FAMILY CHILD CARE
BUSINESS MANUAL

Westcoast Child Care Resource Centre

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Revisions sponsored by
North Shore Community Resources

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## FAMILY CHILD CARE BUSINESS MANUAL

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INTRODUCTION

The Family Child Care Business Manual has been developed specifically for Licensed Family Child Care providers and License-Not-Required child care providers registered with a Child Care Resource and Referral (CCRR) program in British Columbia. The Manual is provided through Child Care Resource and Referral programs at little or no cost to Licensed Family Child Care providers who are CCRR members and to License-Not-Required child care providers on the CCRR Registry.

The Manual is intended to assist these providers in learning about and being able to respond effectively to the many responsibilities associated with operating a home-based child care business.

We sincerely hope providers will find the information in this Manual helpful. The sample forms provided may be used in whole or in part by individual providers in their own business operations.

The information provided in this document is intended for reference purposes only. Westcoast Child Care Resource Centre does not assume any responsibility for actions taken based on information in this document.

Westcoast Child Care Resource Centre
SECTION 1

SETTING UP YOUR FAMILY CHILD CARE BUSINESS
SETTLE UP YOUR FAMILY CHILD CARE BUSINESS

Making the Decision

There are several questions to consider before deciding to open your own Family Child Care program.

1. **Is child care for you?**

   Are you a person who:
   - Enjoys caring for young children from diverse backgrounds with various individual needs?
   - Enjoys being with children enough to work with them all day?
   - Can tolerate a certain level of noise and disorder in your home?
   - Can adapt your home to include the necessary toys and equipment for the children in your care?
   - Has enough knowledge of children’s needs that you can plan a suitable program for them (appropriate activities, schedule, and guidance techniques)?
   - Responds well in an emergency?
   - Is in good health and has lots of energy?
   - Feels confident about your ability to communicate effectively with the families of the children in your care?
   - Can discuss problems with others calmly and effectively?
   - Is organized and able to keep administration and financial records?
   - Likes being your own boss and working in your own home?
   - Can handle working alone all day without other adults to talk to?

2. **Do your own children and other family members accept the idea of a Family Child Care in your home?**

   Your family needs to be fully informed about your plan to care for other children in the family home. You will need to discuss with them:
   - The areas of the home that will be used for Family Child Care.
   - The areas for the house that will remain private.
   - How the family routines and lifestyle may need to change.

   Balancing the needs of your family and your business will pose many challenges for you. It is important that family members support you in your decision to use the home for business purposes. Point out the advantages a Family Child Care may bring. For example:
   - The ability to work at home while caring for your own children.
   - Providing a service that will bring income into the family.
   - Involving your family in your work.
Undertaking your chosen career.
Discuss some disadvantages:
- Long working hours.
- Limited freedom to follow other daytime interests.
- Priority during work hours to the children in your care.
- Wear and tear on the family home and furnishings.

3. Is there a need for your service?

For your child care business to be successful, there has to be a demand for the service. Determine if there is a need for child care in your area by:
- Asking the local school district for the estimated number of children in your neighbourhood.
- Finding out from your child care licensing office or your Child Care Resource and Referral program what child care facilities already exist in your area and if they have waiting lists.
- Asking community social service agencies and other community organizations about the need for child care amongst their clients.
- Asking parents on your street and at local schools if child care needs are being met.
- Asking business employers and managers of large organizations if their employees have unmet child care needs.

After you have determined that there is a need, and if you feel providing child care is right for you and your family, it’s time to start your Family Child Care business.

Getting Started

Making the decision to open a Family Child Care program is only the first of many decisions you will need to make as you are getting your business started. This section identifies other questions you need to consider.

License-Not-Required Family Child Care or Licensed Family Child Care?

One important decision to make is whether to open a Registered License-Not-Required Family Child Care or a Licensed Family Child Care. A license is not required by law when a care provider looks after no more than two children unrelated to her (unless it is a sibling group). Someone who is new to child care, has a smaller home or does not wish to look after a larger group of children may decide to operate as a License-Not-Required care provider. There are many advantages to becoming registered with your local Child Care Resource and Referral program (CCRR). CCRR staff can assist you in starting up your program, provide resources, support and training as well as opportunities to network with other care providers. Go online to www.ccrr.bc.ca or call toll free: 1.888.338.6622 to locate your local Child Care Resource and Referral program. Staff from the program will help you through the registration procedure.
If you plan to offer child care to more than two children unrelated to you, you are required by law to apply for a Community Care Facility License. For information on opening a Licensed Family Child Care, call Service BC in Victoria at 250.387.6121, in Vancouver at 604.660.2421 or toll free at 1.800.665.7867 elsewhere in the province and ask for your local Health Authority. The General Enquiries desk can give you the telephone number of your nearest Community Care Facilities Licensing office. A Child Care Licensing Officer will provide you with materials you need (there may be a fee for these) and assist you through the licensing procedure.

- **Family Child Care Business Name?**
  
  Every business needs a name. It is a good idea to think about this early. Some people use their own name (for example, Penny’s Family Child Care). Others choose a name that is unique to them and their service. It is important that the name sound professional. Some with a keen marketing sense might choose a name starting with A such as *ABC Family Child Care*, so that their business catches attention at the top of any alphabetical list of the area’s Family Child Care programs. The choice is entirely yours. Of course, you will want to avoid using the name of an existing child care facility in your area.

- **Start-Up Costs?**
  
  When you know the number of children you plan to care for, it is time to develop a start-up budget. This identifies information about the expenses related to setting up your Family Child Care business. Below are some of the headings you might use to list expenses:

  - **Capital expenses**
    
    Minor renovations (fencing or an outdoor climbing structure), to meet licensing or local government requirements.

  - **Equipment**
    
    Arts and craft supplies, toys, games and larger play items.

  - **Furnishings**
    
    Child sized table and chairs, sleeping mats, playpen, stroller.

  - **Training**
    
    Family Child Care training, first aid course.

  - **Other expenses**
    
    Criminal record checks, office supplies, promotional materials, first aid kit, smoke detectors, etc.

  Some people are able to pay for these expenses as they arise. Others take out a bank loan and pay off the debt over a period of time. Ask your Child Care Resource and Referral program about the possibility of subsidies or equipment you might borrow. Garage sales can be a great source of reasonably priced, good quality toys and furnishings; however, you must ensure they are in good repair and meet current safety standards.
### Operating Budget?

You also need to develop an estimate of your monthly operating expenses. You need this information to set your fees. Typically, operating expenses include:

- Accounting and legal
- Advertising
- Bank charges
- Professional dues, membership and license fees
- Outings
- Food
- Postage and stationery
- Liability insurance
- Repairs and maintenance
- Substitute caregiver expenses
- Supplies and equipment
- Telephone (business or extension line only)
- Training/professional development
- Vehicle/transportation
- Business portion of household expenses

For more information on developing an operating budget, refer to Financial Management Section 8.

### Your Child Care Fees?

Before you set your fees, it is important to consider the following:

- **The rates charged by other care providers in your community**
  
  You can get this information from your local CCRR or by asking other care providers what they charge.

- **Your estimated operating expenses**
  
  If you charge the typical fee in your area, will your total income minus your monthly operating expenses leave you a reasonable salary?

- **The number and ages of children in your care**
  
  Fees often vary depending on the age of the child. Infant and toddler fees are usually higher than fees for preschoolers and school aged children. Some care providers, but not all, charge a lower rate for a second child from the same family.

- **The number of hours each child will be in care**
  
  The fees charged for part-time care are usually more per hour than those for children attending full-time as it is often difficult to fill the space when the part-time child is not in attendance. It is important that two children sharing the same space not have overlapped schedules. The Child Care Licensing
Regulation is very clear about the number of children that you can care for at any given time.

- **Your experience, training and the type of program you offer**
  If you are an experienced care provider with considerable training and you offer a ‘better than average’ program, you might decide to set your fees at a price that is higher than the area average. You would need to justify this higher fee by explaining the extras you provide. You will want to be careful, however, not to price yourself out of the market.

Fees cover the cost of a space in the Family Child Care. Fees are paid monthly and are usually due on the first day of the month for which care is to be provided. Families are required to pay the fee whether their child attends the program or not. Many care providers ask families to provide six post-dated cheques twice a year.

### Other Fees?

Sometimes care providers charge other fees so that children can participate in special activities or to encourage parents to follow the program’s policies and procedures. For example, fines that are charged if parents repeatedly disregard certain rules:

- **Special program fees**
  Families are expected to pay extra fees if they want their children to participate in activities like swimming lessons, skating lessons, special music programs, etc. These activities are to be negotiated between the care provider and parent.

- **Field trip fees**
  Parents are usually expected to cover entrance fees for field trips. Care providers need to be conscious and respectful of individual families’ ability to pay.

- **Overtime fees**
  Overtime fees take effect when a parent arrives to pick up a child after the designated pick up time. Some care providers allow a 10-minute grace period and then charge overtime fees.

- **Late fees**
  A late fee may be charged if a parent is repeatedly late paying their child care fees or if a cheque is returned NSF by the bank.

### Child Care Operating Fund

If you opt to license your Family Child Care you will be eligible to apply for funds from the government’s Child Care Operating Fund. Ask your local Licensing office or CCRR about this, or telephone the Child Care Help Line at 250.356.6501 in Greater Victoria or elsewhere in BC call toll free: 1.888.338.6622, or go online to [www.mcf.gov.bc.ca/childcare](http://www.mcf.gov.bc.ca/childcare)
entitled *Child Care Operating Fund: A Guide for Licensed Family Child Care Providers* explains the fund and gives step-by-step instructions on how to apply for funding. It is available online at [www.mcf.gov.bc.ca/childcare/pdfs/family_application_instructions_08-09_merged.pdf](http://www.mcf.gov.bc.ca/childcare/pdfs/family_application_instructions_08-09_merged.pdf).
SECTION 2

LEGAL ISSUES AND LIABILITY
LEGAL ISSUES AND LIABILITY

Knowing the legal requirements for your Family Child Care business helps you avoid legal problems. There are legal requirements to consider when:

- You start your Family Child Care business.
- You make changes to an existing Family Child Care business.
- You set policies and procedures for your Family Child Care business.

Understanding the Law

Many of the requirements that affect Family Child Care are government regulations. These can change from time to time, and so it is important to obtain up-to-date licensing information. There are also rules set by government agencies such as the Canada Revenue Agency.

Regulatory Requirements

1. Licensed Family Child Care

   In British Columbia Family Child Care providers are required to apply for a license to operate when they care for three or more children who are not related to them by blood or marriage. Licensed programs must meet at least the minimum requirements stated in the Child Care Licensing Regulation and the Community Care and Assisted Living Act. The Regulation details the minimum standards for all types of licensed child care programs.

   These minimum standards address the safety and well-being of children in a Family Child Care home and offer care providers some protection when they remain in compliance. It is important to remain in compliance with the requirements. For Family Child Care these include:

   - How to apply for a license
   - The conditions, qualifications and expectations of the family care provider:

     - Be at least 19 years of age, of good character and able to provide care and mature guidance to children
     - Have taken a course of at least 20 hours duration in child development, guidance, health and safety or nutrition and have relevant work experience
     - Comply with the Provincial Immunization program and the Tuberculosis control program (if applicable – check with your Child Care Licensing Officer)
     - Provide three references
     - Undergo a criminal record check (checks are done on all individuals in the home who are 12 years or older)
     - Hold a current First Aid Certificate
     - Have written consent from the parent of each child enrolled to call a doctor or ambulance in case of illness or injury when the parent cannot be reached
• Specific policies for operation of the Family Child Care:
  - A guidance and discipline policy. Each parent and staff must receive a copy
  - Emergency policies and procedures
  - Release of children from the program
    Including situations when:
    - A person who is authorized to pick up a child appears incapable of providing safe care
    - A parent does not arrive to pick up a child
    - An unauthorized person requests the release of a child
  - Food and drink to be given to children
  - Care and supervision of children

• Records that must be kept for each child enrolled:
  Include:
  - Name, sex, date of birth
  - Photograph of the child
  - Medical insurance plan number and immunization record
  - Date of enrollment
  - Daily attendance record
  - Name and telephone number of the parent(s), the doctor and the emergency contact person(s)
  - Names of the people other than the parents who are allowed to pick up a child from child care
  - Record of any medication to be given and the times it is to be given

• Minimum standards for supervision, health and safety such as:
  - Supervision of children at all times
  - Reasonable parent access to his/her child at all times
  - Regular daily periods of outdoor play (weather permitting)
  - Nutritious snacks and meals
  - Clean facility with sturdy and safe furnishings and equipment
  - A quiet space for a sick child
  - Separate sleeping arrangement for each child
  - A change table and a container for soiled clothing
  - No smoking in the areas occupied by the children
  - Locked container for medications
  - Poisons or hazardous materials are inaccessible to children
  - Immediate notification of the parent if a child becomes ill or is injured
  - Release of children only to those authorized to pick up that child
  - An operating telephone
  - Each centre must have a first aid kit
  - Posted and practiced system of fire drills
Maximum capacity and ages of children enrolled:

- **Maximum capacity for a Family Child Care is seven; may be fewer depending on space available.**
- **If any child younger than 12 months is present:**
  - No more than 3 children younger than 48 months old, and
  - Of those three, no more than 1 child younger than 12 months old
- **If no child younger than 12 months is present:**
  - No more than 4 children younger than 48 months old, and
  - Of those 4, no more than 2 children younger than 24 months old

To read the Child Care Licensing Regulation in full, visit the following website:

Copies in print can be obtained by mail from:
Crown Publications Inc
563 Superior Street
Victoria, BC V8W 9V7
In Victoria telephone: 250.387.6409 or elsewhere in the province toll free at: 1.800.663.6105
Copies may also be available from some CCRRs.

In order to get a Family Child Care license, a care provider must also ensure that the dwelling in which the business will operate is in compliance with the **BC Health Act** and the **Fire Services Act** and with any local municipal building, health and fire bylaws.

2. **Registered License–Not–Required Family Child Care**

To register as a License-Not-Required (LNR) Family Child Care Provider with a Child Care Resource and Referral program, a child care provider must meet the Provincial Criteria for Registration.

To be registered, a License-Not-Required care provider must:

- Be at least 19 years of age
- Comply with the regulations regarding the number of children that may be cared for at one time
- Take part in an initial interview with Child Care Resource and Referral staff and complete a standardized self-assessment tool
- Undergo criminal record checks for the care provider and all occupants of the family home over 12 years of age
- Provide a health reference signed by a registered medical practitioner
- Provide character references (typically 3)
- Hold a valid first aid certificate
- Comply with requirements for training and continued professional development
- Meet the health and safety standards of the CCRR Home Assessment
- Commit to maintaining all registry standards
3. **Other Regulations and Acts related to Family Child Care**

*Criminal Record Checks*

The Child Care Licensing Regulation and the Criminal Records Review Act require that all persons over 12 years of age residing in a Family Child Care home that is licensed, or is registered as License-Not-Required, must complete a criminal record check. This also applies to anyone who volunteers or is employed in one of these programs.

The purpose of a criminal record check is to help screen out individuals who are unsuitable to work with or be in the presence of children. Criminal record checks are processed by the Criminal Records Review Program of the Ministry of Public Safety and the Solicitor General.

For up to date information regarding fees for completion of required criminal record checks, the authorization forms and the application and payment procedures, talk to your Child Care Licensing Officer, Child Care Resource and Referral staff or check: [www.pssg.gov.bc.ca/criminal-records-review/act/responsibilities.htm](http://www.pssg.gov.bc.ca/criminal-records-review/act/responsibilities.htm)

*Duty to Report*

Under Section 14 of the Child Family and Community Service Act, all individuals, including child care professionals, have a legal duty to report child abuse and neglect to the nearest child protection office of the Ministry of Children and Family Development or to a First Nations Child Welfare agency that provides child protection services. If you suspect abuse or neglect, but are unsure as to whether the information constitutes reasonable grounds for action, you must consult with a child protection worker.

Parents need to be aware of your obligation to report concerns about neglect and abuse. Bring this to parents’ attention during the first interview with new families.

*Employer Responsibilities*

As a Family Child Care provider you are the owner/operator of your Family Child Care business. If you hire an assistant on a full or part-time basis, or use the services of a substitute care provider on a regular part-time basis or as the need occurs, you are the employer. All employers have legal responsibilities. Employers in the child care field need to comply with the requirements of the Child Care Licensing Regulation, the Ministry of Children and Family Development’s License-Not-Required (LNR) criteria, the Employment Standards Act, the Work Safe Act and the Canada Revenue Agency.
**Employment Standards Act**

You need to become familiar with this act as it establishes the minimum conditions for wages, hours of work, meal breaks, vacation pay, leaves of absence and dismissals for full and part-time employees regardless of the number of hours they work. Details can be found in *A Guide to the Employment Standards Act* [www.labour.gov.bc.ca/esb](http://www.labour.gov.bc.ca/esb) or by calling the Employment Standards Branch Information Line toll free at: 1.800.663.3316.

**Work Safe BC**

Work Safe BC establishes occupational health and safety regulations. All employers are expected to comply with the regulations and work practices. Work Safe BC requires all child care programs to provide coverage for their employees. If employees are injured on the job, Work Safe BC compensates them for loss of income and protects the employer from liability.

To register and find out more about the service and the premium you will have to pay, go online to [www.worksafebc.com/default.asp](http://www.worksafebc.com/default.asp) or call Employers and Small Business Inquiries at 604.244.6181 or toll free: 1.888.922.2768.

**Canada Revenue Agency Requirements**

The Canada Revenue Agency administers:

- Tax laws for the Government of Canada and most Provinces and Territories.
- Various social and economic benefit and incentive programs that are delivered through the tax system.

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**Child Care Licensing Regulation**

If you are a Licensed Family Child Care provider, you have additional employer responsibilities. You must receive the following documentation before your employee’s first day of work:

- A physician’s letter that indicates that the individual’s mental and physical health is adequate for the job.
- A record of the employee’s compliance regarding immunization.
- A completed criminal record check. As the employer you will keep on file the employee’s original authorization form. A substitute who works at several locations has their Criminal Record Check registered on the Short Term Registry. They keep their own original authorization form. In order to receive a letter of clearance from the Criminal Record Review Agency, the program should be added to the substitute’s short term registry list.
- Three character references.
The Agency publishes a useful booklet called **Using Your Home for Day Care** (P134) which outlines your responsibility as an employer. An up to date copy can be obtained online at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) or by calling toll free at: 1.800.959.2221.

As an employer you are required to:

- Deduct Canada Pension Plan (CPP) contributions, Employment Insurance (EI) premiums and income tax from the amount you pay all your employees.
- Remit these deductions along with your share of CPP contributions and EI premiums that you have to pay throughout the year on your employee’s behalf.
- Report the employee’s income and deductions on an appropriate information return by the end of February of the following calendar year.

When an employee leaves, you must issue a T4 slip and prepare a Record of Employment. To find out more about this and the above payroll deductions obtain a copy of the publication **Employers’ Guide – Payroll Deductions and Remittances (T4001)** from the agency website or by calling toll free at: 1.800.959.2221.

**Record Keeping Requirements**

There are legal requirements for the length of time you need to keep certain records. This is known as the retention period. The table below summarizes both the legal requirements and some suggestions for the length of time to keep various categories of records.

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<th>CATEGORY</th>
<th>RETENTION PERIOD</th>
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<td>as long as the Family Child Care operates</td>
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<tr>
<td>Incident Reports for Community Care Licensed Facilities</td>
<td>as long as the Family Child Care operates</td>
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<tr>
<td>Financial</td>
<td>at least 7 years</td>
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<tr>
<td>Children’s Records</td>
<td>pertinent information may be kept for as long as you operate</td>
</tr>
<tr>
<td>Program</td>
<td>often kept for two years</td>
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</table>
| Personnel (if you hire an assistant)          | for 2 years after an employee has ceased to work for you  
Please Note: Criminal Record original authorization forms must be retained for a minimum of 5 years |
| Other Records                                 | retained as long as they are useful                   |
Personal Information Protection Act (PIPA)

This provincial law establishes rules about the collection, use or disclosure of personal information. Personal information means information that would identify a particular person. For example, it includes information such as an individual’s name, home address and telephone number. PIPA applies to all private sector organizations and businesses in BC. The Act requires that you develop privacy protection policies and procedures to guarantee the protection of personal information in your control.

The procedures must specify:

- Why, how and when you will collect, use and give out personal information
- Written consent to use information for specific purposes
- Limitations in keeping and sharing personal information
- How you will guarantee that personal information is accurate and kept up to date
- Safeguards to guarantee that personal information is secure. ie: Will information be stored in a locked cabinet? Who will have access to it – in your home, office or in your computer?
- Guidelines for handling complaints by outlining what steps to take

A written copy of your Family Child Care’s Privacy Policy and Procedures should be available to employees and to the parents/guardians of the children in your care.

For further information or to order the Privacy Protection for Child Care Organizations package, including a sample policy and procedure, call Westcoast Child Care Resource Centre at 604.709.5661 or toll free at: 1.877.262.0022.

Liability

The possibility of being sued is a concern. If you are taken to court and found liable or at fault for an injury received by a child while in your care, you will be responsible for paying damages and/or costs to the injured party. To be proved liable, it must seem likely to a reasonable person that the injury could have resulted from your being negligent or acting intentionally to harm the child. If you are an employer, you can also be sued for the actions of your employees. Ensure that employees are aware of the child care regulations and your policies to minimize liability to themselves and to you, the employer.

Insurance Coverage

There are several different kinds of insurance policies, each with a particular purpose. Discuss the types of coverage available and the costs with your insurance agent. Request that agreements with insurance agents be put in writing. Save copies of all your letters to insurance agents as well as their letters to you.
- **Homeowner's Insurance**  
  Most families understand the need for building and content insurance and you are probably covered by homeowners’ insurance for the possibility of fire, theft and other emergency damage.

- **Content Insurance**  
  If you are a renter, you probably have only content insurance as the owner of the building you reside in will carry insurance for the building. If you intend to use your home for business purposes, it is important to inform your household insurance carrier and get written confirmation that your insurance remains valid when you operate a Family Child Care. Many homeowners/renters’ policies exclude any type of business operation. This means you may not have any coverage for any damage that occurs while your Family Child Care is in operation.

- **Liability Insurance**  
  You will need to purchase liability insurance. This may come in the form of a rider on your existing household policy or as a separate insurance policy to cover your child care operation. When planning this coverage, consider all aspects of your program’s activities such as excursions off the premises, physical property both indoors and outdoors, care by an alternate caregiver or injury to a parent while they are in your home.

- **Motor Vehicle Insurance**  
  If you are using your vehicle to transport the children in your care or for other aspects of your work such as banking or grocery shopping, you are required to take out business class (007) automobile insurance. Talk with your ICBC agent about this.

  **Please Note:**  
  Insurance policies may be invalid if you are found to be operating outside the Child Care Licensing Regulation.

4. **Other Ways To Protect Yourself**  
Here are other ways to protect yourself:
- Conduct regular safety inspections of your Family Child Care premises
- Operate within the Child Care Licensing Regulation/ Registered LNR Criteria
- Lessen the likelihood of being accused of child abuse by:
  - Keeping lines of communication open with parents and accepting of unannounced parent visits at any time
  - Informing parents about any injuries their children sustain while in your care
- Ensuring that parents are aware of anyone who is in your home while the children are present and informed if an alternate care provider provides care
- Discussing with parents the importance of appropriate physical contact
- Addressing concerns promptly and professionally
- Giving parents a contract, parent information package and copies of essential policies to ensure prevention of misunderstandings and potential conflict

**Seeking Legal Advice**

Get advice from a lawyer immediately if you, an employee or a volunteer is threatened with legal action; for example, if a child is injured at the Family Child Care and the parents claim you are at fault. A lawyer will research the law that is relevant to the situation and explain the legal issues to you. A qualified lawyer will know how to present your case if a legal dispute goes to court and can also advise whether it may be more appropriate to settle the matter out of court. Seek legal advice even if you think you acted properly and that it is clear there was no negligence.
SECTION 3

POLICIES AND PROCEDURES
POLICIES AND PROCEDURES

What Are Policies And Procedures?

The policies and procedures of a Family Child Care describe the day to day practices which help the program run smoothly and in the best interests of the children in care. They are based on the care provider’s philosophy, goals and objectives.

A policy describes what to do and a procedure tells us how to do it.

A policy is a general rule that covers a particular issue or situation. For example: “As a care provider, I will minimize the spread and risk of infectious diseases at the Family Child Care.”

A procedure describes the specific steps that will be taken to ensure that the policy is followed. An example of a procedure to implement the policy stated above might be about hand washing. It would include information about:

- When and where to wash
- How to wash hands
- What kind of soap to use
- The type of towels to be used

How to Develop Policies and Procedures

Policies and procedures must be in writing. This ensures consistency, and gives a document for parents and caregivers to refer to. Policies and procedures need to be developed before you open your Family Child Care. New policies might be added as situations arise. Keep your policies as simple as possible, as complete as necessary, and practical so they can be easily understood.

A policy or procedure is both practical and clear if it helps everyone know what to do.

A good policy applies the same rule in any circumstance, and covers all likely situations. Effective policies and procedures use:

- Consistent language
- Short, simple words
- Positive statements wherever possible

Your policies and procedures provide a way for you to ensure you apply your policies fairly and consistently. They also provide a valuable communication tool that lets parents know how you run your business. They are especially useful at the initial interview.
Present your policies and procedures in a logical order. Group them by topic. Present the steps of the procedures in the order in which they should occur. When several policies or procedures are grouped together, it is helpful to present them in order of importance. Keep your policies well organized and in a binder for easy reference.

Policies and procedures require regular review and updating to ensure appropriate action in response to changes and events in the Family Child Care. If changes are made, parents need to sign and date a form indicating that they have received a copy of the new or revised policy and procedure. It is important to notify the parents well ahead of time about changes. Written notice is recommended.

There should be a statement in your policy document that tells parents the amount of notice you will give about upcoming changes to your policies and procedures. One exception to this would be the development of a policy and procedure to address a critical issue affecting the health or safety of the children in your care. This type of policy and procedure would need to be implemented immediately and the parents informed accordingly.

Develop forms to help you implement your procedures. For example, your procedure for administration of medication requires a request for administration of medication form for parents to complete and a record of the administration of medication for the care provider to complete (ask your Licensing office or CCRR for a sample of these forms).

**What Topics Should Your Policies Cover?**

The Child Care Licensing Regulation requires that licensed child care providers have written policies regarding:

- Safe release of children from the program (including authorization of persons permitted to pick up child, unauthorized person arrives to pick up child, court orders, unfit person arrives to pick up child and non-pick up of child)
- Care and supervision of children (including meaningful supervision and interactions both inside and outside, mealtimes, bottle-feeding, naptime, toileting and diapering)
- Behavioral guidance of children (including purpose of guiding behavior, strategies used including preventative strategies and strategies not used)
- Emergency procedures (including injuries, fire and earthquake drills, missing/lost child, emergency evacuation and disaster plans) and,
- Food and drink to be given to children (including menus, allergies, chronic illnesses, cultural religious and individual preferences and mealtime environment)
In addition, the Personal Information Protection Act requires that you develop policies and procedures around:

- Privacy protection (to guarantee the protection of personal information in your control)
- Child Care Resource and Referral programs typically have similar requirements for registered LNRs. You will need to decide whether other topics need to be addressed in your particular situation.
  - Days of operation (including statutory holidays)
  - Hours of operation (full day, part day)
  - Fees (rates, hourly daily, monthly, holidays, absences, payment schedule)
  - Deposit (amount you require to hold a child’s place in your program and the terms under which this would be refunded)
  - Overtime (late pick up policy, fee for overtime/additional time)
  - Withdrawal notice (in writing and usually one month or as mutually agreed)
  - Substitutes/Alternate care providers*
  - Smoking policy*
  - Wellness/illness policy**
  - Medication storage and administration*
  - Immunizations*
  - Health promotion policy (includes hand washing, care of a sick child, universal precautions)
  - Children who require extra support (see Appendix 1)*
  - Daily schedule
  - Children’s clothing
  - Parent involvement
  - Pet policy
  - Field trips/outings*
  - Transportation of children*
  - Child abuse protocol*
  - Gradual entry
  - Trial period

* Licensing requires policies for these topics too.
** A useful resource to assist you in developing your wellness/illness policy is the Vancouver Coastal Health’s (VCH) Sneezes and Diseases. It is available online at www.vch.ca/sneezesdiseases/docs/SneezesDiseases.pdf. For more information call VCH Communicable Disease Control at 604.675.3900.

**Operating Within Your Policies and Procedures**

To maintain a professional image, you must apply the policies and procedures that you set in a consistent manner. If parents see differences in the way you apply your
rules, you are certain to have difficulties. Regularly review your policies to make sure you are following your own rules. Depending on the needs of specific children and families, some policies may need to be somewhat flexible. Others may be firm. When policies are ignored by either party, trust between the care provider and the parents is weakened. When a problem arises because parents have not followed a policy, talk about it with them. Give sound child care reasons for the policy.

**Trial Period Policy**

Many care providers use the first month of care they provide for a child as a Trial Period. This is an opportunity for both the care provider and the family to decide if the arrangement is working for them. If either party has serious concerns they should be discussed right away. If the problem seems irresolvable then either the care provider or the parent can choose to discontinue care without advance notice during the first month. This occurs rarely and only in the most difficult of circumstances.

**Gradual Entry Policy**

Some care providers have a policy requiring gradual entry of a child into the program whenever possible. This means that, at first, the child attends the program for short periods of time with the parent. Over several days, the parent begins to leave the child with the care provider for gradually increasing periods of time as the child becomes more familiar and comfortable in the new surroundings.
SECTION 4

THE PARENT INFORMATION PACKAGE
THE PARENT INFORMATION PACKAGE

Each care provider needs a ‘Parent Information Package’ for new families at interview time. This package is very specific to your own Family Child Care business. It outlines your own philosophy, policies and procedures, and highlights some general information of importance. It tells families what to expect of you and what you expect from them. An attractive, comprehensive, well-organized package is a good marketing tool and an asset to your business.

Philosophy Statement

This gives a clear vision of what you hope to achieve in your program and provides direction for decisions that you make for your Family Child Care. Your policies and procedures are based on your philosophy. For example, if your philosophy says you believe in free expression, creativity and flexibility, then your policies would avoid strict adherence to routine.

Questions to help you express your philosophy:
- Why do you want to provide child care?
- What kind of care do you want to provide?
- What do you believe children should experience during the day’s activities?
- What role do parents play in your program?
- How will you operate your program to demonstrate your ideas and expectations?
- What results do you hope to see?

The Parent-Caregiver Agreement

Your Parent-Caregiver Agreement also reflects your philosophy. Details of the agreement are confirmed with families in writing and the document is signed by both parties. A signed agreement is legally binding, but it does not have to be written in legal language. It should be concise, simple, direct and as easy to understand as possible.

All Parent-Caregiver Agreements need to contain the following four sections:
- The names of the parties involved in the agreement (the parent(s)/guardian(s) and the caregiver) and the name of the child who will receive care.

Suggested content for the Parent Information Package includes:
- A title page (Family Child Care name, logo)
- Introduction to the child care service which includes short statements about:
  - Yourself, your education and experience
  - Your family
  - The Family Child Care (is it licensed with Community Care Facilities Licensing or License-Not-Required but registered with a Child Care Resource and Referral program?)
  - Your child care philosophy
  - Your daily schedule
  - Photos of special and typical activities
- Parent-Caregiver Agreement
- Your Family Child Care policies and procedures
- A registration form for the children
- Consent forms and authorizations
- Information on child care subsidy.

The Parent Package may need to change to adapt to new situations.
The terms of the agreement:
- The days and hours the caregiver offers child care.
- The fees charged for that care.
- The method of terminating the contract.

The signatures of the parent(s)/guardian(s) and caregiver. Both should sign the agreement.

Space is provided for both the parties to sign the agreement. Each signature is prefaced by a statement of agreement and followed by a space for the parties to sign. The caregiver’s signature is prefaced by the statement, “I agree to the terms of this agreement and have provided the parent(s)/guardian(s) with my policies”. The parent(s)/guardian(s) signature is prefaced by this statement, “I agree to the terms of this agreement. I have received, read and agree to the attached child care policies. I have filled out the following forms:”

These statements highlight that the caregiver has shown the parent(s)/guardian(s) the policies and they have read and agree with them. The signatures are proof of this. If at any future time the policies are not followed, the signed agreement will form the basis for a discussion of the problem that has arisen.

### Sample Parent-Caregiver Agreements

Two sample Agreements are provided in Appendix 2. Sample #1 focuses attention on the policies about payment and hours. It also makes some reference to how the child is to be dropped off at the daycare and who will pick her/him up. All other policies are addressed in the Policy packet which is attached to the Agreement. One reason for designing the Agreement this way is to make it easier to amend policies without having to reissue a new contract. New contracts are required if there are changes in fees or hours/days of care.

Sample #2 is more comprehensive than the first sample. It includes administration of medication, a section on when a child should be kept home because of illness, the obligation to report child abuse and an emergency address and phone number. Also included is a list of 8 authorizations in which parents respond with ‘yes’ or ‘no’ and an initial. There is also a section listing items the parent will provide (diapers, baby wipes, blankets) and those to be provided by the caregiver (bedding, snacks, lunch). Space is also provided for any clarification.
Both parent(s)/guardian(s) receive a copy of the signed Agreement. The caregiver’s copy is placed in the child’s file.

**Child Care Policies**

The Parent Information Package also includes the following policies and procedures:
- A guiding and caring statement
- Trial period
- Gradual entry period
- The health policy
- A fire evacuation plan
- An emergency preparedness policy and procedure and earthquake policy
- A missing child policy
- A child release policy
- A privacy policy, and other policies that are required by law and those particular to your Family Child Care

**Registration Form**

The Child Care Licensing Regulation requires that the following information be included on each child’s registration form:
- A photo of the child
- Name
- Sex
- Date of birth
- Parents’/Guardians’ names, address and home and work phone numbers
- Medical insurance plan number
- Immunization record
- Family Physician and phone number
- Prescribed medications and therapy
- Medical conditions (includes allergies, diet restrictions and participation in program activities)
- Emergency Contact Person and phone number(s)
- Persons who have parental/guardian consent to pick up child from the centre
- Any other parental instructions (i.e. custody issues, religious observations, etc.)
- Date of enrollment in the program
- Parental/guardian consent for Emergency Care

Registration forms may be obtained from your local Licensing office or CCRR.
Consent Forms and Authorizations

- Emergency consent form
- A request for the administration of medication
- Permission for an outing
- Use of skin care products
- Permission for picture-taking
- A variety of school age release forms
- Permission for use of a substitute or alternate caregiver

Copies of these forms may be available from your local Licensing Office or CCRR.

Information about the Child Care Subsidy

To obtain information on the child care subsidy and the special needs supplement (see Appendix 1) for inclusion in your Parent Information Package, check with your Child Care Resource and Referral program or call the Child Care Subsidy Service Centre toll free at 1.888.338.6622 or go online to:

www.mcf.gov.bc.ca/childcare/subsidy_promo.htm
SECTION 5
MARKETING YOUR BUSINESS

MEMO:
MARKETING YOUR BUSINESS

Marketing is an important step in starting a business. It includes everything you do to find customers and provide the services that they need. You are involved in marketing when you advertise your program, answer telephone enquiries, show parents through your home, give parents a parent information package, greet families every morning and evening, go on outings with the children, interact with other child care providers or talk to your neighbours about your business.

A good marketing strategy positively promotes your program to those who might at some time use your services. Start with the methods that are least costly and easiest for you and then proceed from there. Be prepared for it to take some time to reach full enrollment.

Advertising

1. Word-of-Mouth

Your good reputation is your best marketing strategy. A high quality Family Child Care program is the foundation of your marketing efforts. You can attract parents through posters and flyers, but you are more likely to keep them if you have a quality program. Satisfied customers become great marketing assets. They speak enthusiastically about your program to their friends and acquaintances. In the long run, word-of-mouth is your most effective marketing tool.

2. Print Materials

When you first open your Family Child Care, you need to become known in the community. You need to develop and distribute marketing materials that are brief, informative and appealing.

Business cards

Carry these with you at all times so you can give them out if someone shows interest in your service.

Flyers

These are useful in many ways. They can be folded in 3 to go into an envelope, in 2 to go through a mail slot, or left unfolded for posting on a bulletin board. You might distribute flyers to homes in your local area and other places where parents are likely to see them.

Posters

A poster or notice is similar to a flyer except it has tear-off sections with the Family Child Care name and telephone number. Get permission to place

Marketing materials generally include:

- Name of the Family Child Care (not your own name)
- Logo or graphic
- A slogan (such as ‘warm loving care’ or ‘where learning is fun’)
- General location (not the exact address)
- Telephone number and times to call
- Type of service provided (ages of children and hours of care provided)
- Unique or especially appealing aspects of your program
these on bulletin boards in local libraries, doctor’s offices, real estate offices, community centres, supermarkets, other stores, apartment lobbies, drop in play groups, churches, schools, major employers and other places where parents are likely to see them.

**Signs**
Check with your municipality to see if you may erect signs on your property. If they are allowed, have a sign made up for the lawn or window. Put it out when you have vacancies. Have a magnetic sign made up for your car. Take it off when you are not on official child care business.

**T-shirts**
Make up special t-shirts for the children and yourself with the Family Child Care name, logo and telephone number printed on them. Use them on field trips and walks.

### 3. Personal Connections
Child Care Resource and Referral programs and child care associations can put you in touch with other care providers, offer child care referrals, provide resources and give support. You may also consider joining your local branch of the Western Canada Family Child Care Association of BC.

Network with the Family Child Care providers and group child care centres in your neighbourhood. Get to know them and what they have to offer. Let them know when you have spaces. They may have waiting lists and be able to refer families to you.

Talk to people in your community, family friends, neighbours, schools (talk to the secretary), churches (talk to the secretary) and major employers in the area (talk to someone in the personnel department).

### 3. Newspaper Advertising
Check the cost of placing an advertisement in a local newspaper. Parents do look for child care services in the paper. It can sometimes be less expensive to run an advertisement for a week rather than just one or two days.

Parents sometimes advertise in the newspaper or on a school or community centre bulletin board when they are looking for child care. Watch your local community newspaper and regularly check school and community centre bulletin boards.

**The Telephone Interview**
The first telephone contact with parents is a key marketing tool. Your goal for the first phone call is not to fill a vacancy, but to arrange for the family to come to visit your program in action. Make an appointment for them to come for a 30 to 45 minute visit.

Always answer the phone in a courteous manner. Be positive, professional and enthusiastic. Keep paper and a pen beside the phone so that you can make notes. Have an information sheet handy that has all the facts that you need at a glance.
when answering parents’ questions. Obtain the following information from parents who call:
- Their name and phone number
- The child’s (children’s) name(s) and age(s)
- The hours of care required
- On what date care is required

If you are very busy with the children when you receive a call, take the parent’s number and find out a good time to return their call. Invest in voicemail or an answering machine for those times when you cannot be reached. Use the message to advertise your program and let parents know about any vacancies you have. Speak clearly and slowly when you record your message. Make sure that family members know how to answer the phone appropriately and what information you need them to obtain from the caller. Return calls promptly.

If you cannot provide service to the family, tell the caller you are unable to meet her/his needs and thank her/him for calling. Give her/him telephone numbers for other providers that you know have vacancies or suggest they call the local Child Care Resource and Referral program for referrals.

**The Home Interview**

First impressions are important. Keep your yard clear and uncluttered, the lawn cut and your windows clean. You don’t want potential clients to walk away before they learn about your program. The inside of the home needs to be organized but inviting, and your appearance casual but attractive. Your friendly, organized, professional approach to registration is one more way to promote your business.

**Program Visit**

The visit to your program will give the parent an opportunity to see you interacting with children, for you to see how the parent interacts with her/his child, and how the child reacts to the situation. Explain that you will not be able to answer many questions at this time as you will be busy with the children. If the parent likes what she/he sees, then set up an appointment for an orientation meeting.

**Orientation Meeting**

Schedule this meeting in the evening after the Family Child Care has closed or during nap time. If the child has not yet visited the program, he/she might come too. This is the time to introduce yourself and your family. A binder holding all...
your training certificates is a helpful aid. This will give the parent an in-depth picture of your Family Child Care that will help her/him decide whether to enroll their child.

The orientation meeting is also an opportunity for you to learn more about:

- The particular needs of the family (hours and days of care, when they wish to begin care)
- The particular needs of the child to be enrolled (likes and dislikes, habits and routines, favourite foods, and previous experience in child care)
- The parents’ parenting philosophy. This will give you some idea of their approach to child rearing and to guiding their child’s behaviour.

Give the parent a tour of your home. Show her/him the outdoor play space, indoor play area, as well as eating, bathroom and nap areas. Point out the features that make it a safe and creative place for children to learn.

When the parent is about to leave, give her/him a copy of your fee and payment schedule and an ‘Introduction to the Family Child Care Home’. This is part of the parent information package.

Ask the parent to inform you as soon as possible if she/he would like to enroll her/his child in your Family Child Care. Give a date by which you were hoping to have the spot filled.

You also have to make a decision. Consider carefully:

- Will this child and family be a good fit in your program?
- Are you able to meet the child’s needs?
- Do the parent’s child rearing practices and guidance strategies fit with your own?
- See Appendix 1 for extra considerations you need to take into account when you plan to enroll a child requiring extra support.

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**What to talk about at an orientation meeting:**

- philosophy of caring for children
- program of activities and daily schedule
- plans for meals
- guidance strategies
- approach to toilet learning and naps
- wellness/illness policy
- emergency policies and procedures
- hours
- fees
- other policies and procedures that are outlined in your policy statement eg: child abuse protocol, health promotion policy, trial period policy, gradual entry policy, lost child policy, release of children from the program etc.

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**Introducing Your Family Child Care:**

- You, as the care provider, your education and experience
- Your family
- The type of Family Child Care you provide (licensed, registered, License-Not-Required)
- Your child care philosophy
- The daily schedule
If you decide not to accept the family, inform the parent of your decision diplomatically. Give them the names of other local Family Child Care programs where there may be spaces or refer them to the local Child Care Resource and Referral program.

Registration Meeting

This meeting takes place after the parent tells you she/he wishes to enroll her/his child in your Family Child Care. It is held when the Family Child Care is closed or during naptime. It is recommended that the parent come to this meeting alone. Have on hand the materials from the parent information package that were not discussed at the initial interview. You and the parent will need to read through and discuss the Parent-Caregiver Agreement clause by clause. It is good to have 2 copies for this purpose. Have the parent initial each page of each copy after you have reviewed it together.

Once the Agreement has been read and discussed, you and the parent sign to say that you agree to the terms of the Agreement and that the parent has also received, read and agreed to the Policies attached to the Agreement. The parent keeps one copy of the Agreement and the caregiver keeps the other in the child’s file.

Give the parent a registration form, an emergency consent card and authorization and consent forms to complete. Provide assistance if necessary. The parent may not have all the information with her/him to complete the registration form and emergency consent card. It is recommended that the caregiver give the parent a list of the missing information to take home rather than sending home the form itself. When the parent brings the missing information, the form can be completed. All forms must be complete before the child begins to attend the program.

Provide the parent with a list of items she/he needs to bring for the child (i.e.: diapers, extra clothing, indoor shoes etc.)

Give the parent information on how to apply for a child care subsidy.

Collect a cash or cheque deposit from the parent to hold the space for their child. For licensed facilities, it is required to provide, in writing, the circumstances under which this money might be refunded. It is recommended that the caregiver request post-dated cheques from the parent to cover the cost of fees for the following six months. Cheques should be dated on the first day of each month.
SECTION 6
PARENT-CAREGIVER RELATIONS
PARENT-CAREGIVER RELATIONS

Children benefit most when parents and caregivers work together to plan and provide care. Caregivers contribute their knowledge of children’s developmental and educational needs, and parents share their knowledge of their children’s strengths, needs and interests. Together, parents and caregivers can develop appropriate goals for the child. Successful working relationships between the parents and the caregiver are essential. Good relationships are based on mutual respect, trust, empathy and open communication. They take time to develop, and hard work, thought and attention to maintain.

Creating a Positive Relationship

Begin your communication with parents before their child enters your program. At the initial interview, let parents know what to expect. Your written Policies and Procedures and Parent-Caregiver Agreement assist you in explaining what parents can expect from you and what you expect from them. It is not enough for you both to sign the Parent-Caregiver Agreement. Together you must review its contents before it is signed. Take time at the interview to get to know each other better. Find out about the parent’s goals and concerns for the child. Try to anticipate any issues or concerns that may arise and come to a mutual understanding about ways to handle them. Emphasize the value of regular communication.

Maintaining the Relationship

Ongoing Communication

Once a child is enrolled, communicate daily with the parents at drop off and pick up times. In the morning ask how the child is doing; at the end of the day, share one or two positive things that have happened during the day. Be a good listener and avoid making judgments.

Learn as much as possible about the children in your care and get to know their families. Learn about family rituals, routines and how family members interact with one another. Be sensitive to cultural and family differences. Reflect cultural diversity in your child care with a variety of materials, toys, books and activities.

Trust will develop over time as the child settles in and the parents become familiar with you and your program. If a parent shares something personal with you, keep it confidential. Refrain from gossiping, even with members of your own family. It will undermine any trust.

Ways to keep in touch with parents:

- Emails
- Telephone calls
- Hand-written notes
- Daily notebooks that go back and forth from home to the child care
- Parent-Caregiver interviews
- Newsletters and information updates
- Bulletin board

A bulletin board is a very useful communication tool. You can post on it information for the parents, your daily schedule, activities and menus for the week (if you provide meals) and pictures of what the children do during the day.
that is developing between you and the parents. Sometimes parents are in too much of a hurry to be able to stop and talk at length. Use a variety of ways to keep in touch.

**Parent Involvement**

Another way you can develop your relationship with parents is to involve them in activities at the Family Child Care such as special lunches or family events. Have an ‘open door’ policy so parents can drop in during the day. You can also ask for and incorporate parents’ ideas and suggestions into your daily activities and include their ideas when you review your policies and procedures. Parents who know that their ideas are valued and respected are more likely to maintain an open dialogue with you.

**Providing Support and Guidance to Parents**

Some parents will look to you for answers to questions they have about child development and parenting issues. Keep pamphlets, articles and other information available for them to borrow. Know the resources in your community. If the questions they ask go beyond your expertise, refer them to someone who specializes in that area.

**When Problems Arise...**

**During the Trial Period**

Some care providers have a trial period as part of their Parent-Caregiver Agreement. During this time, both parties can decide if the caregiving relationship is working. If either party finds the situation unacceptable, the Agreement can be terminated without further notice.

If you decide that you are unable to continue to offer care, avoid blaming the parent or the child. Do your best to explain the situation in objective terms and suggest other programs that might better meet their needs.

If parents decide not to continue care, accept their decision graciously. It is a good idea to ask them why they have made the decision and if they have any advice for you. Be ready to accept what they tell you even if you do not agree.

**When a Child Exhibits Challenging Behaviours**

It is not a good idea to talk about negative incidents at the end of the day. Save discussion of behaviour problems for a time when you can be alone with parents. Schedule a time to meet when you can sit down and discuss the problem. This should not be done in front of the child. Be positive, direct and calm. This will be reassuring to the parents and they may share their parenting challenges and their attempts to address them. Together you can assess the situation and work out possible solutions. You may want to follow up your conversation and agreed actions in writing, for future reference for both you and the parent. You can also spell out the next steps discussed at the meeting, and arrange a date for a review. If these efforts do not alleviate the situation, you may need to get outside
assistance. You are advised to have the parents’ consent in order to consult professional help in the facility for the child (e.g. nurse, supported child care, psychologist). Try these strategies before suggesting that the parents look for another care arrangement.

Your Program Policies and Parent-Caregiver Agreement are Disregarded

When parents do not meet some of their responsibilities, they need to be gently reminded. If the problem continues, schedule a meeting at a time and place that is quiet and where you will not be interrupted. There should be no children present. Always control your emotions. Be honest but avoid words or a tone of voice that will make parents defensive. Tell the parents what the problem is. Listen to their response. Look for a solution. Make any criticism constructive and offer some suggestions on ways to improve the situation. Again, you may want to outline your conversation and agreed actions in writing. If disregard for policies continues, follow up with a written reminder of the consequences of repeated policy violations. If policies are still not followed, you have the right to ask the family to withdraw their child from your program.

When a Parent Complains About the Program

It is entirely normal for you and parents to disagree on some issues. The best way to handle disagreements is to openly discuss them. When parents raise concerns with you, remain calm. Do not respond defensively or immediately. Arrange a convenient time to talk with them. Listen to the parent’s concerns and try to understand what is bothering them. Ask them how they think their concerns can be resolved. Try to respond fairly and without emotion. If you have been at fault, admit it, apologize and do what you can to correct the situation. If there has been a misunderstanding, try to clarify your position or view. Discuss how the problem can be resolved to the satisfaction of both parties. End the discussion on a friendly positive note. You may want to follow up your conversation and action you agreed on in writing. This might be very helpful if the situation escalates or involves outside agencies (e.g. Licensing, Child Care Resource and Referral program). On rare occasions there may be times when a concern can not be accommodated, and you can suggest how they might find another child care arrangement better suited to their needs.

Maintaining open communication with the parents of children in your care is of enormous importance. The more information you can provide to parents, the better. When parents ask you questions, there is an opportunity for conversation. This aids in building rapport with parents and can help prevent problems from arising.
SECTION 7

RECORD KEEPING
RECORD KEEPING

Keeping records is an important part of your Family Child Care business. Your program will run more smoothly if your business information is sorted, organized and easily accessible. Routine record keeping also provides documentation needed by licensing officers, Child Care Resource and Referral staff and parents as well as for provincial and federal tax purposes.

It is important that you set aside time and space for administration of your business. Organize a work area where you can effectively do the necessary administrative work. Set a regular time each week (outside child care hours) to complete paperwork and ensure records are kept organized and up-to-date.

What Records Should Be Kept?

Listed below are some of the documents you are required to keep and others you should consider keeping.

Children’s Records
- A copy of the signed parent-caregiver agreement
- The registration form
- The emergency consent form
- Immunization records
- Daily attendance records indicating for each day whether the child is absent (sick, on vacation or other) or, if present, the time of arrival and departure. This is required by both the Child Care Licensing Regulation and the Child Care Subsidy Act (for a sample form see Appendix 4)
- Permission forms for the administration of medication, outings/field trips etc.
- Incident reports
- Log of minor accidents, illnesses and unexpected events involving the children, that did not require medication and were not reportable incidents
- Parent conference notes
- Other parent communications

It is a good idea to check with families every six months or so to ensure that the essential information is up to date (e.g. emergency contacts, place of employment, medical information).

Your Personal Records
- Training certificates
- First aid certificates
- Workshops attended
- Letters of recommendation from parents
Business Records

- Correspondence from the local Child Care Resource and Referral
- Licensing information and inspection reports
- Insurance policies
- Fee schedule (for a sample form see Appendix 3)
- Wait list (for a sample form see Appendix 3)
- Fire and earthquake drill records (Child Care Licensing Regulation requirement)
- A current copy of your Policies and Procedures
- Equipment records: a list of major equipment items, with sources, costs, warrantees and maintenance manuals.

Financial Records

These are also business records. Because of their importance to the budgeting process and the filing of your tax return, financial records are discussed separately in Section 8.

Children’s Activities

- Daily activity plans and program ideas
- Menu plans for lunches and snacks (if food is provided)
- For records that should be kept for a child requiring extra support see Appendix 1

Reference Materials

- Articles on children’s issues
- Grant programs information
- Reference materials from:
  - The Child Care Resource and Referral Program
  - The Western Canada Family Child Care Association
  - Your local Family Child Care Group (if available)
  - The Community Health Nurse
  - The Child Care Licensing Officer
  - And other sources

Spare Forms

Keep extra copies of all the forms that you use for your business.

Ways to Collect and Store Records

Your first step is to set up a simple filing system and begin collecting records before you open for business. Your records need to be stored where they are readily
accessible and safe. Sensitive and confidential information must be kept in a locked cabinet.

Paper Records

- **Forms**
  
  You can custom design forms to assist you in your record collection. For example, one way to track children’s attendance is to develop a monthly ‘Attendance Sheet’ (See Appendix 3). Both Community Care Facilities Licensing and the Child Care Resource and Referral program usually have samples of forms you can use.

- **File for Each Child**

- **Log Books**
  
  These are bound note books that have several uses. These include a place to write notes about a child’s unusual behaviour, incidents that occur, health issues that arise; weekly program plans and menus; mileage for income tax purposes (See Section 8).

- **A Record-Keeping Calendar**

  Western Canada Family Child Care Association of BC publishes a wall calendar for this purpose and updates it annually. This includes pages to record monthly attendance, monthly income and expenses, an annual income and expense summary, a telephone interview information form, wait list and fee schedule forms and a substitute care provider checklist. It can be ordered by email: familychildcare@wcfcca.ca or check with your local Child Care Resource and Referral office.

- **Ledgers**

  The paper in a ledger is printed with horizontal lines and vertical lines that cover the page with columns. They can be used for a variety of purposes, most often for the tracking of financial records (See Section 8).

Record Storage

Once your records are sorted and categorized, you can store them in any of the following ways:

- **Three Ring Binders**

  Three ring binders with tabs to separate the categories. These should be kept in a locked cupboard.

- **File Box**

  Clearly label each file and store them in a sturdy box. The records of each child should be kept in a separate file. Store these in a locked cupboard or cabinet.

- **Filing Cabinet**

  Create categories of files and separate them with clearly labeled dividers. The filing cabinet must be lockable.
Computer Records

In addition to paper records, many people also use computers for record keeping and storage. Software is available to help you keep good financial records (See Section 8). Be sure to back up the data files regularly. Protect the confidentiality of all computer files related to your business with a password.
FINANCIAL MANAGEMENT

Financial management is an essential part of your business. You will need to organize a time, place and system for attending to your business finances. An effective financial management system includes:

- Budgeting
- Record keeping
- Financial reporting

Budgeting

Your projected budget is a financial plan that covers a specific period – usually one year. It states all the income you expect to have during the year and the expenses that will be deducted from this income during the same period. The amount of money left over after expenses, including taxes is your salary. Your annual budget is based on your projected monthly budget.

- Estimated Income
  
  It is difficult to estimate income or expenses accurately during your first year of operation. When you project your annual budget, base your approximate calculations on the following:
  
  - Vacancies throughout the year (Do not assume all your spaces will be filled immediately or always)
  - A time when you may close the Family Child Care for a family holiday
  - The number of children attending part-time and paying part-time fees
  - The ages of the children and the varying rates charged for each age group

  A sample Budget Form to help you calculate your gross income for your Projected Budget is available in Appendix 4.

- Estimated Expenses

  As the owner-operator of a home-based business, you will be able to deduct many of the expenses that you incur to run your business from your income at tax time. These expenses fall into two general categories – direct or indirect expenses.

  Direct expenses are those related solely to your business such as advertising, child care supplies and equipment and substitute caregiver expenses. Indirect expenses are expenses that are shared between your business and your family. These include rent and utilities. You can deduct the business portion of these expenses.

  The expense portion of the Projected Budget (see sample Budget Form Appendix 4) lists categories of direct and indirect expenses separately. This simplifies your record keeping and makes filing a tax return at the end of the year easier. Work out estimates for every category. This will be much easier to do once you become established because you will always have your previous
year’s expenses to use as a guide for the future. For the first year, you can get advice from established caregivers or your CCRR regarding reasonable estimates.

**Financial Record Keeping**

Financial record keeping is crucial to the survival of any business. Maintaining good records:

- Helps you monitor the progress of your business.
- Helps you prepare your financial statements.
- Helps you track your deductible expenses.
- Helps you support items reported on your tax return in case the Canada Revenue Agency (CRA) audits you.

It is worthwhile to open a separate, standard chequing account for your business. This will help you with your record keeping. You can deposit all your business income to that account, and use the funds in it to make your purchases. Pay all indirect expenses from the family account and bill the business account for the business portion on a monthly basis.

1. **What Records to Keep**

   **Income:**
   - Records of fee payments and receipts
   - Records of subsidy payments and subsidy forms (both authorization and claims forms)
   - Grants etc. (if any)

   **Expenses:**
   - An ongoing record of what you spend directly and indirectly to run your Family Child Care program.
   - Receipts and invoices that document these purchases and payments.

2. **How to Keep Financial Records**

   A good bookkeeping system should:
   - Enable you to track all financial transactions.
   - Help you to assemble information that allows you to judge how closely your budget is to your actual income and expenses.

   Many care providers just getting started report that they hire an accountant to set up their bookkeeping system. This small investment (which is tax deductible) may save you money in the long run. If you decide to do this, look for an accountant who specializes in small business, preferably one with some understanding of Family Child Care.
Increasing numbers of people are keeping financial records on a computer. An accountant can give you advice on the software that would suit your purposes. There are also ways to track your business finances using a paper-based system.

3  Income

- Receipts for Payment of Fees
  You are required to issue receipts to parents for the fees they pay for child care. These receipts can be issued monthly or once a year for parents to use when they file their tax returns. A sample receipt form is included in the CRA booklet entitled *Using your Home for Daycare* (P134). Care providers are required to include their own Social Insurance Number (SIN) or a business number on the receipt. You may apply for a business number with Revenue Canada by completing a *Request for a Business Number* form (RC1). See Appendix 4 for an amended sample Receipt Form. Always keep duplicate copies of receipts you give to families.

- Written Income Records
  Many care providers transfer income information from their receipt book to a more permanent notebook, ledger or record-keeping calendar, sometimes when they receive them or more typically at the end of each month. Record the income under the following headings: date, client’s name, child’s name, fee due, subsidy amount, for period from ____ to ____, cheque/cash payment, total paid, comments. Record the total income received each month. At the end of each year, prepare a summary of the income you have received during the year. You can use your record keeping calendar for this or develop a form for this purpose.

4. Expenses

You must document and keep track of each type of expense related to your business. Maintain a written expense record on your record keeping calendar or in a ledger. For each expense recorded include: the date of purchase, the category of expense, the amount of the payment and to whom the payment was made. Expenses can be totaled on an ongoing weekly or monthly basis. At the end of the year, prepare an expense summary sheet. You can use your record keeping calendar for this or develop a form for the purpose.

At least once a month, review your record of income and expenses to make sure everything is in order. Check to see if your projected budget guidelines are being met. It is also much easier to prepare for tax time if your records are maintained on an ongoing basis.

- Receipts
  Save all your receipts, bills, invoices, bank statements and cancelled cheques related to the business. Make a note on the back of each receipt indicating what was purchased and how it was paid for. Keep a receipt book
handy to use in situations when a seller is not issuing receipts (e.g. garage sale, bazaar). Fill in the date, purchase price, description of the item, purpose of the purchase and whom you bought it from. Then have the seller sign the receipt.

- **Holding File**
  Maintain a holding file to store your receipts until you have time to file them into an appropriate category file. This should be done on a weekly or a monthly basis.

- **Category Files**
  Have clearly labeled files, one for each category of expense that you have listed in your operating budget. At the end of the year after you have filed your income tax return, the receipts in these files are archived with the duplicate copy of your tax return. By law receipts are to be kept for 6 years from the end of the tax year to which they relate. The category files are then used for the following year’s receipts.

- **Mileage Log Book**
  Keep a log book in your car to keep track of the kilometers driven for child care purposes. You will need this information when you file your income tax return. Make a note of the mileage that shows on your odometer on January 1\textsuperscript{st} of each year. Record the following information each time you use the vehicle for business-related travel: date, destination, reason for the trip, odometer reading at the beginning and end of each trip, and the kilometers driven.

### Financial Reporting

- **Income Tax**
  Family Child Care Providers are self-employed taxpayers who must report their business income and expenses to the Canada Revenue Agency (CRA). Some care providers hire an accountant to prepare their income tax return. Look for one who specializes in small business, preferably one with some understanding of Family Child Care.

  If you opt to prepare your own income tax return you should become familiar with all of CRA’s requirements for filing your taxes. The CRA pamphlet *Using your Home for Daycare (P134)*, and the tax guide *Business and Professional Income (T4002)* are helpful. Up-to-date copies of tax booklets and guides can be obtained by calling toll free: 1.800.959.2221 or going online at: [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) Use a *T1 General Tax Return*. Earnings for Child Care are reported in the *Business Income* section.
- **Gross Income**
  Your gross income includes all the money received from parent fees, subsidy payments and funds from government grants (if any) that you receive.

- **Expense Claims**
  You can deduct on your income tax return any reasonable expenses that you incur to earn your child care income. You may not deduct personal expenses.
  
  - **Direct Expenses**
    Listed on the Projected Budget/Statement of Income and Expenses form (See Appendix 4) are the direct expense categories that are solely related to your business and are 100% deductible on your tax return. For example, under Substitute Caregiver expenses, you can deduct the gross salaries you pay to employees. As an employer, you can also deduct the portion you paid of their Canada Pension Plan contribution and Employment Insurance Premiums and the amounts you paid on their behalf to Work Safe BC. The CRA publications mentioned above give more information.

  - **Indirect /Household or Business Use of Home Expenses**
    A part of these expenses which are listed on the Budget/Statement of Income and Expenses form (See Appendix 4) may be deducted. You must calculate which part of the total expenses related to running your home is for business and which part is for personal use. The following formula helps you calculate the amount of the total household expenses you can deduct for business purposes:
    \[
    \text{Deductible Amount} = \frac{\text{Area (sq. metres) Used for Business}}{\text{Total Area (sq. metres) of the Home}} \times \text{Total Indirect Expenses}
    \]
    This formula says that the area used for business is taken as a fraction of the total area of the home and then multiplied by the total indirect expenses to arrive at the portion of these expenses that can be deducted for business purposes.

    If you use rooms in your home for both child care and for family living, you have to reduce the amount you can deduct. The following formula would be used if the area you use for child care is also used by the family:
    \[
    \text{Deductible Amount} = \frac{\text{Hours Used by Child Care} \times \text{Area Used for Business}}{24 \times \text{Total Area (sq. mtrs) of the Home}} \times \text{Total Indirect Expenses}
    \]
    In this formula you calculate how many hours in the day you use the rooms for child care, then divide that amount by 24 hours. Multiply that by the daycare part of your total indirect expenses (as in the previous example). This will give you the amount of the indirect expenses that you can deduct.

- **Capital Cost Allowance (Depreciation)**
  You cannot deduct the cost of expensive capital items such as playground equipment, a motor vehicle or office equipment even if you use them for business purposes. However, since these items will decrease in value over time
you can deduct part of their cost as depreciation or capital cost allowance. For more information see Chapter 4 of the Business & Professional Income guide.

- **Net Income**
  This is the total income that remains after your expenses have been deducted.

- **Statement of Income and Expenses**
  You are required to prepare a Statement of your Income and Expenses for the year and attach it to your income tax form for filing. You do not need to attach any receipts to your return. Save receipts with the duplicate copy of your tax return for six years from the end of the tax year to which they relate.

- **Tax Payment by Installment**
  As a self employed person, you may have to pay your income tax by installment four times a year. CRA will mail you reminders twice a year that indicate suggested amounts to pay. For information on how and when to pay your installments, read the pamphlet Paying your Income Tax by Installments (P110).

**Notes on Child Care Subsidy**

The Child Care Subsidy is a monthly payment made under the Child Care Subsidy Act that assists eligible BC families with the cost of child care. An Authorization for Child Care Subsidy is issued by the Child Care Subsidy Service Centre to eligible families. Copies of the authorization are sent to both the parent and the care provider. An authorization is time limited, and states the maximum amount of subsidy that the Government will pay. The child’s family is responsible for paying any difference between the amount of the subsidy that has been authorized and your fee. It is important to note that the parent must apply for a renewal of the authorization a month before it expires to ensure there is no disruption in the payment to the care provider. It is in your best interest to notify families in writing when renewal time is approaching. See Appendix 1 for information on the Special Needs Supplement.

To claim the Child Care Subsidy payment each month, the care provider has to complete and submit one of the following forms:

- Licensed Facilities Claim Form
- License-Not-Required Family Child Care Form

The Child Care Subsidy Centre will supply you with these forms. They may also be obtained from your local CCRR. You can obtain a booklet called How to Claim the Child Care Subsidy by calling the Child Care Program Customer Service toll free at 1.888.338.6622 or by going online at: www.mcf.gov.bc.ca This booklet will assist you in completing the forms.
Licensed child care programs and providers may send in their claim forms on the first of each month. License-Not-Required child care providers may send in claim forms on the 7th of each month.

Remember it is mandatory to maintain accurate attendance records for the children in your care. When a child is absent make a note of whether this is because they are sick, on vacation or for another reason. Attendance records are the supporting documents for your monthly claims and may be audited by the Province for account and payment verification. A sample Record of Attendance form can be found in Appendix 4.
SECTION 9

NETWORKING
NETWORKING

One of the greatest challenges for Family Child Care providers is the fact that they work in isolation from other adults. To maintain a sense of balance, you need opportunities to connect with other care providers and with other resources in the community. Personal relationships and networking are important to your personal and professional well-being.

Many care providers have a ‘buddy’ - one person whom they can call to discuss challenges, share achievements and seek advice. Such a relationship helps lessen stress and develop self-confidence.

Care providers who network become connected to the larger child care community, keep up-to-date on issues in the child care field, and share fresh ideas and approaches to child care and early learning.

Well-connected care providers are more likely to have higher quality programs because they share ideas with others in the child care field. They are more motivated to look for new ways to provide the best care they can.

Look for programs that connect care providers with each other and other community resources. There are potential benefits for you, the children you care for and their families. These caregiver programs:

- Address isolation
- May provide appropriate opportunities for social interaction for both care providers and the children they care for
- Provide regular opportunities for caregivers to meet each other as well as members of the public
- Support marketing of your Family Child Care through connections in the community
- Provide opportunities for you to educate the public about Family Child Care
- May enable you to give others referrals to services and resources your community offers – particularly those that support families and children. This will help you refer parents to appropriate resources should the need arise, including social service agencies, counseling services for children and families, parenting support services and family resource programs

Networking can help you:
- Gain support from other care providers
- Feel less isolated
- Have the opportunity to converse with others who work in the broader child care field
- Become part of a support system

Community Organizations That Support Networking

- Western Canada Family Child Care Association of BC [www.wcfcca.ca](http://www.wcfcca.ca)
- Westcoast Child Care Resource Centre [www.wstcoast.org](http://www.wstcoast.org)
- BC Aboriginal Child Care Society [www.acc-society.bc.ca](http://www.acc-society.bc.ca)
- Early Childhood Educators of BC [www.cfc-efc.ca/ecebc](http://www.cfc-efc.ca/ecebc)
- BC Child Care Advocacy Forum [www.advocacyforum.bc.ca](http://www.advocacyforum.bc.ca)
- Local Child Care Resource and Referral programs [www.ccrr.bc.ca](http://www.ccrr.bc.ca)
- Local Family Child Care associations
- Local family resource programs
- Neighbourhood Houses
- Community centres
- Community colleges
- Health units
- Community Care Facilities Licensing offices
- Local libraries
- School Districts
- Community associations

Services these community organizations may offer include:
- Family Child Care training, workshops or conferences
- Caregiver support, consultation or home visits
- Networking opportunities and discussion groups for care providers
- Child care information and print resources
- Newsletters for care providers and parents
- Toy, book, resource, and equipment lending
- Advocacy
- Referrals to families looking for care
- ‘Drop in’ programs for children and care providers
- Health resources
- Policy development
- Regulations
- How to start a child care business

**Using Your Computer to Access Resources**

There are many child care websites on the internet. To start to explore these, go to the website of your local CCRR or one of the provincial child care organizations. There you can click on ‘links’ and be directed to a list of child care sites. If you do not have a computer at home, you can access the internet at your CCRR office.
**ADVOCACY**

Advocates are people who speak out on behalf of a cause, seek to inform others, and work for change. Within British Columbia and across Canada, there are many groups that advocate for better child care. Generally, their advocacy efforts promote quality care for children, affordable, accessible child care services for all families, and better working conditions for care providers.

As a committed professional Family Child Care provider, there may be times when you will want to speak out about issues that affect the children and families for whom you provide care. As an advocate, you can help educate your community by sharing your knowledge and professional experience.

Being involved in child care advocacy can be challenging. There are several levels of advocacy to choose from. All advocates express their commitment to a cause through some form of action. Some actions might include:

- Learning about emerging child care issues
- Sharing information about child care policy with parents and other care providers
- Being an active participant in your local Family Child Care Association
- Writing letters to the newspaper and your MLA or MP
- Approaching local media to raise public awareness of child care issues or to invite them to cover child care events.

The groups listed below can help you expand your own knowledge about child care issues and learn to speak or write as an advocate.

- Coalition of Child Care Advocates of BC [www.cccabc.bc.ca](http://www.cccabc.bc.ca)
- BC Child Care Advocacy Forum [www.advocacyforum.bc.ca](http://www.advocacyforum.bc.ca)
- Western Canada Family Child Care Association of BC is a member of the Forum
- Child Care Advocacy Association of Canada [www.ccaac.ca](http://www.ccaac.ca)
- Canadian Child Care Federation [www.cccf-fcsge.ca](http://www.cccf-fcsge.ca)
## APPENDICES

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APPENDIX 1

PROCEDURE WHEN A CHILD REQUIRES EXTRA SUPPORT

A child who requires extra support is someone who for physical, intellectual, emotional or behavioural reasons requires supports or services that are additional to or distinct from those provided to the other children.

The Child Care Licensing Regulation

This document specifies requirements for policies, procedures and documentation that a program must have in place to support a child with extra support needs. These include:

1. As a caregiver you will need to have the training and experience to be able to demonstrate the skills necessary to care for the child to be enrolled.

2. You may require extra help or need to reduce your enrollment so that you can meet the needs of all the children in your care.

3. You must keep a current Care Plan for any child you enroll who requires extra support. This plan should include:

   a) Any diagnoses made by health care professionals that are relevant to the child’s requirements for extra support,

   b) The course of action recommended by the health care professionals to address the needs of the child. These include:

      ▪ Any adaption of the house that may be necessary to ensure the child’s safety or comfort.
      ▪ Any changes to the program of activities that are necessary for the child to participate or benefit from the program.

   This Plan (see sample template for a Care Plan following) must be developed in consultation with the child’s parent and any person required by the parent. It must be reviewed at least once a year by the parent and caregiver.

4. Records
   As the caregiver, you must record compliance with the Care Plan of any of the following that are applicable to the child enrolled:

   ▪ Any therapeutic diet given to the child.
   ▪ Any medication administered to the child by the caregiver with the amount and time when the medication was given.
   ▪ Any modification to the program of activities for the child’s benefit.
   ▪ Any behavioural guidance provided to the child and its effect.
Any other matters that the caregiver has agreed with the child’s parent to record compliance.

Contact your Licensing Office if you have questions or need support locating information or resources.

Child Care Subsidy – Special Needs Supplement

Parents eligible for the Child Care Subsidy who have a child designated with special needs who requires child care, may be eligible to receive the Special Needs Supplement (SNS). The SNS provides up to $150.00 per month towards the cost of care. The total of the Child Care Subsidy and the SNS may not exceed the child care provider’s rate.

If the parent is eligible for a SNS a separate authorization is sent to both the parent and the child care provider. The SNS is entered separately for each child on the monthly claim form. For cases of permanent disability the Child Care Subsidy Special Needs form only needs to be completed once, at the time of the initial application.
CARE PLAN

Child’s Name: ___________________________________ Date of Birth: __________________________ Age __________ years __________ months

Program: ___________________________________ Attendance (days/times in program): ___________________________________________

Parent or Guardian       Relationship       Contact Information
_____________________   ________________________  _________________________
_____________________   ________________________  _________________________

Other Professionals Involved (note if current or previous, and the capacity of involvement)

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<th>Contact Information</th>
<th>Capacity of Involvement</th>
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Rationale for Care Plan (Describe Child’s Needs):
________________________________________________________________________________________________________________________
________________________________________________________________________________________________________________________
________________________________________________________________________________________________________________________

Recommendations from other professionals (attach any relevant documents or add comments below):
________________________________________________________________________________________________________________________

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<th>Description</th>
<th>Person(s) Responsible</th>
<th>Date for Review</th>
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| **Staffing Requirements**  
  Reg. 19 (3), 34 (1)                                                               |                       |                 |
| Adaptations/ Modifications to the Environment  
  Reg. 13 (4), 58 (i)                                                      |                       |                 |
| Adaptations/ Modifications to Program (activities/routines)  
  Reg. 58 (ii) 3 (c) 44 (2)                                                    |                       |                 |
| Dietary Requirements  
  Reg. 58 (3)(a) 48(1)(2) 57(h)                                                |                       |                 |
| Medication  
  Reg. 58 (3)(a), 57 (2)(e)(f)(h) 53 (1)(2)(3)(4)                            |                       |                 |
| Health & Safety Requirements/ First Aid  
  Reg. 58(i) 23(1)                                                             |                       |                 |
| Behavioural Guidance  
  Reg. 58 (3)(d) 51 (2)                                                        |                       |                 |

Records on File  
Reg. 56(1)(2)(3)  

__________________________ ___________________ ___________________ ___________________
Parent/Guardian Date Parent/Guardian Date

_____________________________ ___________________ ___________________ ___________________
Supervisor/Child Care Staff Date Manager Date

_Regional 2008 Provided by VCH – Community Facilities Licensing_
APPENDIX 2

PARENT-CAREGIVER FORMS

1. SAMPLE PARENT-CAREGIVER AGREEMENT #1

This agreement is between______________________________ (parent/guardian)
Address__________________________________ Phone:___________________
And______________________ owner/operator of__________ Family Child Care
For the care of____________________________________________ (child’s name)
Care will normally begin at__________and end at_________, M__T__W__Th__F__
The charge for care is $___ per____, payable on________(day of week or month).
Payment is based on the hours you agree to use child care, not on the actual hours
of attendance. Payment is due whether or not the child actually attends child care.

The Family Child Care will be closed on the following statutory holidays:

The monthly fee will not be reduced on these days. The Family Child Care will also
be closed on_______________________________.
The parent is to notify the caregiver in case of late pick up. A late fee of $_____
will be charged _____ per minute _____ 15 minutes and is payable immediately.

The parent must pay a deposit of $___ upon registration. This amount is not
refundable if the family chooses not to enroll their child. The deposit will be applied to
the last month’s fee, when proper notice is given to withdraw the child from the child
care.

Either party can terminate this agreement with one month’s written notice delivered
on the first day of the month.

During the first month of care, either the parent or the caregiver may terminate this
agreement without notice.

If the caregiver is sick, an alternate caregiver will or will not be arranged. If care is
not provided, fees will be prorated.

The Family Child Care will be closed for the caregiver’s vacation on
______________. If the exact date of the caregiver’s vacation is not known at the
time of registration, the parent is entitled to____ months notice prior to the caregiver’s vacation. While the Family Child Care is closed for the caregiver’s vacation, fees ___ will or ___ will not be charged. Normal fees apply if a substitute is hired during this time.

Parents must accompany children in and out of the child care each day. Children will only be accepted or released in the presence of either the caregiver or the substitute. The parent shall notify the caregiver if the child is to be picked up by anyone other than the parent and notify the caregiver by 8:00am if the child will be absent for the day.

I agree to the terms of this agreement and have provided the parent(s)/guardian(s) with my policies.

Signed____________________________ (caregiver)    Date___________________

I agree to the terms of this agreement. I have received, read and agree to the attached child care policies. I have filled out the following forms:

___________________________________________________________________

Signed_________________________ (parent or guardian)   Date_______________
Signed_________________________ (parent or guardian)   Date_______________

** Both the parent/guardian and the caregiver should keep a signed copy of this agreement.

2. SAMPLE PARENT-CAREGIVER AGREEMENT #2

This Agreement is between:
_____________________________ Owner/Operator of _______________________ Family Child Care
Address_____________________________________________________________ Phone____________________________
License #___________________________________________________________ Registered License-Not-Required
And______________________________________________________________________Parent/Guardian

To care for (child/children’s name/s)__________________________________________________________

The parents(s) or guardian(s) hereinafter called the “Parent” AGREE TO THE FOLLOWING CONDITIONS:

POLICIES

Attendance
The child will attend the FCC home from _____ AM to _____ PM on these days of the week_____________________________________________________________.

Fees
The parent agrees to pay $____ on the first day of each month. Post dated cheques are preferred. If child care subsidy is authorized, the parent agrees to pay the portion of the fee not covered by subsidy also on the first day of the month. Fees shall be paid in full by the parent regardless of the child being absent due to sickness, vacation, or any other absences. Failure to pay the full child care fee can result in termination of the child care space.
Receipts will be issued annually unless otherwise requested.

Closures
The FCC will be closed on the following statutory holidays: New Year’s Day, Good Friday, Victoria Day, Canada Day, BC Day, Labour Day, Thanksgiving Day, Remembrance Day and Christmas Day. The monthly fee will not be reduced for these days.
The FCC will also be closed on _________________________________________.

Late Fee
The parent is to notify the caregiver in case of late pick-up. A late fee of $_____ will be charged per □ minute □ hour and is payable immediately.

Deposit
The parent must pay a deposit of $_____ upon registration. This amount is not refundable if the family chooses not to enroll their child. This deposit will be applied to the last month’s fee, when proper notice is given to withdraw the child from the child care.

Notice
One month written notice is to be given on the first day of the month prior to the child ending care.

Trial Period
During the first month of care, either the parent or the caregiver may terminate this agreement without notice

Caregiver Illness
If the caregiver is sick, an alternative caregiver will or will not be arranged. If care is not provided, fees will be prorated.

Caregiver Vacation
The FCC will be closed for the caregiver’s vacation on _______________________.
If the exact date of the caregiver’s vacation is not known at the time of registration, the parent is entitled to ______ months notice prior to the caregiver’s vacation. While the FCC is closed for the caregiver’s vacation, no fees are applicable. Normal fees apply if a substitute is hired during this time.

Drop-Off
Parents must accompany children in and out of the child care each day. Children will only be accepted and released in the presence of either the caregiver or
Pick-Up  substitute. The parent shall notify the caregiver if the child is to be picked up by anyone other than the parent and notify the caregiver by 8:00am if the child will be absent for the day.

Medication  Prescribed and non-prescribed medicine may only be administered by the caregiver if the appropriate permission form is completed and signed. All medication must be given to the caregiver upon arrival. Medication will be stored out of children’s reach.

Too Ill to Attend  If a child cannot participate in daily activities due to illness, they should stay home until the symptoms have disappeared. These symptoms may include:
- Discharge from eyes or ears
- Diarrhea
- Vomiting
- Fever
- Unexplained
- Diarrhea
- Vomiting
- Unexplained
- Rashes

A child must remain at home if diagnosed with any contagious disease such as chicken pox, measles, mumps, rubella, gastroenteritis, impetigo or conjunctivitis. See attached wellness policy.

Obligation to Report  Every person in Canada has a personal and legal obligation to report any concern about neglect or abuse to the appropriate ministry at 604.310.1234. See policy attached.

Emergency  In case of emergency or need to evacuate the FCC, the caregiver will contact the parent. Our emergency address and phone number is:

___________________________________________________________________
___________________________________________________________________

Fire safety plans and procedures are in place. Regular fire and earthquake drills will be practiced with the children once a month.

Authorizations
I am aware that the FCC provider will be visited from time to time by various community resource persons.  
In case of an emergency, a substitute caregiver may be used. 
I agree that the caregiver can apply sunscreen to my child.  
I agree that my child can be photographed by the FCC home.  
(Parents will need to sign a release form before photos can be used for publicity purposes) 
I agree that my child may go for walks in the neighbourhood with the caregiver.  
I agree that my child can travel with the caregiver by bus/car.  

Usually, field trips will be to __________________________________________________.
In order for your child to attend special field trips, a signed consent form must be completed before the event.

Parent Initials_________  
Caregiver Initials_________
The caregiver will provide:
- Bedding
- Snacks
- Lunch
- Other _______________

The parent will provide:
- Diapers/Baby wipes
- Extra Clothing
- Sunscreen
- Blankets
- Other _______________

The following space is provided for any clarification/amendments/additions to the above, initialed and dated by parent and caregiver.

_______________________________________________________________________________________
__________________________________________________________________________________________
__________________________________________________________________________________________
__________________________________________________________________________________________
__________________________________________________________________________________________
__________________________________________________________________________________________

It is understood that this agreement is for the benefit of the children, parent(s) or guardian(s), and the caregiver.

I have read and understood this agreement and the program's policies and procedures
this _____ day of ____________________, 200__ at _____________________.

_______________________________________  _______________________________________
Parent/Guardian Date of Acceptance

_______________________________________  _______________________________________
Parent/Guardian Date of Acceptance

_______________________________________
Caregiver
APPENDIX 3

MARKETING TOOLS

1. SAMPLE FAMILY CHILD CARE WAIT LIST

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Children’s Ages, Type of Care Required, etc.</th>
<th>Date Needed</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

2. SAMPLE FAMILY CHILD CARE FEE SCHEDULE

<table>
<thead>
<tr>
<th>Full Time</th>
<th>Per Hour</th>
<th>Per Half Day</th>
<th>Per Day</th>
<th>Per Week</th>
<th>Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Infant</td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Toddler/Preschool</td>
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</tr>
<tr>
<td>School Age</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Full Time</th>
<th>Per Hour</th>
<th>Per Half Day</th>
<th>Per Day</th>
<th>Per Week</th>
<th>Per Month</th>
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<td>Infant</td>
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<tr>
<td>Toddler/Preschool</td>
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<tr>
<td>School Age</td>
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</tbody>
</table>
# APPENDIX 4

## FINANCIAL AND ADMINISTRATIVE RECORDS

### 1. SAMPLE FAMILY CHILD CARE FEE COLLECTION

Daycare Name: ___________________________ Month: __________ Year: _______

<table>
<thead>
<tr>
<th>Child’s &amp; Family Name</th>
<th>Fee Due</th>
<th>Subsidy Amount</th>
<th>Cheque/cash Payment</th>
<th>Total Paid</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
### 2. SAMPLE RECEIPT FORM

<table>
<thead>
<tr>
<th>Received From</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>For Caring For (Child’s Name)</td>
<td></td>
</tr>
<tr>
<td>The Sum Of</td>
<td>$</td>
</tr>
<tr>
<td>For the Period</td>
<td>From: To:</td>
</tr>
<tr>
<td>Services Provided By</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>Business Number</td>
<td></td>
</tr>
<tr>
<td>Signature</td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td></td>
</tr>
</tbody>
</table>
# Attendance Record for Month of ______________

| Child's Name | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |
|--------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| In           |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| Out          |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |

**Licensing Information Required:** Time In/Out

**Subsidy Information Required:** A – Absent  V – Vacation  S – Sick  O – Other  W – Vacation

---

North Shore Community Resource Centre  www.nsrr.bc.ca

Westcoast Child Care Resource Centre  www.wxccc.org

Family Child Care Business Manual 2009
4. SAMPLE BUDGET

A. Gross Income

<table>
<thead>
<tr>
<th>Full-time children</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>_______________</td>
<td>$ ___________</td>
<td>(x__ months)</td>
</tr>
<tr>
<td>children @ $ _____</td>
<td>$ ___________</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$ ___________</td>
<td></td>
</tr>
<tr>
<td>Part-time children</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monthly</td>
<td>Yearly</td>
</tr>
<tr>
<td>_______________</td>
<td>$ ___________</td>
<td>(x__ months)</td>
</tr>
<tr>
<td>children @ $ _____</td>
<td>$ ___________</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$ ___________</td>
<td></td>
</tr>
</tbody>
</table>

Income from other sources
(Give details) | Monthly       | Yearly      |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$ _____________</td>
<td>(x__ months)</td>
<td>$ __________</td>
</tr>
</tbody>
</table>

Total – Gross income $ __________ $ __________

Adapted with permission from “Good Beginnings”, Western Canada Family Child Care Association of BC.

B. Expenses

1. Direct Expenses

<table>
<thead>
<tr>
<th></th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting &amp; Legal</td>
<td>_____________</td>
<td>_____________</td>
</tr>
<tr>
<td>Advertising</td>
<td>_____________</td>
<td>_____________</td>
</tr>
<tr>
<td>Bank Charges</td>
<td>_____________</td>
<td>_____________</td>
</tr>
<tr>
<td>Prof. dues, membership &amp; license fees</td>
<td>_____________</td>
<td>_____________</td>
</tr>
<tr>
<td>Outings</td>
<td>_____________</td>
<td>_____________</td>
</tr>
<tr>
<td>Food</td>
<td>_____________</td>
<td>_____________</td>
</tr>
<tr>
<td>Postage &amp; Stationery</td>
<td>_____________</td>
<td>_____________</td>
</tr>
<tr>
<td>Category</td>
<td>Monthly</td>
<td>Yearly</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>---------</td>
<td>--------</td>
</tr>
<tr>
<td>Liability Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repairs &amp; Maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Substitute Caregiver Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplies &amp; Equipment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone (bus. or ext. line only)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training/Professional Development</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vehicle/Transportation</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Sub Total (a)</strong></td>
<td>$__________</td>
<td>$___________</td>
</tr>
</tbody>
</table>

2. *Indirect or Household Expenses*  

<table>
<thead>
<tr>
<th>Category</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heat, Electricity, Hydro</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water, Sewage, Garbage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on Property Mortgage or Rent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintenance/Cleaning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Taxes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other – To be specified</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Sub Total (b)</strong></td>
<td>$__________</td>
<td>$___________</td>
</tr>
</tbody>
</table>

Deduct personal use portion (c)$__________ $___________

**TOTAL EXPENSES (a)+(b)-(c) =$__________ $___________

*Adapted from a table in the VCCRR Introduction to Family Child Care Participant Workbook*
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