FORTITUDE FUND

Powered by you

BREAKTHROUGH THINKING · NOVEMBER 2026

“BREAKING THROUGH TO NORTHEAST INDIANA’S ENTREPRENEURIAL FUTURE”

Breakthrough Thinking Through an Entrepreneurial Lens

The courage to connect.

EXECUTIVE SUMMARY

THREE SYSTEMS. ONE BREAKTHROUGH.

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. This concept paper captures the Breakthrough Thinking generated through the Fortitude Fund's "Entrepreneurial Lens" process, synthesizing ideas from three rounds of facilitated discussion into a unified strategic framework.

Three strategic imperatives emerged from the process. First, building a Fractional Business Ecosystem that gives entrepreneurs affordable access to specialized back-office expertise they cannot sustain independently. Second, strengthening a Buy Local culture through a connected regional commerce model that competes on experience, relationship, and trust rather than price or convenience. Third, positioning Northeast Indiana as a net exporter of quality-of-place products, talent, and services — projecting the region's identity and economic output well beyond its borders. Together, these three pillars form a mutually reinforcing system in which each area strengthens the others.

01
IMPERATIVE
Build the Fractional Business Ecosystem

02
IMPERATIVE
Strengthen a Buy Local Culture

03
IMPERATIVE
Become a Net Exporter of Quality of Place

01 Build the Fractional Business Ecosystem

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

Northeast Indiana does not yet have a coordinated fractional business ecosystem. 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, and information technology. This is not a pipeline problem. It is a connective infrastructure problem.

Discussion at Table 1 surfaced evidence that fractional models already exist in fragmented form across the region. Working examples were identified in human resources, hospitality, and accounting, including shared back-office support structures that serve nonprofit entities. These models succeed because they aggregate demand, build trust over time, and deliver specialized expertise that individual organizations cannot afford independently. Not every shared model has worked, however. Co-location alone is insufficient without strong operational coordination, reliable demand, and clear value creation. The lesson is that a fractional ecosystem must be built around managed services, not just marketplace access.

Interim placements for highly skilled, in-demand roles emerged as one of the most promising expressions of fractional work, particularly where expertise is scarce and expensive. Beyond finance and human resources, participants identified marketing, advanced analytics, and information technology as high-value functions that could be delivered fractionally — areas critical to growth yet out of reach for many small and early-stage businesses. The group proposed Fortitude Fund grantees as an initial pilot cohort, enabling real-time testing of demand, service delivery, and outcomes. Trust and quality were identified as defining success factors, suggesting the need for vetting, feedback loops, and a curated menu of regional services shaped by user experience.

01 BUILD THE FRACTIONAL BUSINESS ECOSYSTEM (CONTINUED)

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, and 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 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 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.

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, or a respected professional services firm willing to anchor the model. Based on the Table 1 discussion, three service areas rise to the top as first-pilot candidates: cash flow and financial management, legal services, and marketing and digital commerce.

PRIORITY AREA	IMMEDIATE ACTION
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 in Section B

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?

02 Strengthen a Buy Local Culture

The default purchase behavior of residents, institutions, and visitors increasingly flows to online platforms. 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, and trust — but only if the regional infrastructure makes local purchasing easy, visible, and rewarding.

Table 2 produced a connected model rather than a single program: a regional local-commerce platform, a wholesale cooperative, and a loyalty network that together turn local spending into a trusted and visible ecosystem. The core insight was that local buying must be relational and experiential in ways that online purchasing cannot replicate, while digital tools must also make routine transactions seamless. Greater Fort Wayne Inc. is already advancing ideas in this space, and the breakthrough thinking aligns closely with that momentum. The goal is to accelerate and connect those efforts into a coherent regional system.

THE FIVE-PART STRATEGY

1. **Local Market Network**
2. **Making local buying an experience**
3. **Regional Wholesale Cooperative**
4. **Loyalty Club and App**
5. **Competing on quality, not just sentiment**

02 THE FIVE-PART STRATEGY (CONTINUED)

The first element is a Local Market Network — a regional digital platform that allows residents, institutions, and visitors to buy local year-round rather than only at periodic events, with simple ordering, pickup, delivery, and onboarding support for farms, makers, and small businesses. The second is making local buying an experience by designing retail and market spaces around service, expertise, and hospitality, pairing shopping with live music, cafés, and community events, and featuring distinctive local products that reward in-person discovery.

The third element is a Regional Wholesale Cooperative that aggregates local products, improves logistics, and makes procurement easier for businesses and anchor institutions — unlocking the purchasing power of hospitals, universities, and government by developing common standards for quality, ordering, and delivery. The fourth is a Loyalty Club and App that makes local spending visible and rewarding through tiered membership recognition, discounts, and invitations across participating businesses. The fifth, and perhaps most important, is a commitment to competing on quality, not just sentiment. Local does not automatically mean better, and the strategy must include quality standards, technical assistance, and promotion of businesses that consistently deliver on their promises.

Competing on quality, not just sentiment.

The fractional business platform described in Section A 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.

03 Become a Net Exporter of Quality of Place

Most of Northeast Indiana's quality-of-place activity — its music, arts, food culture, maker community, and creative enterprises — currently stays local and under-monetized beyond the region. The region has the assets to project its identity nationally and globally, but lacks the coordination, the narrative, and the export infrastructure to do so.

THE STRONGEST SINGLE IDEA OF THE ENTIRE SESSION

THE STARTUP MUSICIAN CAPITAL OF THE UNITED STATES

Table 3 produced 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 — the point where artists are developing their craft, building their catalog, and trying to sustain themselves financially. 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, and a lower cost of living that gives early-stage artists a practical advantage. Coordination around the music economy is no longer just theoretical. Greater Fort Wayne Inc. is beginning to engage the right stakeholders more intentionally, and the idea of a dedicated music sector leader — someone whose sole responsibility is to advance the region's music economy — is already being actively explored. This role would unify efforts, align stakeholders, and create a clear external narrative that the region has historically lacked.

03 BECOME A NET EXPORTER OF QUALITY OF PLACE (CONTINUED)

The goal is not just to build a local scene, but to create export pathways. Much of the region's musical activity currently stays local and under-monetized. By focusing on startup musicians, Northeast Indiana could export talent, digital content, and creative services while continuously attracting new artists into the pipeline. The export logic applies across four areas: 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), and visitor experience (music tourism and festival attendance drawing regional and national visitors). The concept of a dedicated sector leader is also a model worth extending — every major export vertical benefits from a champion who owns the ecosystem, not just a committee that meets periodically.

THE EXPORT LOGIC APPLIES ACROSS FOUR AREAS

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)

One of the clearest lessons from comparable regions nationally is that diffusion of effort is fatal to place-based identity strategies. Success requires choosing a specific niche where Northeast Indiana can realistically win, committing to it visibly, and resisting the temptation to claim leadership in multiple areas simultaneously. The startup musician capital concept is compelling precisely because it is specific, defensible, and buildable from existing assets.

WHERE IT COMES TOGETHER

Synthesis and Immediate Next Steps

These three areas are not independent initiatives. They form an interconnected system where each pillar strengthens the others. The fractional ecosystem gives entrepreneurs the operational capacity they need. The buy-local network creates the market demand that sustains them. The quality-of-place export strategy elevates the regional identity that attracts talent, visitors, and capital — and gives the whole system a reason to exist beyond its own borders. The most important strategic discipline is to resist treating these as separate programs with separate champions and timelines. 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.

The challenge in Northeast Indiana is less about the absence of entrepreneurs and more about the absence of connective systems that provide shared talent, digital capability, and operational support at scale. The following actions represent the clearest near-term path forward:

PRIORITY AREA	IMMEDIATE ACTION
Appoint a Platform Champion (1)	Identify one individual or organization to own the fractional ecosystem concept and begin building the provider network within 90 days
Pilot Cohort Selection (1)	Designate Fortitude Fund grantees as the initial cohort; define the service package covering financial management, legal services, and marketing
Greater Fort Wayne Partnership (2)	Align with Greater Fort Wayne Inc. on the Buy Local platform architecture and governance; avoid duplicating existing momentum
Local Market Network (2)	Launch a viable regional digital marketplace focused on a single product category or geography to test demand and logistics
Music Sector Leadership (3)	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

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.