



# CHILD CARE MICROENTERPRISE TOOLKIT

## RESOURCES FOR CHILD CARE PROVIDERS/BUSINESS OWNERS

### TIP SHEET 1:

#### ONLINE AND LOCAL BUSINESS RESOURCES

This tip sheet features [online business resources](#) and [local business resources](#), such as Web sites, publications, sample budgets, business plans and parent handbooks, business trainings, business development centers, mentoring opportunities, financial literacy courses, and funding ideas to help child care providers, aspiring and existing child care businesses, and small businesses in general.

### Online Business Resources

#### **Child Care Business Resources**

- ★ The **Child Care Business Management** section of the National Network for Child Care Web site provides information on such topics as budget and finance, business plans and goals, fundraising and grants, marketing, provider-parent relations, and policies and contracts. Visit the Web at [http://cyfernet.ces.ncsu.edu/cyfdb/browse\\_2pageAnncc.php?subcat=Child+Care+Business+Management&search=NNCC&search\\_type=browse](http://cyfernet.ces.ncsu.edu/cyfdb/browse_2pageAnncc.php?subcat=Child+Care+Business+Management&search=NNCC&search_type=browse).
- ★ The **Child Care Center Business Plan Workbook** (May 2001), by the Michigan Small Business & Technology Development Center, is a workbook designed to help current and potential child care center owners/managers/directors start-up and continue to provide stable and quality child care. There is a two-page business plan overview, followed by pages highlighting each section of the business plan. This booklet will help collect all the information necessary to create a final business plan. This resource is available at [www.misbtcd.org/documents/BPWORKBK.pdf](http://www.misbtcd.org/documents/BPWORKBK.pdf).
- ★ **Child Care Service: An Introductory Look at What It Takes to Start This Business** (2004), a Start Up Kit by the U.S. Small Business Administration and Editors of Entrepreneur.com, includes information on child care target markets, start-up costs, setting fees, marketing, and other aspects of business start-up. Visit [www.entrepreneur.com/toolkit/pdf/child-carekit.pdf](http://www.entrepreneur.com/toolkit/pdf/child-carekit.pdf).
- ★ **Dollars and Sense: Planning for Profit in Your Child Care Business** (2001), by Janet Bush, offers child care businesses the information to make sound business decisions and raise the level of professionalism in the family child care field. Providers can learn to design effective policies, keep essential records, and market their business. This resource includes sample business documents, reproducible forms, and a bibliography. This resource is available for purchase through Redleaf Press at [www.redleafpress.org/productdetails.cfm?PC=70](http://www.redleafpress.org/productdetails.cfm?PC=70).
- ★ **Financing Family Child Care** (2004), by the Enterprise Foundation, offers an array of information for child care providers, such as loan options available from most banks, how to apply for a loan, what to do if turned down unlawfully, what to do about debt problems, and other resources. Visit the Web at [www.enterprisefoundation.org/resources/CCL/downloads/Financing\\_Family\\_CC.pdf](http://www.enterprisefoundation.org/resources/CCL/downloads/Financing_Family_CC.pdf).
- ★ **Home Based Child Care: Assessing the Self-Sufficiency Potential (With special reference to refugees)** (1999), by Maria L. Hein, Reva I. Allen, and John F. Else, the Institute for Social and Economic Development, includes information that can be used to assess the feasibility of home-based child care as a business that will provide a self-sufficient level of income. The report discusses



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factors that affect the economic feasibility of a home-based child care business and describes potential sources of financing. The report also provides examples from four States of the maximum potential annual income and likely annual income for a home-based child care business that serves families receiving publicly funded child care subsidies. Visit [www.ised.org/research&evaluation/documents/Homebased%20Child%20Care.pdf](http://www.ised.org/research&evaluation/documents/Homebased%20Child%20Care.pdf).

- \* The **Redleaf National Institute** helps improve the quality of family child care by helping providers successfully manage their businesses. It offers training, telephone, and e-mail assistance, publications, and help in handling Internal Revenue Service audits. Provider handouts and publications are available in the following categories: contracts, food program and food expenses, money management and retirement planning, promoting your business, record keeping and taxes, and reducing risks. Visit [www.redleafinstitute.org](http://www.redleafinstitute.org). The *Getting Started in the Business of Family Child Care* publication is available in English at [www.redleafinstitute.org/pdfs/gettingstarted.pdf](http://www.redleafinstitute.org/pdfs/gettingstarted.pdf) and in Spanish at [www.redleafinstitute.org/pdfs/gettingstartedspan.pdf](http://www.redleafinstitute.org/pdfs/gettingstartedspan.pdf).
- \* **Resources for Child Care's Learning Center Business Series**, the parent company of the Redleaf National Institute, offers four Web-based courses on the business basics of family child care: record keeping, contracts, marketing, and legal/insurance. Each interactive course costs \$40 and includes exercises, reading assignments, and other recommended resources, and interaction with instructors and with other providers. Call toll-free at 800-423-8309, e-mail [learningcenter@redleafpress.org](mailto:learningcenter@redleafpress.org), or visit [www.rcclearningcenter.org](http://www.rcclearningcenter.org).
- \* A **sample child care business plan** is available on the Michigan Small Business & Technology Development Center Web site at [www.misbtdc.org/documents/CDCPLAN.pdf](http://www.misbtdc.org/documents/CDCPLAN.pdf).
- \* The **Supporting Home-Based Child Care** section of the Enterprise Foundation Resource Database provides a variety of resources and sample documents for home-based child care providers, such as needs assessments, provider agreements, professional development plans, homeowner checklists, and home maintenance guides. Visit [www.enterprisecommunity.org/resources/CCL/3Organizing\\_Supporting/index.asp](http://www.enterprisecommunity.org/resources/CCL/3Organizing_Supporting/index.asp).
- \* **Tax Tips for Small Business/Self-Employed Child Care**, by the Internal Revenue Service, provides general tax information about start-up costs, bad debt expenses, choosing a record keeping system, understanding which expenses are deductible, and tax laws and regulations. This resource is available at [www.irs.gov/businesses/small/industries/content/0,,id=99878,00.html](http://www.irs.gov/businesses/small/industries/content/0,,id=99878,00.html).

### **General Business Resources**

- \* **360 Degrees of Financial Literacy** is a national volunteer effort of the nation's Certified Public Accountants to help Americans understand their personal finances and develop money management skills. This Web site includes sections on female-owned business and financial guidance. Visit [www.360financialliteracy.org](http://www.360financialliteracy.org).
- \* The **Beehive Web site**, sponsored by the One Economy nonprofit organization, has information and resources on money, health, jobs, school, and family. Among the resources related to money and starting and owning a business, the Web site offers access to a free business plan builder, a nine-session course called "Money Made Easy," and a directory of local programs by State. This Web site is also available in Spanish. Visit [www.thebeehive.org](http://www.thebeehive.org).



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- \* **Business.gov**, the official business link to the U.S. Government, provides a one-stop, common access point for Federal government services and information needed to assist with starting, running, and growing a business. The Web site includes sections on each phase of the business cycle, as well as information on other business topics. Visit [www.business.gov](http://www.business.gov).
- \* Count Me In's **Financial Empowerment Workshop** provides information on how to manage business and personal finances more effectively. The free workshop is available at [www.count-me-in.org/moneyworks](http://www.count-me-in.org/moneyworks).
- \* The **Ewing Marion Kauffman Foundation eVenturing™ Web site** features articles related to starting and running businesses that are written by entrepreneurs for entrepreneurs. Topics include business models and plans, personal development, financing and accounting, and strategies. Visit [www.eventuring.org](http://www.eventuring.org).
- \* **Financial Planning for Your Microenterprise** (2003), by the Association for Microenterprise Opportunity and National Endowment for Financial Education, helps individuals organize both personal and business finances through goal setting, budgeting, and acquiring basic financial skills. The booklet also shows how to find help from local microenterprise development programs and other groups. Visit [www.microenterpriseworks.org/links/FinancialPlanningforYourMicroenterprise.pdf](http://www.microenterpriseworks.org/links/FinancialPlanningforYourMicroenterprise.pdf).
- \* **My Own Business, Inc.**, offers a free 13-session online course to help participants build their own business plan. For more information, visit [www.myownbusiness.org](http://www.myownbusiness.org).
- \* The **Startup Journal**, by the Wall Street Journal Center for Entrepreneurs, provides business resources, including articles on home-based businesses at [www.startupjournal.com](http://www.startupjournal.com). A free online business tool is available at <http://wsj.miniplan.com>.
- \* The **U.S. Department of Commerce Minority Business Development Agency Web site** has online resources at [www.mbda.gov](http://www.mbda.gov). To access additional resources, including the online agency Community Exchange and a free Business Plan Writer, complete the free online registration.
- \* The **U.S. Department of Labor Office of Disability Employment Policy** has information on **Small Business and Self-Employment for People with Disabilities** at [www.dol.gov/odep/pubs/ek00/small.htm](http://www.dol.gov/odep/pubs/ek00/small.htm). The site provides information, counseling, and referrals about self-employment and small business ownership opportunities for people with disabilities. Additional information can be found on the Small Business and Self-Employment Service Web site at <http://janweb.icdi.wvu.edu/sbses>.
- \* The **U.S. Small Business Administration offers free online training courses and resources** in areas such as starting a business, business management, financing, marketing and advertising, business planning tools, and Federal tax training. All courses are listed online at [www.sba.gov/training/courses.html](http://www.sba.gov/training/courses.html). Courses specific to starting a home-based business are listed online at [www.sba.gov/training/homebase.html](http://www.sba.gov/training/homebase.html). Courses in Spanish also are available at [www.sba.gov/espanol/Biblioteca en Linea](http://www.sba.gov/espanol/Biblioteca_en_Linea).
- \* The **U.S. Small Business Administration has numerous online business resources** at [www.sba.gov](http://www.sba.gov), including sections on starting a small business, financing a small business, growing and managing a business, and business opportunities. The Web site also is available in Spanish at [www.sba.gov/espanol](http://www.sba.gov/espanol).



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- \* The **U.S. Small Business Administration Online Library** houses hundreds of publications and links to thousands of outside small business resources at [www.sba.gov/lib/library.html](http://www.sba.gov/lib/library.html).
- \* The **U.S. Small Business Administration's resource partner, SCORE: Counselors to America's Small Business**, is a source of free and confidential small business advice to help you build your business—from idea to start-up to success. Visit [www.score.org](http://www.score.org). The Learning Center offers articles and resources at [www.score.org/learning\\_center.html](http://www.score.org/learning_center.html). The Business Toolbox offers entrepreneurial tools at [www.score.org/business\\_toolbox.html](http://www.score.org/business_toolbox.html), and online business workshops are listed at [www.va-interactive.com/score](http://www.va-interactive.com/score). SCORE also provides free online support 24 hours a day, 7 days a week. Ask your business questions online at <http://emc.score.org/index.cgi?partner=ASKSCORE&action=first> and get answers and advice in 48 hours, sent straight to your e-mail.
- \* The **U.S. Small Business Administration Office of Women's Business Ownership** promotes the growth of women-owned businesses through programs that address business training and technical assistance, and provide access to credit and capital, Federal contracts, and international trade opportunities. Its Online Women's Business Center is available at [www.onlinewbc.gov](http://www.onlinewbc.gov).
- \* **Wi\$e Up Women**, sponsored by U.S. Department of Labor Women's Bureau, is a program connecting Generation X women (ages 22 to 35), with online resources to achieve financial security. Wi\$e Up features an interactive curriculum, suggestions from financial experts, and statistics on women and money. The curriculum includes information to help women understand what to know about money, how to set financial goals, how to prepare a realistic written budget, how to assess debt status and manage the use of credit, the basics of savings, how to manage financial risk, how to become an investor, and how to achieve financial security. Visit the Web at <http://wiseupwomen.tamu.edu/index.php>.
- \* Yahoo.com has a **Small Business Web site** available at <http://smallbusiness.yahoo.com>. The Articles and Resources section includes such topics as business plans, home-based businesses, and financing matters.



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## Local Business Resources

### **Child Care Business Resources**

- \* **Child Care Microenterprise Directory** (March 1, 2006), developed by Rachel Banov for the Child Care Bureau, Administration for Children and Families, U.S. Department of Health and Human Services, includes 85 organizations around the country that either have experience serving child care providers and business owners and/or have established specific programs to assist this population. This program directory is available on the Web at <http://nccic.acf.hhs.gov/poptopics/index.html#microenterprise>.
- \* **Developing Your Family Child Care Business**,<sup>TM</sup> created by the Ewing Marion Kauffman Foundation in conjunction with the First Step Fund, combines child care-specific information with business information in an eight module, 39-hour course. This curriculum is designed to be utilized by programs that want to provide entrepreneurship training to child care providers across the country. Through the training course, providers create a parent handbook as well as a business plan. Visit [www.fasttrac.org/pages/program\\_childcare.cfm](http://www.fasttrac.org/pages/program_childcare.cfm). A list of programs that offer this training by State is available at [www.fasttrac.org/search\\_event.cfm](http://www.fasttrac.org/search_event.cfm).
- \* The **Redleaf National Institute** offers workshops around the country for family child care providers that address issues specific to their day-to-day business. Workshops usually are sponsored by a family child care association, which may or may not charge for attendance. To find a workshop in your area, visit [www.redleafinstitute.org/index.cfm?page=training&category=map](http://www.redleafinstitute.org/index.cfm?page=training&category=map).

### **General Business Resources**

- \* **City, County, and State Offices of Small Business Assistance** can inform you about local loan and training opportunities, as well as the laws and regulations in your area. The name of your local or State office may differ depending on where you live. Try to find an office, department, or program that has a title including any of the following words: small business, minority and women's business assistance, economic development, economic and community development, enterprise, or disadvantaged business.
- \* **Microenterprise Development Programs** provide business development services to people who are interested in starting or expanding a small business. Most programs provide core services, including business training and technical assistance, and credit or access to credit. Other services may include specialized business management assistance, as well as asset development services like individual development accounts. To find a program in your area, go to the Online Directory of Microenterprise Programs by the Aspen Institute's Fund for Innovation, Effectiveness, Learning and Dissemination program at [www.fieldus.org/directory](http://www.fieldus.org/directory) and the Association for Enterprise Opportunity's Member Program Directory at [www.microenterpriseworks.org/nearyou/selectstate.asp](http://www.microenterpriseworks.org/nearyou/selectstate.asp). To contact your State Microenterprise Association, visit [www.microenterpriseworks.org/stateassoc](http://www.microenterpriseworks.org/stateassoc).
- \* **MicroMentor** is a nonprofit program dedicated to connecting experienced business professionals with emerging entrepreneurs. The program helps new entrepreneurs find a mentor with excellent business skills to work with on their business goals. Visit [www.micromentor.org](http://www.micromentor.org).
- \* **NxLevel**<sup>TM</sup> offers practical, hands-on business development courses designed to help entrepreneurs advance their skills in starting, growing, and managing their business. Several curricula are available,



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including *Business Start-Ups, Microenterprise, and Existing Business/Entrepreneur*. NxLevelL curriculum participant materials include a text, workbook, and resource guide that lead to a written business plan. Courses are offered in more than 600 communities nationwide. The course fee varies from community to community. Check for NxLevelL availability, schedule of classes, and course fee in your State at [www.nxlevel.org](http://www.nxlevel.org).

- ★ The **U.S. Department of Commerce Minority Business Development Agency Business Development Centers** provide assistance to socially or economically disadvantaged individuals who wish to start or expand a business. Minority Business Development Centers provide one-on-one management and technical assistance to minority entrepreneurs at every stage of business development, including help in writing business plans, marketing, and financial planning. Business referral services are provided free of charge. However, the network generally charges nominal fees for specific management and technical assistance services. Visit [www.mbda.gov](http://www.mbda.gov). To find a center near you, visit [www.mbda.gov/?section\\_id=2&bucket\\_id=151&content\\_id=2264](http://www.mbda.gov/?section_id=2&bucket_id=151&content_id=2264).
- ★ The **U.S. Small Business Administration** has local offices around the country including at least one district office in every State, with multiple resource partners to support the needs of the small business community. District offices are listed at [www.sba.gov/aboutsba/dis\\_offices.html](http://www.sba.gov/aboutsba/dis_offices.html). Find regional offices at [www.sba.gov/aboutsba/regoffices.html](http://www.sba.gov/aboutsba/regoffices.html) and local disaster area offices at [www.sba.gov/disaster\\_recov/areaoffices/offices.html](http://www.sba.gov/disaster_recov/areaoffices/offices.html).
- ★ The U.S. Small Business Administration resource partner, **SCORE: Counselors to America's Small Business**, offers free and confidential small business advice and training to help businesses—from idea to start-up to success. SCORE chapters help businesses around the country. Find your local chapter at [www.score.org/findscore/localinks.html](http://www.score.org/findscore/localinks.html), or search offices by zip code at [www.score.org/findscore](http://www.score.org/findscore) to schedule a face-to-face counseling session or learn about upcoming workshops in your community.
- ★ The **U.S. Small Business Administration Small Business Development Centers** provide management assistance to current and prospective small business owners. Centers offer one-stop assistance to individuals and small businesses by providing a wide variety of information and guidance. Find a center in your State at [www.sba.gov/sbdc/sbdcnear.html](http://www.sba.gov/sbdc/sbdcnear.html).
- ★ The **U.S. Small Business Administration Small Business Training Network** sponsors training and other events around the country. Find training and events in your area at [www.sba.gov/calendar](http://www.sba.gov/calendar).
- ★ The **U.S. Small Business Administration Women's Business Centers** represent a national network of more than 100 educational resource centers that provide assistance and training in finance, management, marketing, procurement, and the Internet, as well as home-based businesses and welfare-to-work. Find a center in your State at [www.sba.gov/onlinewbc/wbc.pdf](http://www.sba.gov/onlinewbc/wbc.pdf).
- ★ The **U.S. Small Business Administration** has a **Women's Business Ownership Representative** for women's issues and programs available at every SBA district office across the country. These representatives are trained specifically for assisting women entrepreneurs. Find a representative in your State at [www.sba.gov/onlinewbc/wbors.pdf](http://www.sba.gov/onlinewbc/wbors.pdf).

*The Child Care Bureau does not endorse any organization, publication, or resource.*