Business Supports Companion Guide for CCR&Rs





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# Introduction

The intended audience for this guide are Child Care Resource and Referral agencies (CCR&Rs), Child Care Aware® of America (CCAoA) members and other system-level leaders who provide consumer education, technical assistance, and resource and referral services to new and existing center and home-based child care providers. CCR&Rs are encouraged to share this guide with staff, peers or others who provide leadership on child care business development for child care providers through resource and referral, technical assistance, coaching, training, peer learning communities, communities of practices and other forms. Moreover, while the majority of the resources found in the guide can be accessed directly at childcareaware.org, there are also a number of resources requiring CCAoA membership. CCR&Rs and individuals interested in membership can find more information by visiting childcareaware.org/join.



Members only resources are marked with this icon.

# Purpose

### The purpose of this Business Supports Companion Guide for CCR&Rs is to:

- 1. Offer a directory of CCAoA resources designed to support effective business practices for home-based child care (HBCC) and child care center providers, both with a summary description and within a quick reference table.
- 2. Provide examples of how CCR&Rs and other system-level leaders may use the resources highlighted in the directory to support child care providers as well as their own agency staff.
- 3. Indicate which resources have been translated and are accessible in Spanish and which resources are CCAoA member exclusive benefits, and support efforts to recruit diverse and underrepresented early care and education providers.
- 4. Increase awareness of resources and equitable access to materials for underserved populations of families and providers.

# Background

The early care and education field continues to face challenges stemming from decades of underinvestment and workforce retention issues. These challenges were exacerbated by the 2020 COVID pandemic, and the supply of child care options nationally is decreasing. While the number of center-based child care slots has increased slightly from 2020 to 2021, that number still falls short of pre-COVID levels and the number of home-based child care (HBCC) programs continues to decline (CCAoA Annual Child Care Landscape Analysis: 2021 Supply and QualityTrends).

We recognize the important role CCR&Rs play in the early childhood ecosystem. CCR&Rs have strong relationships ECE community and serve as hubs for information, resources and support to families with young children as well as the ECE workforce. Services provided through CCR&Rs and other system-level leaders help families find child care and support child care field.

In support of efforts to offer effective business strategies to child care programs, we developed a *Business Supports Companion Guide*. It provides an overview of over sixty (60) rich and timely resources that were developed by CCAoA to support the financial sustainability of child care businesses. This diverse compilation of business resources includes webpages, tip sheets, templates, flyers, brochures, recorded webinars and guides about opening and operating child care businesses. The topics for this collection of resources span from considerations when first opening a child care program to effective business strategies for operating and sustaining a child care business over time.

As the nation experiences a crisis in the demand for quality, affordable child care, now is the time to prioritize supporting child care programs with sound business practices that enable a strong start and provide business sustainability over the long term.



# How CCR&Rs Can Benefit from Using the Guide: \_\_\_\_

### This guide can assist you in your efforts to:

- Train staff (existing and new) about effective business practices.
- Guide child care centers and HBCC providers in implementing effective business practices by:
  - Using the resource as a standalone
  - Using it to develop customized training (T) and/or technical assistance (TA) for providers based on specific topics covered in the directory
- / Identify which resources are included in your CCAoA membership (if you are a member)
- Offer Spanish language T/TA and resources about business sustainability for providers who prefer to receive the information in Spanish.
- Recruit Spanish-speaking providers by offering resources about opening and operating a financially sustainable child care business that have been translated into Spanish.

This guide will be helpful to CCR&Rs and other system-level leaders by directing them to resources for use within their program and services. As you review the guide, we hope you will identify opportunities to expand upon these resources and cultivate CCR&Rs' relationships with other organizations and partners that support and provide business management support and programming.



# Examples of How CCR&Rs Can Use the Resources Found in the Guide: \_\_\_\_\_

There are many ways your agency can apply the resources above into your daily work to support child care programs and support training and onboarding of your staff. Below are examples of how to fold these resources into your offerings to support business sustainability. This list is not exhaustive. We encourage you to adapt these examples to meet the needs of your agency and your community.

### How CCR&Rs Can Use the Resources to Support Child Care Programs:

- Encourage staff to bookmark links to the resources for quick referencing as they answer questions for prospective and existing child care providers.
- Frame discussions when delivering technical assistance (TA), either 1:1 or in a group, about supporting a child care business.
- Download and share the tip sheets (PDFs) with child care providers, either by printing or sending by email.
- Include information in newsletters and blogs for child care programs to highlight resources about financial sustainability.

### How CCR&Rs Can Use the Resources to Support Agency Staff:

- Integrate these resources into your training for existing or new staff as part of the onboarding process to teach about strategies for supporting a child care business.
- Encourage staff to print and add the tip sheets to their training and TA toolbox.
- Facilitate partnership opportunities with Community Development Financial Institutions (CDFIs) for developing and delivering collaborative training and TA about financial education and business capacity building.

# What You Will Find in the Guide: \_

The resources highlighted in the guide were developed for child care programs, so they are ready to use and share. They are organized into the following topic areas: Financial Support, Legal/Tax/Insurance, Licensing Compliance, Opening a Child Care Program, Policy and Procedures, Quality Improvement, Record Keeping, Marketing and Recruitment. The guide outlines each resource by title, description, who it's for (HBCCs, centers or both), what type of resource it is and whether it is available in Spanish. Finally, the appendix includes a quick reference guide with a list of all the resources mentioned in this guide.

# **Business Support Resources**

# **Financial Support**

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### Title: Financial Support and Sustainability

**Description:** This two-page tip sheet (downloadable, printable PDF) discusses financial opportunities for child care businesses such as grants, loans/other funding opportunities and federal/state child care programs. It also offers strategies for operating a financially sustainable child care business.

**Resource Type:** Tip sheet **Available in Spanish:** El apoyo financiero y la sostenibilidad

# **Title:** Partnering with CDFIs to Help Child Programs Access Financial Services and Information

**Description:** This two-page tip sheet (downloadable, printable PDF) for CCR&Rs explains how Community Development Financial Institutions can support child care programs through financial services, grants, loans and financial education, and how to locate one in your area. **Resource Type:** Tip sheet



### Title: Creating Your Program Budget

**Description:** This webpage provides information about preparing a budget for a child care business and links to an interactive budgeting tool. It also discusses funding and financing opportunities. **Resource Type:** Webpage

Available in Spanish: Preparar un presupuesto

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### Title: Budgeting Tool

**Description:** This interactive budget template and tool (that can also be downloaded and printed as a PDF) helps child care programs track revenues and expenses. This resource can also be accessed on page 29 of the Opening a Child Care Center Business Guide resource. **Resource Type:** Tip sheet (template)

Available in Spanish: Herramienta de presupuesto

### Financial Support (continued)

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### Business Guide Pull-Out



### Title: Financial Sustainability

**Description:** This webpage highlights effective child care business practices. It discusses business bank accounts, grants, the "iron triangle," shared services, child care business automation and marketing. It also links to resources about marketing and financing child care programs. **Resource Type:** Webpage **Available in Spanish:** Sostenibilidad financiera

### Title: Financial Sustainability for Centers

Description: This four-page (downloadable, printable PDF) checklist of considerations for sound business and financial management for child care centers includes topics such as business bank accounts, grant funding and the "iron triangle." It can be accessed on pages 5-9 of the Operating a Child Care Center Business Guide and requires CCAoA membership for access. Resource Type: Business guide pull-out resource Available in Spanish: Sostenibilidad financiera Access Type: Membership Required\*

### Title: Financial Sustainability for Family Child Care

**Description:** This four-page (downloadable, printable PDF) checklist of considerations for sound business and financial management for family child care programs includes topics such as business bank accounts, grant funding and the "iron triangle." It can be accessed on pages 10-13 of the Operating a Family Child Care Home Business Guide and requires CCAoA membership for access.

Resource Type: Business guide pull-out resource Available in Spanish: Sostenibilidad financiera Access Type: Membership Required\*



### Title: Financial Support and Sustainability for your Child Care Business

**Description:** This webinar recording is the third of a three-part series focused on business topics for child care providers. Topics included are common types of funding and potential local support to ensure a child care business remains financially strong and sustainable. The 63-minute recording can be accessed on-demand.

Resource Type: Webinar

### Legal / Tax / Insurance



### Title: Legal, Tax and Insurance Considerations

**Description:** This webpage presents legal, tax and insurance considerations for starting a child care business, such as choosing a legal structure, registering a business, obtaining an EIN, business taxes, business insurance, risk management, and federal and state employment laws. It also links to printable self-assessments for home-based and center providers about legal and insurance considerations.

### Resource Type: Webpage

Available in Spanish: Consideraciones legales, fiscales y de seguros

### **Business Guide Pull-Out**

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### **Business Guide Pull-Out**

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### Title: Legal, Tax and Insurance Consideration for Centers

**Description:** This four-page checklist (downloadable, printable PDF) for providers interested in opening a child care center covers considerations for legal structure, business insurance, risk management and federal/state employment laws. It can be accessed on pages 22-25 of the Opening a Child Care Center Business Guide.

**Resource Type:** Business guide pull-out resource **Available in Spanish:** Consideraciones legales y de seguros

### Title: Legal, Tax and Insurance Considerations for Family Child Care

Description: This four-page (downloadable, printable PDF) checklist for home-based child care providers interested in establishing a child care business covers considerations for legal structure, business insurance, risk management and federal/state employment laws. It can also be accessed on pages 22-25 of the Opening a Child Care Center Business Guide. Resource Type: Business guide pull-out resource Available in Spanish: Consideraciones legales y de seguros

# **Licensing Compliance**



### Title: Licensing and Background Checks

**Description:** This webpage provides information about opening a child care program. Topics include state licensing (group size, health and safety standards, etc.), the licensing process and background checks. The webpage also includes links to downloadable checklists for child care centers and home-based child care providers about licensing and background checks. **Resource Type:** Webpage

Available in Spanish: Licencias y verificaciones de antecedentes

### **Business Guide Pull-Out**

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### **Business Guide Pull-Out**

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### Title: Licensing and Background Checks for Centers

**Description:** This two-page (downloadable, printable PDF) checklist for prospective providers interested in opening a child care center outlines the steps needed to become a licensed child care center business and for obtaining a background check. It can be accessed on page 14 of Opening a Child Care Center Business Guide.

**Resource Type:** Business guide pull-out resource **Available in Spanish:** Licencias y verificaciones de antecedentes

### Title: Licensing and Background Checks for Family Child Care

**Description:** This three-page (downloadable, printable PDF) checklist is for prospective home-based child care providers interested in becoming licensed and obtaining background checks. It can be accessed on page 14 of Opening a Family Child Care Home Business Guide.

**Resource Type:** Business guide pull-out resource

Available in Spanish: Licencias y verificaciones de antecedentes

# **Opening a Child Care Program**



### Title: Opening a Child Care Program

Description: This comprehensive collection of webpages outlines considerations about opening a child care program. The resources discuss the steps necessary to open a child care business and link to interactive manuals designed to support home-based providers and child care centers. **Resource Type:** Webpage

Available in Spanish: Abrir un programa de cuidado infantil



**Title:** Are You Ready to Open a Child Care Business? ("Get Ready") **Description:** This webpage includes information and steps to take specifically before opening a child care business. It explores the different types of regulated care, finding local supports, completing a self-assessment, and identifying whether there is a community need for child care. **Resource Type:** Webpage

Available in Spanish: ¿Está listo para abrir un negocio de cuidado infantil?

# Webpage

### Title: Choosing the Right Location

(Opening a Child Care Program -"Take Action") **Description:** This webpage includes support for identifying a location for a child care program, including a discussion of zoning laws, restrictive covenants and state regulations, as well as tips for evaluating the proposed space. In addition, you can find links to complementary downloadable and printable resources, such as a questionnaire about finding a location for the child care program and a checklist that can be used as a guide when considering space for a home-based child care program. **Resource Type:** Webpage

Available in Spanish: Elegir una ubicación adecuada

### **Child Care Centers**





### **Business Guide Pull-Out**



### **Business Guide Pull-Out**

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Is three adequate parking for families and staff?		
Are families easily able to entry and call the parking lat?		
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### Title: Opening a Child Care Center Business Guide

**Description:** This business guide compiles a number of useful CCAoA resources that will help potential owners/operators begin the process of opening a child care center by providing a template for identifying local resources that can support you through the start-up process. **Resource Type:** Business Guide pull-out resource (downloadable PDF) **Available in Spanish:** Abrir un centro de cuidado infantil- Guia de Negocious de Cuidado Ifantil

### Title: Finding a Location for Centers

**Description:** This resource is designed to help providers prepare for determining a location for a child care center. Completing the questionnaire will help potential child care center owners address important considerations before building, purchasing or renting a business location. It can also be accessed on page 32 of Opening a Child Care Center Business Guide. **Resource Type:** Business Guide pull-out resource (downloadable PDF) **Available in Spanish:** Encontrar una ubicación

### Title: Evaluating the Space for Centers

**Description:** This assessment tool can be used as a guide for potential child care center owners/operators researching spaces for their child care business. The tool lists considerations for the physical space, health and safety, risk management and hazards. While there may be some overlap, this is NOT a licensing compliance checklist; licensing compliance regulations vary based on location and have additional criteria. The tool can also be accessed on page 33 of Opening a Child Care Center Business Guide. **Resource Type:** Business Guide pull-out resource (downloadable PDF) **Available in Spanish:** Evaluar el Espacio

### Title: Starting Your Child Care Business

**Description:** This two-page, downloadable brochure can be shared with potential providers. Topics covered include: "Is a child care business right for your?", "Are you ready to run a business?", "Do you have the necessary training and education," "Where do you begin?".

### Resource Type: Brochure

Available in Spanish: Empezar su negocio de cuidado de niños

# **OPENING A CHILD CARE PRO**

# Business Guide Pull-Out



### Business Guide Pull-Out

ontact your local Child Care Resource and Referral agency (C eeds assessment.	366R) for help completing the
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### Business Guide Pull-Out



### Title: Child Care Center Owner Self-Assessment

**Description:** This resource is meant to help potential child care center operators or owners think about why they want to open a child care center and if it is the right choice for them. This self-assessment tool includes personal and professional considerations as they start their journey. It can also be accessed on page 5 of Opening a Child Care Center Business Guide. **Resource Type:** Business guide pull-out resource (downloadable PDF) **Available in Spanish:** Centro de Cuidado infanitil Autoevalaucion

### Title: Child Care Center Community Needs Assessment

**Description:** This resource is meant to help potential child care center owners/operators determine the need for child care services in a given area. It can also be accessed on page 8 of Opening a Child Care Center Business Guide.

**Resource Type:** Business Guide pull-out resource (downloadable PDF) **Available in Spanish:** Evaluación de necesidades para un centro de cuidado infantil

### Title: Community Child Care Analysis for Centers

**Description:** Use this resource to compare your child care center to similar programs in your area. Then use the results of the comparison to help you identify unique strengths and areas for growth in your business. It can be accessed on page 14 of the Operating a Child Care Center: Business Guide and requires CCAoA membership to access.

Resource Type: Business guide pull-out resource Available in Spanish: Análisis del cuidado infantil de la comunidad Access Type: Membership Required<sup>\*</sup>

# Family Child Care and Home-Based Providers



### **Business Guide Pull-Out**

ontact your local Child Care Resource and Referral agency (C	CR&R) for help completing the
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### **Business Guide Pull-Out**





### Title: Opening a Family Child Care Home Business Guide

**Description:** This business guide will help potential regulated home-based providers begin the process of opening a home child care business by providing a template for identifying local resources that can support them through the start-up process.

**Resource Type:** Business guide (PDF)

**Available in Spanish:** Abrir Un Hogar De Cuidado Infantil Familiar Guía De Negocios De Cuidado Infantil

### Title: Family Child Care Community Needs Assessment

**Description:** This resource was developed to help potential home-based child care providers determine the need for child care services in their area. The assessment will help potential providers conduct a landscape analysis of current child care providers, understand the needs of familes, compare rates of care and build their budget. It can be accessed on page 8 of Opening a Family Child Care Home Business Guide page and requires CCAoA membership to access.

**Resource Type:** Business Guide pull-out resource (downloadable PDF) **Available in Spanish:** Evaluación de necesidades para el cuidado infantil familiar

### Title: Finding a Location for Family Child Care

**Description:** This resource is designed to help prepare providers for the process of determining a location for their home-based child care program. It can be accessed on page 34 of Opening a Family Child Care Home Business Guide.

**Resource Type:** Business Guide pull-out resource (downloadable PDF) **Available in Spanish:** Encontrar una Ubicación

### Title: Evaluating the Space for Family Child Care

**Description:** These questions can be used as a guide as you consider spaces for your family child care home. This is NOT a licensing compliance checklist. Check with your licensing office and your local CCR&R regarding specific requirements that you will need to follow. It can be accessed on page 35 of Opening a Family Child Care Home Business Guide.

**Resource Type:** Business guide pull-out resource (downloadable PDF) **Available in Spanish:** Evaluar el espacio



### Title: Community Child Care Analysis for Family Child Care

Description: Your marketing efforts should highlight the ways your business stands out from others in your area. Use this resource to compare your family child care home to similar programs in your area. Then use the results of the comparison to help you identify unique strengths and areas for growth in your business. It can be accessed on page 14 of Operating a Family Child Care Home Business Guide and requires CCAoA membership to access. Resource Type: Business guide pull-out resource (downloadable PDF) Available in Spanish: Análisis del cuidado infantil de la comunidad Access Type: Membership Required\*



### Title: Family Child Care Community Needs Assessment

**Description:** Use this resource to compare your home-based child care program to similar programs in your area. Then use the results of the comparison to help you identify unique strengths and areas for growth in your business. It can be accessed on page 8 of Opening a Family Child Care Home Business Guide and requires CCAoA membership to access. Resource Type: Business Guide pull-out resource Available in Spanish: Evaluación de Necesidades para el Cuidado Infantil Familiar



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# **Business Management Practices (Policies and Procedures)**



### Title: Operating a Child Care Program

**Description:** This web-page serves as the landing page for all CCAoA public resources and tools to support fully operational home-based and centerbased child care programs. It includes information to support financial sustainability, strengthen program structure, and implement quality early childhood education practices.

**Resource Type:** Webpage

**Resource Type:** Business guide

Access Type: Membership Required\*

Available in Spanish: Operar un programa de cuidado infantil

# **₹**Ω} **Business** Guid

### Title: Operating a Child Care Program Business Guide

Description: This business guide compiles a number of useful assessment tools and templates to help current or new child care center owners/ operators establish business management practices to support the success of the program.





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### **Title:** Operating a Family Child Care Home Business Guide

Available in Spanish: Operar un centro de cuidado infantil exitoso

Description: This business guide compiles a number of useful assessment tools and templates to help current or new home-based child care owners/ operators establish business management practices to support the success of the program.

### **Resource Type:** Webpage

Available in Spanish: Operar un hogar de cuidado infantil familiar exitoso GUÍA DE NEGOCIOS DE CUIDADO INFANTIL

Access Type: Membership Required\*



### Title: Developing Your Policies and Procedures

**Description:** This webpage provides information to support child care programs in developing their policies and procedures, writing staff and family handbooks, and emergency preparedness.

**Resource Type:** Webpage

Available in Spanish: Desarrollar sus políticas y procedimientos



### Title: Staff Handbook Topic List for Centers

**Description:** This resource was developed to guide child care centers as they establish program policies and write their staff handbook. It lists common employment topics such as employee benefits, conduct and workplace safety. It can be accessed on page 28 of the Operating a Child Care Center: Business Guide and requires CCAoA membership to access. **Resource Type:** Business guide pull-out resource **Available in Spanish:** Plantilla de manual para personal

Access Type: Membership Required\*

### Title: Staff Handbook Topic List for Family Child Care

**Description:** This resource was developed to guide home-based child care programs as they establish program policies and write their staff handbook. It lists common employment topics such as employee benefits, conduct and workplace safety. It can be accessed on page 28 of the Operating a Family Child Care Home: Business Guide and requires CCAoA membership to access.

**Resource Type:** Business Guide pull-out resource **Available in Spanish:** Plantilla de manual para personal **Access Type:** Membership Required\*

### Title: Family Handbook Template for Centers

**Description:** This resource was developed to guide child care centers as they establish program policies and can be used as an outline as they write a family handbook. It lists common topics around family expectations such as registration and fees, positive guidance policies and family engagement. It can be accessed on page 29 of the Operating a Child Care Center: Business Guide and requires CCAoA membership to access. **Resource Type:** Business Guide pull-out resource

Available in Spanish: Plantilla de manual para las familias Access Type: Membership Required\*

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# Business Guide Pull-Out







### {☆} **Business Guide Pull-Out**



### Title: Family Handbook Template for Family Child Care

**Description:** This resource was developed to guide home-based child care programs as they establish program policies and can be used as an outline as they write a family handbook. It lists common topics around family expectations such as registration and fees, positive guidance policies and family engagement. It can be accessed on page 29 of the Operating a Family Child Care Home: Business Guide and requires CCAoA membership to access. **Resource Type:** Business Guide pull-out resource Available in Spanish: Plantilla de manual para las familias Access Type: Membership Required\*

### Webpage

Business continuity, sometimes referred to as continuity of specificity playing (CDOP), incluse long able
to-recover quickly and continue providing services at the same lovel as before following a disruptive event, it involves planning and is vital to recovering other an-emergency happens.
Odd care provides male key contribution that support childres, parents and communities, in the alternatil of an emergency, having available, safe, child care allows individuals and communities to recover faster.
Damage to your child care pergeam car fairs you to temporarily close or velocitie. It is important to prepare in advance, before an amergency, the respecting peur basiness as soon as it is with to do us to provide shability for the children impacted by the emergency as well as allowing parents to include and interve to the workflows.
Bairess controlity planning helps you answer questions (linc
Whild your program survive if you had to close for one week due to an emergency? What about one month or longer?
· Would parents its able to find care for that time while you were closed?
<ul> <li>How would you pay staff? Utilities? Bent or mortgage?</li> </ul>
Business Continuity
When planning for business continuity, anside these taples
Posterbor of other records Barth older records and humans records
Polet paper records from autor or for damage
<ul> <li>Consider security abcurach is electronic records and stars them all value or an a web faced server.</li> </ul>
Back-up campions or attanuate child     card incotions

### Title: Business Continuity

**Description:** This webpage includes information about how business continuity planning can help child care providers recover quickly if faced with an emergency/disruptive event. **Resource Type:** Webpage

<b>Fip She</b>	et
	Asurance Protects
	You in an Emergency
A PREPARED	A Resource for Family Child Care Providers
	You can't prevent natural disasters and same emergencies, but having the proper insurance can ognificandly reduce the costs associated with one.
You can't prevent	Insurance is a significant tool that helps protect family child care provident from ratural disasters, accidents, vandalism, theft, and other emergencies, it can
ratural disatters and some emergencies, but having the proper insurance can	help to replace damaged property thome, howehold terms, cars, pay for inputes, to challenes, pay for lost of buckness income, and defend against lawsuits from parents.
significantly reduce the costs associated with one.	Unfortunately, many providers do not have the proper invariance to protect the children in their care, their own property, and family, in some case, providers who is have homeowering and car instance do not realize that their policies don't advances core them cost core to extra care the care for them.
insurance is a key component of a	One Child Care Provider's Story
comprehensive plan to prepare	On Memorial Day weekend in 2008, an EPI tamada druck Huge, MN, a commuter tawn north of downtown 51: Plad. Winds canged from 136-355 mob. and the
for emergencies.	tomoduly tatal cath was 6 milections and 1/8 mile wide. Since it was a holiday
Ruging insurance to adequately protect the children in your	weekend, christine, a family child care provider, was not caring for children at the tame that the tornado touched down, but her child care business took a direct hit.
care, your family, and your builtiess is one of the costs	I had thild care insurance that I thought I was good. Then the adjuster care to accest the tormado damage and remindence that because I didn't have the right kind of insurance, but or
associated with being a professional	damaged child care items wouldnot be covered. This of course included all of the toys, bedding, and child care furniture, but they also includy told us that because child care kild may have
family child care provider. You owe it	used other furniture in the house, they weren't going to cover that either. We cantended this and eventually got the family
to everyone you love to do so.	furniture ocvered. My child care is in my solitout basement. The windows in the basement were bound out from the pressure and wouldn't open. The adjuster said they weren't technically broken, so they weren't party to cover them. I tald
#00-63.6 2046	him incould it's open them, and they therefore weren't escapable windows. He registed with "Mart's a child care know, and we are not covering your child care." We fought this, and eventually oct the windows covered.
barronar elfuna. childur menare arg	I was anyly for a while that my insurance agent ddirt tell me more about or a while the of child care insurance that, revenually
childrawawaway	learned that the insurance company would not cover a child care business of more than our children were enrolled. Av lonne is
1015 N. Courthouse Rd. Jud Plane	for 12 children. In order to get the proper possession coverage.
Bed Plane Arlangtion, VN 22221	the insurance company would have to be made aware of how many last: has, and then they would drop one. My agent dolt watchings and business, so be didn't other me the options, he said all agents do this. Don't all, don't tell is reventually realized
Aware	that the agent took advantage of one because I doin't educate myself. I short need the information and figure out exactly what my pathy did or ddirt cover, and he taok advantage of
	which rep points which is such a cover, and the task assuming it is my special on

### **Title:** How Insurance Protects You in an Emergency

**Description:** Written in partnership with Tom Copeland, this five-page resource (downloadable, printable PDF) describes how insurance can protect a home-based child care business following an emergency. Topics covered include homeowner's insurance, business property insurance, commercial business liability insurance, vehicle insurance and more. **Resource Type:** Tip sheet



### **Title:** Reducing the Financial Toll of Emergencies

**Description:** Written in partnership with Tom Copeland, this three-page resource (downloadable, printable PDF) describes how home-based child care providers can protect the stability of their business in case of an emergency. Topics include establishing an emergency fund, conducting a household inventory, keeping business records in a safe place, identifying a backup caregiver and setting policies on parent and staff payments. **Resource Type:** Tip sheet

### **Quality Improvement**



Understanding proclass and mean-raw that can along their pair program de the pairses at user hashess. The region below can help use Welk about here for your child can center a family diffé can here.	
For suggest, galdence, to additional information on around the topics on 1984	regs, contract your local COMA.
Licensing and Regulatory Requirements	*
Nohth and Natrition	-
Active Supervision and Safety	*
Maffleg Practices	*
Operating Hours	*
Policies and Procedures	*

### Title: Strengthen Your Program Structure

Description: This webpage includes practices and resources that can strengthen your program structure and help you work toward the success of your business.

**Resource Type:** Webpage Available in Spanish: Fortalecer la estructura del programa





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**Business Guide Pull-Out** 

ny of the items below are best practices for over and beyond regular licensing requireme		quality pro	gnam. Best practices often go
evelopmentally Appropriat			
Indicator	Res	porm	Ways to increase Quality
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rigram staff false the time in ulmarue children is ner play and develop learning opportunities that an inferent them.	0 free	D Nor	
te program plans learning experiences that and saids child's developmential condis	0 tes	Die.	
to program plans leaving experiences that a scillurally and legislatically appropriate a children and that reflect their families and semanities.	1 first	D Nor	
te program plans for small group activities with sidens.	0 fm	0 Nor	
te program provides opportunities for shideen chaose with advam they mode and play.	Dis	Die	
he program helps guide shildent's leaving speciescurs by providing support in them when my own! auxiliance.	0 tes	0 Nor	

### Title: Quality Practices for Early Care and Education

Description: This webpage provides an overview of quality practices and concrete steps toward providing a high-quality early care and education environment for children in the program.

**Resource Type:** Webpage

Available in Spanish: Operar un centro de cuidado infantil exitoso

### **Title:** Program Structure for Centers

**Description:** This resource can be used to help child care centers assess the guality program structure relevant to health and nutrition, active supervision and safety, policies and procedures and more. It can be accessed on page 19 of the Operating a Child Care Center: Business Guide and requires CCAoA membership to access.

**Resource Type:** Business guide pull-out resource Available in Spanish: Estructura del programa Access Type: Membership Required\*

### **Title:** Program Practices for Centers

**Description:** This resource can be used to help child care centers assess the quality of program practices relevant to developmentally appropriate practice, environment, curriculum and more. It can be accessed on page 33 of the Operating a Child Care Center: Business Guide and requires CCAoA membership to access.

Resource Type: Business guide pull-out resource (Operating Child Care Center Business Guide)

Available in Spanish: Prácticas del Programa Access Type: Membership Required\*

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RESOURCE 3: Program Struc Understanding practices and resources that to work toward the success of your busines to establish a torong structure for your family of the term "caregivers" to refer to the family of may employ.	can street. The top lychild ca	ics below re home.	can help you think about how Please note: This checklist uses
Many of the items below are best practices for above and beyond regular licensing requirement Licensing		quality pro	ignam. Best practices often go
Indiator	Deer	0000	Ways to increase Quality
The family-shift care home is licensed by the state (end/or local area, if applicable).	Die:	<b>D</b> 16	ways arend one closed
Caregivers are familiar with all larvesing requirements.	1 firs	<b>D</b> %*	
The program completes daily checks in means all licencing requirements are being met.	0 firs	<b>1</b> %	
QRIS and National Accredita			
		00048	Ways to Increase Quality
Indicator		D No.	
Indicator Throbbil care program is non-field in the states or local Qualify Relay and Improvement System (QUE), this results and its non-thing on achieving logics brocked quality.	C firs		
The shild care program is needed in the state or local Quality Rating and Improvement System IDRIE. Done which, and a notifier on advector	E tes	D San	

### Title: Program Structure for Family Child Care

Description: The resource can be used to help home-based child care programs assess the quality of program structure relative to health and nutrition, active supervision and safety, policies and procedures and more. It can be accessed on page 33 of the Operating a Child Care Center: Business Guide and requires CCAoA membership to access. Resource Type: Business guide pull-out resource Available in Spanish: Estructura del Programa Access Type: Membership Required\*

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### Title: Program Practices for Family Child Care

Description: The resource can be used to help home-based child care programs assess the quality of program practices relevant to developmentally appropriate practice, environment, curriculum and more. It can be accessed on page 33 of the Operating a Child Care Center: Business Guide and requires CCAoA membership to access. Resource Type: Business guide pull-out resource Available in Spanish: Prácticas del Programa Access Type: Membership Required\*



# **Record Keeping**





# Title: Webinar: Why Business Automation Matters to ECE Providers

**Description:** This webinar recording is part one of a three-part series that explores the benefits of Child Care Management Software (CCMS) to providers and the role business technology can play in stabilizing the sector in difficult times.

Resource Type: Webinar



**Title:** Webinar: Why ECE Provider Automation Matters to Intermediaries **Description:** This webinar recording is part two of a three-part series that explores how child care management systems (CCMS) empower CCR&Rs to be more effective coaches for both business and pedagogical work. **Resource Type:** Webinar

### Webinar



**Title:** Webinar: Business Automation + Business Training = High Impact Change

**Description:** This webinar recording is the conclusion of a three-part series that brings the strategies and resources identified in the first two parts of the series into application by exploring how child care management systems helped one CCR&R identify the problem, plan and implement a solution, and track results.

Resource Type: Webinar

# Marketing



### Title: Marketing a Child Care Program

Description: This two-page tip sheet (downloadable, printable PDF) outlines strategies for marketing a child care program.
Resource Type: Tip Sheet
Available in Spanish: Comercializar un programa de cuidado infantil



### Title: Marketing Your Child Care Business Webinar

**Description:** This webinar recording is the first of a three-part series focused on business topics for child care providers. Topics included in this session are marketing, recruiting, hiring, financing and sustaining a child care business. The 52-minute video recording can be accessed on-demand. **Resource Type:** Webinar



### Title: Market Your Program

**Description:** This webpage includes resources for child care programs seeking to develop a marketing plan. Topics covered include developing a mission statement, completing a needs assessment, strategies for attracting families to child care programs and creating a communication plan. In addition, it includes resources such as marketing plan templates, sample marketing strategies/budgets and a downloadable tip sheet about marketing a child care business.

**Resource Type:** Webpage **Available in Spanish:** Comercializar su programa



### Title: Marketing Plan Template for Centers

**Description:** This two-page marketing plan template (downloadable, printable PDF helps child care centers develop a marketing plan. It outlines topics such as program mission and philosophy, market analysis, community child care analysis, determining your audience, developing strategies and setting objectives. It can be accessed on page 43 of the Opening a Child Care Center Business Guide.

**Resource Type:** Business guide pull-out resource **Available in Spanish:** Plantilla de plan de márketing



### Title: Marketing Plan Template for Family Child Care

**Description:** The two-page marketing plan template (downloadable, printable PDF) helps home-based child care providers develop a marketing plan. It outlines topics such as program mission and philosophy, market analysis, community child care analysis, determining your audience, developing strategies and setting objectives. It can be accessed on page 45 of the Opening a Family Child Care Home Business Guide.

**Resource Type:** Business guide pull-out resource **Available in Spanish:** Plantilla de plan de márketing

### **Business Guide Pull-Out**

Marketing Strategy	PerconRespondble	Start Date-End Date	Budget
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Denning a lege	Graphic designer	January III	più
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Mater a figur-itud linik itur konsella of ny program and datribude to isual ituraien and major ampinyara it the ama	W-	Banh (Alash 30	06

### **Business Guide Pull-Out**

Marketing Strategy	Person Responsible	Start Dute-End Dute	
Gal my local Child Care Resource & Related approy COSKID and aid how they nat help the market my program	Un .	January 15	80
Develop a loge	Graphic dasigner	Jamany 30	626
Find semanne in help me with weist media so i san mash mere taniles	U.	Patruary H	626
Nate a fige that both the bandle of my program and statistics to local linearies and major employees in the area	5.e.	March ( March 30	626
Anne	Opening a Child Care De	eter Bialtera Galde	Nili amanamang

**Title:** Sample Marketing Strategies and Budget Family Child Care Homes **Description:** The sample marketing strategies and budget sheet (downloadable, printable PDF) helps home-based providers who are considering marketing strategy, person responsible, timeframe and budget as part of a marketing plan for home-based child care providers. It can be accessed on page 45 of the Opening a Family Child Care Home Business Guide.

**Resource Type:** Business guide pull-out resource **Available in Spanish:** Muestra de estrategias y presupuesto de márketing

### Title: Sample Marketing Strategies and Budget for Centers

**Description:** The sample marketing strategies and budget sheet (downloadable, printable PDF) helps child care center administrators who are considering marketing strategy, person responsible, timeframe and budget as part of a marketing plan. It can be accessed on page 45 of the Opening a Family Child Care Home Business Guide.

**Resource Type:** Business guide pull-out resource **Available in Spanish:** Muestra de estrategias y presupuesto de márketing

# Recruitment



### Title: Recruiting and Hiring Child Care Staff

**Description:** One-pager summarizing tips and strategies for recruiting, hiring and retaining child care staff. **Resource Type:** Tip Sheet

Available in Spanish: Reclutar y contratar a personal de cuidado infantil





### Title: Recruiting and Hiring Staff Webinar

**Description:** This recorded webinar is the second of a three-part series focused on business topics for child care providers. Topics included in this session are recruiting and hiring qualified staff for a child care business. The 61-minute video recording can be accessed on-demand. **Resource Type:** Webinar

Access Type: Membership Required\*



# Conclusion

Child Care Aware<sup>®</sup> of America is delighted to collaborate with Child Care Resource and Referral agencies, CCAoA members and other system-level leaders to deliver services around effective business practices through this Business Supports Companion Guide for CCR&Rs. These resources were developed to aid CCR&Rs as they provide essential technical assistance and professional development to child care providers. We encourage you to add this guide to your agency's toolbox and utilize these resources in your efforts to promote equitable, high-quality child care and business longevity in your communities. As you embed these resources into your offerings, consider these next steps:

- How can we expand upon these resources and cultivate CCR&Rs' relationships with other organizations and partners that support and provide business management support and programming?
- How can we ensure these resources are accessible to all providers, especially those that may be underserved and underrepresented?
- How can we strengthen and frame our services in a way that promotes engagement and investment in the early childhood workforce?

We hope you will find it useful and we welcome any feedback you have for us about how you use it or how it can be improved at learnmore@usa.childcareaware.org. By providing child care programs with the resources and tools for starting and sustaining their businesses, together we are supporting the early childhood workforce, the broader workforce and, by extension, children and their families.

Finally, future investments are crucial to support the work of CCR&Rs to help child care providers build effective and sustainable business practices. If you'd like to learn more about sharing with policymakers the importance of long-term investments for child care and CCR&Rs, check out our advocacy trainings and resources.

0044/AgençaGgenzation Norme *	Fill out the form to requ	uest personalized support from Child Care Aware
Cold Ageng Organization Nome *  Prices Select Prices Price	of America's technical a	assistance team.
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	resource and to begin exploring your work and efforts as a CCR8	articles, documents and other informational materials that will support MI and Susteme Leader.
resource and to begin exploring articles, documents and other informational materials that will support your work and efforts as a CCRMR and Susteme Leader.		

CCAoA develops Technical Assistance (TA) resources for Child Care Resource and Referral agencies (CCR&Rs) and other system-level leaders. If you need additional help, we invite you to request personalized support from our technical assistance team by filling out this form.

# Home-Based Child Care Quick Reference Guide \_\_\_\_\_

This Quick Reference Guide lists the CCAoA business support resources by provider type for HBCC, and additional resources that can be used for both in a quick, easy-to-access table.

Resource for Home-Based Child Care		
English	Español	Members only
Opening a Family Child Care Home Business Guide	Abrir Un Hogar De Cuidado Infantil Familiar Guía De Negocios De Cuidado Infantil	
Operating a Family Child Care Home Business Guide	Operar un centro de cuidado infantil exitoso	X
Family Child Care Owner Self-Assessment	¿Está listo para comenzar un hogar de cuidado infantil familiar?	
Family Child Care Community Needs Assessment	Evaluación de necesidades para el cuidado infantil familiar	
Licensing and Background Checks for Family Child Care	Licencias y verificaciones de antecedentes	
Legal, Tax and Insurance Considerations for Family Child Care	Consideraciones legales y de seguros	
Finding a Location for Family Child Care	Encontrar una ubicación	
Evaluating the Space for Family Child Care	Evaluar el espacio	
Marketing Plan Template for Family Child Care	Plantilla de plan de márketing	
Sample Marketing Strategies an Budget for Family Child Care	Muestra de estrategias y presupuesto de márketing	
Financial Sustainability for Family Child Care	Sostenibilidad financiera	X
Community Child Care Analysis for Family Child Care	Análisis del cuidado infantil de la comunidad	X
Program Structure for Family Child Care	Estructura del programa	X
Staff Handbook Topic List for Family Child Care	Plantilla de manual para personal	X
Family Handbook Topic List for Family Child Care	Plantilla de manual para las familias	X
Program Practices for Family Child Care	Estructura del Programa	X

# Center-Based Child Care Quick Reference Guide \_\_\_\_\_

This Quick Reference Guide lists the CCAoA business support resources by provider type for CBCC, and additional resources that can be used for both in a quick, easy-to-access table.

Resource for Ce	enter-Based Child Care	
English	Español	Members only
Opening a Child Care Center Business Guide	Abrir un centro de cuidado infantil- Guia de Negocious de Cuidado Ifantil	
Operating a Child Care Center Business Guide	Operar un hogar de cuidado infantil familiar exitoso GUÍA DE NEGOCIOS DE CUIDADO INFANTIL	X
Child Care Center Owner Self-Assessment	¿Está listo para comenzar un centro de cuidado infantil?	
Child Care Center Community Needs Assessment	Evaluación de necesidades para un centro de cuidado infantil	
Licensing and Background Checks for Centers	Licencias y verificaciones de antecedentes	
Legal, Tax and Insurance Consideration for Centers	Consideraciones legales y de seguros	
Finding a Location for Centers	Encontrar una ubicación	
Evaluating the Space for Centers	Evaluar el espacio	
Marketing Plan Template for Centers	Plantilla de plan de márketing	
Sample Marketing Strategies and Budget for Centers	Muestra de estrategias y presupuesto de márketing	
Financial Sustainability for Centers	Sostenibilidad financiera	X
Community Child Care Analysis for Centers	Análisis del cuidado infantil de la comunidad	X
Program Structure for Centers	Estructura del programa	X
Staff Handbook Topic List for Centers	Plantilla de manual para personal	X
Family Handbook Topic List for Centers	Plantilla de manual para las familias	X
Program Practices for Centers	Prácticas del Programa	$\times$

# Child Care Programs Quick Reference Guide \_\_\_\_\_

<b>Child Care Programs</b> (these resources can be used by both center based and HBCC)			
Title	Español	Members only	
Opening a Child Care Program	Abrir un programa de cuidado infantil		
Are You Ready to Open a Child Care Business?	¿Está listo para abrir un negocio de cuidado infantil?		
Licensing and Background Checks	Licencias y verificaciones de antecedentes		
Legal, Tax and Insurance Considerations	Consideraciones legales, fiscales y de seguros		
Creating Your Program Budget	Preparar un presupuesto		
Choosing the Right Location	Elegir una ubicación adecuada		
Developing Your Policies and Procedures	Desarrollar sus políticas y procedimientos		
Recruiting and Hiring Staff	Reclutar y contratar personal		
Market Your Program	Comercializar su programa		
Operating a Child Care Program	Operar un programa de cuidado infantil		
Financial Sustainability	Sostenibilidad financiera		
Strengthen Your Program Structure	Fortalecer la estructura del programa		
Quality Practices for Early Care and Education	Prácticas de programas de calidad		
Recruiting and Hiring Child Care Staff	Reclutar y contratar a personal de cuidado infantil		
Marketing a Child Care Program	Comercializar un programa de cuidado infantil		
Financial Support and Sustainability	El apoyo financiero y la sostenibilidad		
Webinar: Marketing Your Child Care Business	N/A	X	
Webinar: Recruiting and Hiring Staff	N/A	X	
Webinar: Financial Support and Sustainability for Your Child Care Business	N/A	X	
Partnering with CDFIs to Help Child Programs Access Financial Services and Information	N/A		
Webinar: Why Business Automation Matters to ECE Providers	N/A		
Webinar: Why ECE Provider Automation Matters to Intermediaries	N/A		

<b>Child Care Programs</b> (these resources can be used by both center based and HBCC)			
Title	Español	Members only	
Webinar: Business Automation + Business Training = High Impact Change	N/A		
Webinar: Marketing Your Child Care Business	N/A		
Starting Your Child Care Business	Empezar su negocio de cuidado de niños		
Suggested Collaborations for Meeting Supply Challenges	Colaboraciones sugeridas para enfrentar desafíos de suministros		
Business Continuity	N/A		
How Insurance Protects You in an Emergency	N/A		
Reducing the Financial Toll of Emergencies	N/A		

