BREAKTHROUGH THINKING

Breaking Through to Northeast Indiana's Entrepreneurial Future

Fortitude Fund of Northeast Indiana

FORTITUDE FUND

Breakthrough Thinking Through an Entrepreneurial Lens

November 2026

The courage to connect.

FORTITUDE FUND

Northeast Indiana stands at an inflection point.

The region has the assets, the talent, and the community will to become a national model for entrepreneurial vitality and quality of place — but realizing that potential requires coordinated action across three interconnected systems.

Together, these three pillars form a mutually reinforcing system in which each area strengthens the others.

1

Build the Fractional Business Ecosystem

Gives entrepreneurs affordable access to specialized back-office expertise they cannot sustain independently.

2

Strengthen a Buy Local Culture

A connected regional commerce model that competes on experience, relationship, and trust rather than price or convenience.

3

Become a Net Exporter of Quality of Place

Projecting the region's identity and economic output well beyond its borders.

FORTITUDE FUND

PILLAR 1 OF 3 1

Build the Fractional Business Ecosystem

Northeast Indiana does not yet have a coordinated fractional business ecosystem.

This is not a pipeline problem. It is a connective infrastructure problem.

Fractional models already exist in fragmented form across the region.

Working examples were identified in human resources, hospitality, and accounting.

Entrepreneurs — particularly early-stage and quality-of-place businesses — lack affordable access to the specialized expertise they need to grow:

- **Financial management**
- **Legal counsel**
- **Marketing strategy**
- **Advanced analytics**
- **Human resources**
- **Information technology**

FORTITUDE FUND

PILLAR 1 OF 3 1

The Breakthrough Idea: A Regionally Branded Fractional Services Platform

Rather than a loose directory of independent providers, the emerging concept is a coordinated, regionally branded platform that functions as both a talent bench and a managed service.

It would:

- aggregate demand across multiple counties and sectors
- curate and vet service providers
- offer entrepreneurs a structured, accessible system of support through a hybrid model blending subscription access, grant-backed service pools for early-stage firms, and fee-for-service options for more established businesses

The proving ground

The Fortitude Fund portfolio would serve as the proving ground, with participating businesses contributing outcome data on revenue growth, time saved, and business stability.

A true breakthrough

A true breakthrough would also integrate fractional services with broader regional goals — including buy-local strategies and export growth — so that shared marketing and e-commerce support help local businesses compete with online alternatives while coordinated logistics enable them to reach customers beyond the region.

FORTITUDE FUND

PILLAR 1 OF 3 1

Champion Role and Priority Services

Every successful ecosystem of this kind has had a champion — an individual or organization that wakes up every day thinking about its growth and coherence.

The most natural candidates include:

- **The Fortitude Fund itself**
- **A regional Small Business Development Center affiliate**
- **A respected professional services firm willing to anchor the model**

Three service areas rise to the top as first-pilot candidates:

Cash Flow and Financial Management

Fractional CFO and bookkeeping services on a subscription or project basis, with shared onboarding for Fortitude Fund grantees

Legal Services

Pooled access to business formation, contracts, IP basics, and compliance through a vetted regional law firm or legal cooperative

Marketing and Digital Commerce

Shared marketing strategy, e-commerce setup, and content support directly connected to the Buy Local platform

FORTITUDE FUND

Key structural questions remain

Should the system function as a marketplace, a managed service, a cooperative, or a nonprofit-administered shared-services platform?

What payment model is most realistic — subscription, voucher, grant-backed service pool, or an earned-fee hybrid?

Which counties or sectors should host the first pilot?

And what data should be tracked from day one to measure success?

FORTITUDE FUND

PILLAR 2 OF 3 **2**

Strengthen a Buy Local Culture

Local businesses cannot win on price or convenience against national chains and large e-commerce platforms.

What they can win on is:

Experience	**Relationship**
Discovery	**Trust**

...but only if the regional infrastructure makes local purchasing easy, visible, and rewarding.

Greater Fort Wayne Inc. is already advancing ideas in this space.

A connected model rather than a single program:

- **A regional local-commerce platform**
- **A wholesale cooperative**
- **A loyalty network**

...that together turn local spending into a trusted and visible ecosystem.

FORTITUDE FUND

The Five-Part Strategy

1

Local Market Network

A regional digital platform that allows residents, institutions, and visitors to buy local year-round

2

Making local buying an experience

Designing retail and market spaces around service, expertise, and hospitality

3

Regional Wholesale Cooperative

Aggregates local products, improves logistics, and makes procurement easier for businesses and anchor institutions

4

Loyalty Club and App

Makes local spending visible and rewarding through tiered membership recognition, discounts, and invitations

5

Competing on quality, not just sentiment

Local does not automatically mean better

The fractional business platform is the operational backbone of this strategy.

Shared marketing support, e-commerce expertise, and digital commerce capability should be among the first services offered through the fractional ecosystem — directly enabling local businesses to participate in the Buy Local network and compete at scale.

FORTITUDE FUND

PILLAR 3 OF 3 **3**

Become a Net Exporter of Quality of Place

THE STRONGEST SINGLE IDEA OF THE ENTIRE SESSION

Positioning Northeast Indiana, particularly Fort Wayne, as the startup musician capital of the United States.

Not by competing directly with Nashville or Austin for established artists, but by owning the earliest and most critical stage of the music lifecycle.

This direction is credible because it builds on real, existing assets:

- A high concentration of musicians
- Anchor infrastructure in Sweetwater Sound
- A growing network of venues and organizations
- A lower cost of living that gives early-stage artists a practical advantage

FORTITUDE FUND

PILLAR 3 OF 3 **3**

The goal is not just to build a local scene, but to create export pathways

Talent

musicians and creative professionals developed here and launched nationally

Digital content

recordings, visual art, and maker content reaching national audiences

Creative services

design, branding, and production delivered regionally and beyond

Visitor experience

music tourism and festival attendance drawing regional and national visitors

A dedicated music sector leader — someone whose sole responsibility is to advance the region's music economy.

Diffusion of effort is fatal to place-based identity strategies. Success requires choosing a specific niche where Northeast Indiana can realistically win.

FORTITUDE FUND

These three areas are not independent initiatives

1

Build the Fractional Business Ecosystem

The fractional ecosystem gives entrepreneurs the operational capacity they need.

2

Strengthen a Buy Local Culture

The buy-local network creates the market demand that sustains them.

3

Become a Net Exporter of Quality of Place

The quality-of-place export strategy elevates the regional identity that attracts talent, visitors, and capital.

The breakthroughs emerge at the intersections

Fractional marketing support enabling local businesses to sell through the regional platform

The music ecosystem generating digital content that feeds the export strategy

The buy-local network creating the retail infrastructure that makes quality-of-place tourism viable

FORTITUDE FUND

Immediate Next Steps

The clearest near-term path forward

1 Appoint a Platform Champion

Identify one individual or organization to own the fractional ecosystem concept and begin building the provider network within 90 days

1 Pilot Cohort Selection

Designate Fortitude Fund grantees as the initial cohort; define the service package covering financial management, legal services, and marketing

2 Greater Fort Wayne Partnership

Align with Greater Fort Wayne Inc. on the Buy Local platform architecture and governance; avoid duplicating existing momentum

2 Local Market Network

Launch a viable regional digital marketplace focused on a single product category or geography to test demand and logistics

3 Music Sector Leadership

Formalize the dedicated music economy leadership role; define scope, funding, and a 12-month success scorecard

Shared Metrics Framework

Agree on a common dashboard tracking revenue lift, owner hours saved, buy-local transaction volume, content exports, and visitor spending

Pillar tag in each circle: 1 = Fractional Business Ecosystem · 2 = Buy Local Culture · 3 = Net Exporter of Quality of Place (no tag = applies across all three)

FORTITUDE FUND

Northeast Indiana has everything it needs to become a national model for entrepreneurial vitality and quality of place.

The breakthrough is not in any single idea.

It is in the courage to connect them.

fortitudefund.com · john@fortitudefund.com · @fortitudefund