



# CLERMONT COUNTY OHIO

Starting a Business



# BY THE NUMBERS

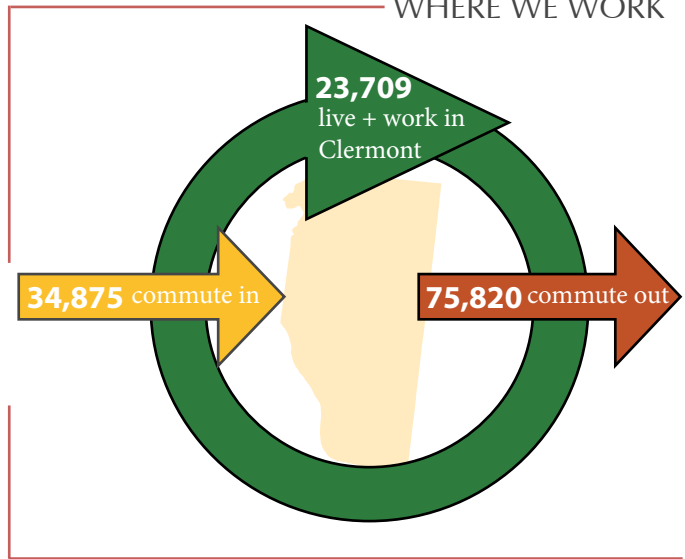
## DEMOGRAPHICS

TOTAL POPULATION: 206,428  
 MEDIAN INCOME: \$67,744  
 MEDIAN AGE: 40.5

## BUSINESS IN THE COUNTY



### WHERE WE WORK



### BIG BUSINESS

- 1 Total Quality Logistics (1,344 employees)
- 2 Cincinnati Children's Eastgate (1,129 employees)
- 3 Tata Consultancy Services (1,000 employees)
- 4 American Modern Insurance (938 employees)

### TOP INDUSTRIES





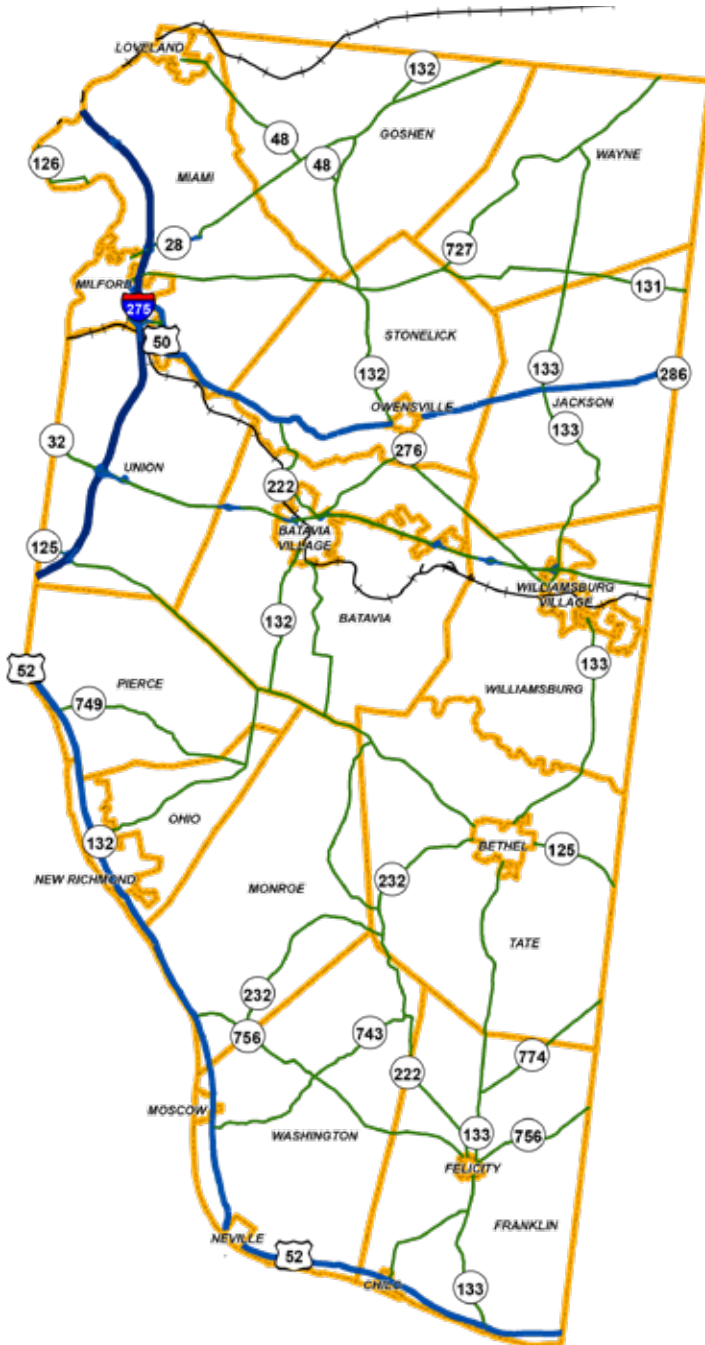
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# COUNTY MAP



# STARTING A BUSINESS

1



Perform Market Research

2



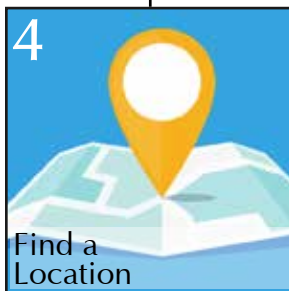
Create a Business Plan

3



Fund Your Business

4



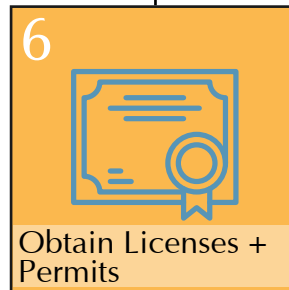
Find a Location

7



Hire + Train Staff

6



Obtain Licenses + Permits

5



Register with Ohio Dept of Taxation + Secretary of State

# MARKET RESEARCH + BUSINESS PLAN

## Market Research

- ▶ Choose a product or service that the business will produce or provide
- ▶ Perform a SWOT analysis (strengths, weaknesses, opportunities, and threats)
- ▶ Assess the local market for competition, supply and demand, the real estate market, etc.
- ▶ Conduct research on your business idea; gather and track potential consumer feedback
- ▶ Use the results of the above processes to adjust your business and marketing plan

## Business Plan

A successful business model is informed by an effective business plan. The business plan should clearly state the company's vision, goals, and strategies towards reaching those goals.

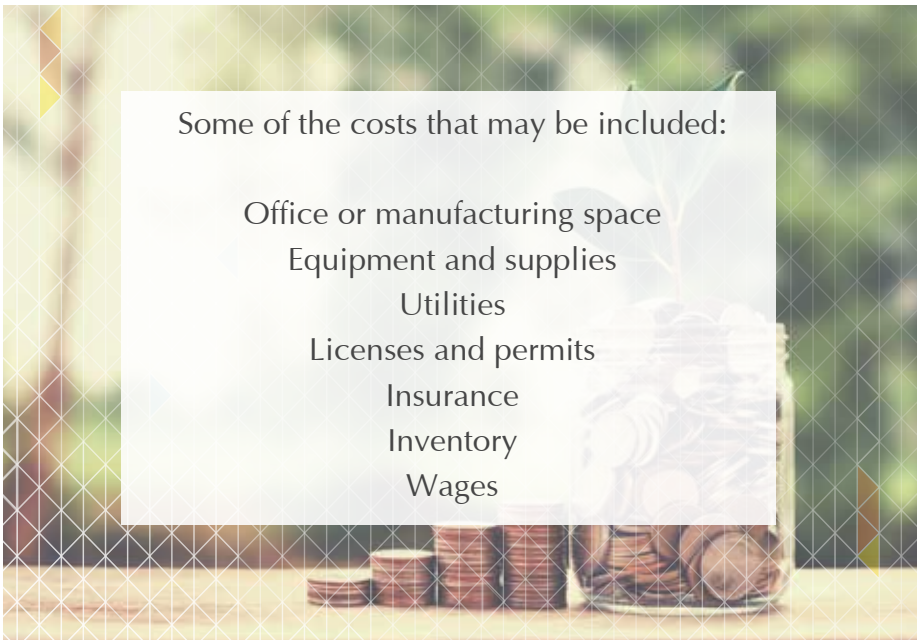
Information often included in a business plan:

- ▶ Executive Summary
- ▶ Company Overview
- ▶ Financial Plan
- ▶ Product Development Plan
- ▶ Sales and Marketing Strategy
- ▶ Market Analysis



# FUNDING YOUR BUSINESS

Calculating your startup costs is a crucial early step. Having an accurate account of potential costs will help in securing loans, attracting investors, and in estimating when the business will turn a profit.



For information on startup costs and calculations, or available funding sources:

- [!\[\]\(9dc885fa0d6d341860a6e69645e59475\_img.jpg\) US Small Business Administration](#)
- [!\[\]\(5d2b0686f24c91a69ec6f054f466d184\_img.jpg\) Ohio Department of Development](#)
- [!\[\]\(ef97c4cf774c94401d40a852a635219b\_img.jpg\) Clermont County Chamber of Commerce](#)
- [!\[\]\(f8ef7bbfeae36453ca014751196aefd5\_img.jpg\) Small Business Development Center](#)

# SITE SELECTION

Choosing a location that fits your business' needs and budget is important. A number of variables should factor into the decision, including: utilities, site cost, space, customer base, competition, etc.

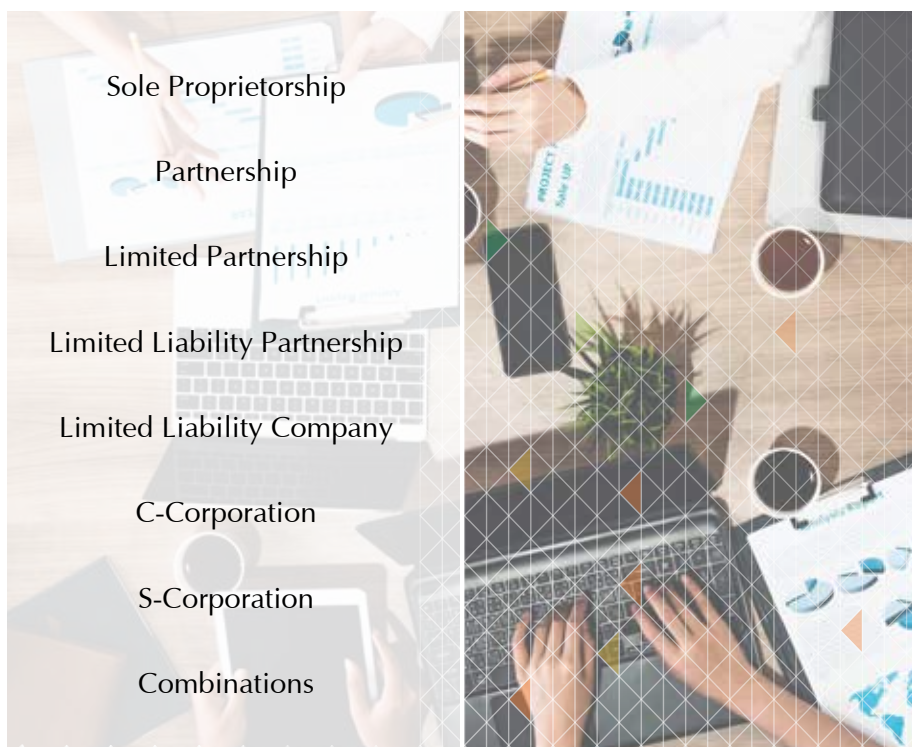
A local development services agency or department may be helpful in finding the appropriate location. If that specific locality does not offer those services, more information can be obtained from the Clermont County Department of Community and Economic Development's [website](#) or by calling 513.732.7825.





# BUSINESS STRUCTURE

There are numerous types of business structures from which to choose. The structure you choose is a major factor determining taxes, funding, personal liability, and even day-to-day operations. More detail on structures can be found at the U.S. Small Business Administration [website](#). Listed below are the most common types.



You must file the appropriate paperwork with the Ohio Secretary of State in order to register your business with the State — more guidance can be found at their [website](#).





# LICENSING

All Ohio retailers making taxable retail sales must obtain a vendor's license. A vendor's license allows you to collect sales tax and remit those taxes to the State. There are two types to consider:

- 1) Regular Vendors License:** purchased from the Clermont County Auditor, for companies operating with a fixed place of business
- 2) Transient Vendor's License:** issued by the Department of Taxation for vendors who have no fixed place of business

More information can be found at the [Clermont County Auditor's website](#) or through [Ohio Business Gateway](#).

Additionally, you may be required to apply for a specific license or permit to operate your business by the state. Please refer to [business.ohio.gov/starting](http://business.ohio.gov/starting) and click the checkdown list for more information. Clermont County and/or the local jurisdiction in which your business will operate may require specific permits or licenses as well— contact the local governmental body for more information.



# TAXES

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All businesses pay taxes at the federal, state, and local level. There are five general types of business taxes at the federal level: income tax, self-employment tax, estimated tax, employer tax, and excise tax. Your business structure will determine what taxes you have to pay and when. Please refer to the [IRS](#) or [SBA](#) for more information.

State and local taxes vary by location and business structure as well. The most common state and local taxes are income tax, employment tax, and sales tax. Businesses may be required to pay additional taxes including commercial activity tax (CAT), unemployment insurance, or others. Please refer to [tax.ohio.gov](http://tax.ohio.gov) for more.

Your business must be registered with the IRS in order to receive an EIN (Federal Employment Identification Number) for taxation purposes. Additionally, you may register with the Ohio Business Gateway, which will help in filing sales, employer withholding, unemployment, and municipal and state income taxes. Your business may also be subject to a CAT which applies to any business earning gross receipts over \$150,000 in a year.

Seeking the advice of a professional accountant or attorney is highly recommended. More information can be obtained at [tax.ohio.gov](http://tax.ohio.gov) or from the [IRS](#).

# LOCAL ZONING + RULES

Township zoning resolutions establish the township's zoning regulatory authority as authorized under the Ohio Revised Code. Refer to the locality in which your business is locating for provisions of the resolution that apply to all land, development and use of structures.



Different zoning regulations and permits will apply depending on the type of business and the zoning in which the business wishes to locate. The county generally administers building code enforcement and occupancy permits, as well as electric, HVAC and fire permits, water and sewer permits, soil and water conservation permits, and health slips. Additional procedures may be required. For more information, contact Permit Central at 513.732.7213 or at [permit.clermontcountyohio.gov/](http://permit.clermontcountyohio.gov/)



# TALENT + TRAINING



Clermont County is well-situated for attracting and developing a diverse and talented workforce. There is a plethora of post-secondary education institutions within 50 miles of Clermont County, including the University of Cincinnati and Xavier University.

Located within the county are:

▶ **University of Cincinnati Clermont College**

4200 Clermont College Drive  
Batavia, Ohio 45103  
ucclermont.edu

▶ **Great Oaks Career Campuses - Live Oaks**

5956 Buckwheat Road  
Milford, Ohio 45150  
hs.greatoaks.com/campuses/live/ | 513.575.1900

▶ **Grant Career Center**

718 W. Plane Street  
Bethel, Ohio 45106  
grantcareer.com | 513.734.6222

Additionally, the [Ohio Means Jobs](#) Clermont County division offers career training programs, educational services, internship coordination and more. They also provide services to employers looking for workers in posting jobs and matching potential employees. Clermont County is a part of the [BCW Workforce](#) group with Warren County and Butler County, as a part of Ohio Means Jobs.

# SPECIFIC LOCATION ASSISTANCE

Start by contacting the city or township administrator where a potential site is located for information regarding any local benefit programs or grants that may be available. Often there may be local tax abatements, microloan programs, or utility and permitting fee discounts available to new businesses.



The Clermont Chamber of Commerce Small Business Development Center service may assist small businesses in a number of ways including financial and business planning, information on business assistance programs, workshops, and seminars. More information is available at their [website](#).

# NONPROFIT CONSIDERATIONS

A nonprofit is any organization formed for charitable, religious, educational, research, or community / socially beneficial purposes.

To be registered as a nonprofit, there are additional steps to take:

- ▶ File Articles of Incorporation (Form 532B) with Secretary of State
- ▶ Appoint a Statutory Agent
- ▶ File for tax-exempt status with the IRS
- ▶ Register with the Ohio Attorney General's Office if a charitable organization

Please refer to the Ohio Secretary of State's [guide](#) for more details.





# MARKETING

Marketing is crucial both during the startup phase and especially throughout the life of your business. A haphazard approach to marketing can actually end up doing harm to your business' image.

Creating a marketing plan will provide a strategic roadmap for how you promote your business and communicate with your target audience.

Some potential information to include in a marketing plan:

- ▶ **Target Market:** To whom does your market cater and what is that market's size, demographics, and trends?
- ▶ **Competitive Advantage:** What separates your product from the rest?
- ▶ **Sales Plan:** How will you sell your product and where? Come up with a sales goal.
- ▶ **Action Plan:** How will you achieve your marketing and sales goals? Detail your advertising campaigns, pricing strategies, and customer communication methods.
- ▶ **Budget:** Breakdown the dollars and cents of your marketing campaign.

Throughout the process, make sure to monitor, analyze, and update your plan. This will allow your business to adapt and grow as market trends change over time.



# TIPS FOR BUSINESS SURVIVAL

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- ▶ **Create a plan:** Buildings do not get built without a plan. Neither do businesses. Make sure you have a plan that develops a stable business with a budget, marketing, fulfillment, staffing and all other aspects of your business. If you fail to plan, then failure is your plan.
- ▶ **Know your customers:** Understanding the needs of customers is the most important tip for long term survival. Find out who wants your product, and market to them. Understand their changing needs so you can change with them.
- ▶ **Stick to your budget:** Many businesses fail when they do not adhere to their plan. Sometimes they grow too fast and are unable to keep up with the demand they have created. Sometimes businesses will acquire too much inventory and find themselves spending more money to store it than necessary. Budgets exist to keep businesses successful, not restrain them.
- ▶ **Find the best people:** No matter the business, you still rely on people. When selecting employees, don't settle for someone who is not committed to success.
- ▶ **Act the part:** Your employees rely on you to be the business owner, not a co-worker. Someone has to be the face of the business, run the day-to-day operations, and steer the ship.



# ADDITIONAL RESOURCES

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- ▶ **Clermont County Chamber of Commerce**  
[www.clermontchamber.com](http://www.clermontchamber.com)
- ▶ **Small Business Development Center**  
[www.clermontchamber.com/services/small-business-center/](http://www.clermontchamber.com/services/small-business-center/)
- ▶ **Small Business Administration**  
[www.SBA.gov](http://www.SBA.gov)
- ▶ **USA.gov Checklist**  
[www.usa.gov/start-business](http://www.usa.gov/start-business)
- ▶ **IRS.gov Checklist**  
[www.irs.gov/businesses/small-business-self-employed/checklist-for-starting-a-business](http://www.irs.gov/businesses/small-business-self-employed/checklist-for-starting-a-business)
- ▶ **Ohio Secretary of State**  
[www.ohiosos.gov/businesses/information-on-starting-and-maintaining-a-business/starting-a-business/](http://www.ohiosos.gov/businesses/information-on-starting-and-maintaining-a-business/starting-a-business/)
- ▶ **America's Small Business Development Center**  
[www.americassbdc.org](http://www.americassbdc.org)
- ▶ **Ohio Department of Development**  
[www.development.ohio.gov/summary\\_35sbdc.htm](http://www.development.ohio.gov/summary_35sbdc.htm)



# THANK YOU

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**CLERMONT  
COUNTY**<sub>OHIO</sub>  
DEPARTMENT OF COMMUNITY  
AND ECONOMIC DEVELOPMENT

## CLERMONT COUNTY BOARD OF COUNTY COMMISSIONERS



Claire Corcoran  
President



David Painter  
Vice President



Bonnie Batchler  
Commissioner



CLERMONT  
COUNTY<sub>OHIO</sub>  
DEPARTMENT OF COMMUNITY  
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