio.gov

Department of Taxation

P.O. Box 530
Columbus, Ohio 43216-0530
888-405-4039

<http://tax.ohio.gov>

Environmental Protection Agency

P.O. Box 1049
Columbus, OH 43216-1049
614-644-3020

www.epa.state.oh.us

Job and Family Services

30 E. Broad Street, 32nd Floor
Columbus, Ohio 43215
877-852-0010

<http://jfs.ohio.gov>

Secretary of State

180 East Broad Street
Columbus, OH 43215
877-767-6446

www.sos.state.oh.us

Business Plan Outline

Cover Page

- Company Information (Name, Address, Telephone, Fax, Email, Website)
- Chief Executive Officer's Name
- Confidentiality Statement

Table of Contents

- Topic or Sections with Corresponding Page Numbers

Executive Summary

- Highlight business concept
- Management Expertise
- Summarize Sales / Profit Forecasts
- Purpose of Financing

Description of Product or Service

- Describe how operations are conducted
- Explain importance of each product / service
- Design, Style, and Trademark Possibilities
- Discuss quality and durability
- Address your competitive advantages by product or service
- Point out any research or new technology updates

Industry Characteristics

- Description of industry
 - Including terms of sales volume, number and size of firms in industry, average profits, growth of industry in relation to growth of the economy, any seasonal or cyclical changes,
 - Include any state, federal, or local laws or regulations pertaining to your business

Operations

- Business Concept
 - History (if established business) and Evolution of Product
- Merchandising Plan
 - Including type of equipment or machinery required, will you buy or lease?, means of acquiring necessary equipment

Facility

- Including location, size, accessibility, zoning, special physical requirements, hours of operation

Management and Organization

- Management background (include experience, strengths, and education)
- Organization (include legal structure, duties/job descriptions, board of directors, No. of employees)

Market Analysis

- Including current and potential customers, customer buying motivations, and target market

Marketing Strategy

- Include promotions and advertising, location, image, pricing, packaging, distribution channels, selling methods, and sales goals)

Financial

- Current Conditions
 - Include balance sheets and profit and loss statements from the past three years (if applicable)
 - Personal balance sheet for all persons with 20% or more ownership
 - Detailed account of start up costs and monthly expenses (or estimates)
- Request for Financing
 - Amount of money being borrowed stated clearly
 - List all potential funding sources
 - List what the capital will be used for

Appendix

- All support data such as leases, resumes, contracts, permits, etc.
- Articles of incorporation/organization, or partnership agreement
- Letters of intent
- Letters of reference
- Technical support documentation



MAIN STREET PORT CLINTON

A Main Street Community

For more information on this booklet or to join our efforts:

Main Street Port Clinton or

Port Clinton Area Chamber of Commerce

419-734-5503 or info@portclintonchamber.com

Business, Community, and Local Support is vital to
our organization's missions.

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