

illinois CHILD CARE

center-based programs



Illinois Department of Human Services
Child Care Resource Service – University of Illinois
USDA Rural Development - Illinois
Illinois Network of Child Care Resource and Referral Agencies

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Other publications in the *Illinois Child Care* series include:

Illinois Child Care: A Guide for Family Home Providers
Illinois Child Care: Developing Center-Based Programs
Illinois Child Care: Developing Community Programs

To obtain printed copies of these publications, call your local Child Care Resource and Referral Agency. See page 25 to locate the agency nearest you.

Electronic copies are available online with other business start-up and management guides at:
<http://www.commerce.state.il.us/>

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Child Care in Illinois: A Growing Need

By 2025 there will be over 5.6 million children born in our state, according to United States Census projections. However, a recent study conducted by the Illinois Facilities Fund highlighted an already “alarming shortage” of licensed child care services throughout the state.

According to the IFF study, though many of Illinois’ child care shortages are in urban areas, rural areas are far from immune.

For rural parents, it often isn’t a matter of whether infant or evening care is nearby; it’s a matter of whether these services exist at all, say United States Department of Agriculture Rural Development coordinators. Rural parents also are finding it more difficult to afford quality child care. According to the U.S. Bureau of Economic Analysis, rural residents typically earn over one third less than their urban counterparts. Because most new jobs in rural areas are in lower-paying service industries, the number of rural residents below the poverty line is increasing. In order to attract higher-paying industries, communities will have to have ample supplies of quality child care or find themselves out of the running.

Center-based child care programs can fill these gaps. Starting a successful child care program takes a great deal of planning, as well as interaction with local employers and members of your community. For example, does your community need a child care center to accommodate children from a new employer, or one who is expanding? Are there existing buildings you could use for child care programs? Could a new pre-school care program be housed at a local church, an after-school program at a local school, or a community sick-child care program at a satellite health clinic? Working together can help jump-start the process and allow you to overcome obstacles by using your community’s existing strengths. This manual outlines the steps in creating a child care program and provides agency and organizational contacts to help you each step of the way.

If you think you may be involving local employers or creating a program as part of a community project, you will want to review the companion manuals in this series, *Illinois Child Care: Developing Community Programs* and *Illinois Child Care: Options for Employers*. For information on obtaining copies of these, see page i.

Before You Begin

Licensed, license-exempt, infant care, school-age care, sick-child care—what does it all mean? The list of child care terms on page 21 can help you sort things out.

A center-based child care program can:

- expand an existing child care program.
- create new child care resources.
- provide a much needed type of care for a community, such as infant care, sick-child care, or care for older children outside of regular school hours.
- provide child care in combination with an existing elder care facility.
- provide child care for the community as part of a community partnership.

- provide child care in a community with a local employer or employers who reserve spaces for their employees' use.
- provide child care for the children of the community and the children of employees of one or more companies which oversee the management of the center.
- provide on- or off-site care for an employer or group of employers which cover the start-up costs of the program.
- provide a combination of any of these.

You can find details about many of these facilities on page 22. *Illinois Child Care: Options for Employers* also features outlines for designing many of these types of care. To obtain a copy, see page i.

What's Involved in Creating A Child Care Program?

As you can see by the following table, center-based child care programs don't happen overnight. Of course, the time it takes you to do the steps will vary by the amount of time you have available to perform them and whether you are working with others who can share in the work.

Steps to Opening A Center-Based Child Care Program: A Time Line	
Market Evaluation	2 weeks to 3 months
Obtaining/Reviewing Licensing Standards and other Applicable Codes	2 weeks to 2 months
Apply for License	6 months to a year
Preliminary Site Evaluation	2 weeks to 2 months
Creating A Business Plan	3 weeks to 3 months
Researching/Obtaining Financing	1 month to several months
Site Preparation	1 month to several months
Educational Program Development	2 weeks to 2 months
Recruiting Staff	2 weeks to several months
Licensing and Inspections	(included in "Apply for License")
Initial Set Up of Child and Adult Care Food Program	2 weeks to 1 month
Recruiting Initial Clientele	1 week to several months
Breakeven	several months to 2+ years

Though there are many steps involved, there are many people who can help you, including your area Child Care Resource and Referral (CCR&R) agency (see page 25). These agencies are part of the Illinois Network of Child Resource and Referral Agencies (INCCRRA). They assist child care providers, communities, and employers with establishing and improving child care programs.

You also can get help from the Illinois Department of Commerce and Economic Opportunity (DCEO). Contact DCEO's First Stop Business Information Center at (800) 252-2923 or at <http://www.commerce.state.il.us> on the Internet. DCEO's network of Small Business Development Centers (SBDCs) also can help you (see page 28). These centers collaborate with the U.S. Small

Business Administration and other state and national organizations to provide management, marketing, and financial counseling. SBDCs can assist you with developing business and marketing plans, improving your business skills, in addition to providing financial analysis, and other business management needs.

If you are in a rural area (population less than 50,000), you may also find planning and financial assistance through the United States Department of Agriculture (USDA) Rural Development program. See page 30 to locate the USDA Rural Development office nearest you.

Your local University of Illinois Extension office (see page 32) also may be able to help you in planning after-school activity programs for older children with resources such as 4-H.

Step 1: Evaluate Your Local Child Care Market

Despite prevalent demand for child care, some types may be in higher demand than others in your community. Community assessment surveys can show where your community has child care gaps. A sample parent survey is included on page 36. Your area CCR&R agency (see page 25) also may be able to assist you in determining child care needs for your area. CCR&R agencies regularly track the types of child care requested and provided in your community. Your CCR&R agency also can furnish you with the average rates providers charge in your community. In addition to current data, you'll also need to make long-range projections. The Illinois Department of Public Health may be able to assist you in making projections. See "Additional Technical Assistance" (page 37) for contact information. You also may want to check with your local chamber of commerce or community development organization to gauge the possibility of increased child care needs resulting from business recruiting activity. Additionally, your area USDA Rural Development office (see page 30) may be aware of businesses investigating creating center-based programs in your community.

Step 2: Obtain Licensing Standards and Other Regulations

It's a good idea to familiarize yourself with licensing standards and other regulations that will affect your program early in the planning process to avoid potentially costly mistakes. Be advised, the child care licensing standards for Illinois are detailed documents. However, most of the standards are reasonably easy to understand. To obtain a copy, contact your area Illinois Department of Children and Family Services (IDCFS) day care licensing representative (see page 41). Request IDCFS Rule 407 *Licensing Standards for Day Care Centers*. When you request the standards, check to see whether an orientation session about the licensing standards is available in your area. If you need assistance in interpreting a standard, don't hesitate to contact your licensing representative.

The standards prescribe child-staff ratios and qualifications for staff members, including mandatory background checks. The standards include per child minimums for indoor and outdoor space, as well as, building safety and utility requirements. They also contain health checks for staff and children, criteria for food preparation and nutrition, and provisions for developmentally appropriate educational programming.

In addition to licensing requirements, you also will have to comply with applicable local codes for building safety, sanitation, and zoning. Contact your city and county government offices, including your local fire department and department of public health, to find out which codes pertain to your project.

Step 3: Begin License Application Process (if applicable)

Because it can take six months to a year for a center-based program to become licensed, you'll want to apply for your license early in the process. Contact your area IDCFS day care licensing representative (see page 41) for application information. There is no cost for the license. Once a license is issued, it is valid for three years and must be renewed at the end of the license period.

Step 4: Determine Tax Status and Legal Structure

You will need to carefully consider your program's legal structure and tax status. There are advantages and disadvantages to each type of structure and status. You may begin with one and switch to another as the child care organization grows. DCEO's First Stop Business Information Center (800) 252-2923 and network of SBDCs (see page 28) can provide you with application information. It is best to consult with legal and tax professionals in making your decisions. If you are considering operating as a nonprofit, you may be able to obtain assistance from your area college or university law school. Some offer services at no charge through faculty-supervised legal clinics. You also may be able to receive free assistance from The Child Care Law Center. See "Additional Technical Assistance" (page 38) for contact information. Your area CCR&R agency (see page 25) also may be able to direct you to legal and tax professionals familiar with child care programs.

Tax Status

Child care programs can be operated as for-profit or nonprofit ventures. The primary advantage of for-profit status is that it allows a program to seek investors. In for-profit ventures, profits may be redistributed to individual shareholders, and programs with good track records typically find it easier to access bank loans.

Nonprofit status also has its advantages. Nonprofits can be exempt from certain federal taxes and may be exempt from local property taxes. A nonprofit's eligibility to seek tax deductible contributions also is a plus, as are the various skills found among its board of directors. Nonprofit organizations can be structured as trusts, unincorporated associations, or corporations. However, board members cannot receive profits from the organization. It is a common misconception that nonprofits should just break even. On the contrary, nonprofits need to generate enough profit to remain financially sound and further the goals of the organization.

Whether you decide to operate as a for-profit or nonprofit, it is important to realize that a child care program is a business. Meeting the needs of families can happen only if your program is built on solid financial ground. A financially healthy for-profit or nonprofit child care organization offering quality programming can expect a five to seven percent profit or surplus after salaries and other expenses.

See "Additional Technical Assistance" (page 39) for resources concerning nonprofit status.

Legal Structures

There are three basic legal structures for businesses: sole proprietorships, partnerships, and corporations. Most center-based child care programs are organized as corporations to limit liability. Filing as a corporation is more expensive initially, attorney fees can be \$500 to \$1,000. However, unlike sole proprietorships and partnerships, the personal assets of those involved in a corporation are protected if the business fails or is sued. Taxes also may be higher for businesses structured as corporations, however liability protection can easily outweigh this consideration.

Step 5: Develop a Business Plan

Before you can start and run a successful center-based child care program, you have to plan it. If you are following the steps in this guide, you already completed the first step in developing your business plan when you researched your local market. In a nutshell, a business plan describes in writing what kind of business you're in, how you will manage the money coming in and out of your business, how you will manage your business overall, and how you intend to get people to buy your product or services.

Your area SBDC (see page 28) can help you create your plan, as well as guide you in getting loans, and improving your business and management skills. The DCEO's First-Stop Business Information Center offers *Starting a Business in Illinois*, a handbook that contains legal requirements for many types of businesses, including child care programs. Additionally, you'll find detailed information in the U.S. Small Business Administration's publication, *How to Start a Quality Child Care Business*. See "Additional Technical Assistance" (page 37) for ordering information.

Create a Budget

At the core of any business plan are budgets with income and cost projections both for the short- and long-term. A budget is a tool that helps you to carry out your every day activities and ultimately your program's mission. Putting together a budget is a team effort and involves a lot of hard work. At a minimum, you should:

- identify who will prepare the budget and how input from staff, parents, and board members will be gathered.
- establish time lines for budget preparation, review and approval.
- identify specific information needed on budget reports.
- establish a bookkeeping system that will efficiently support budget reports.
- develop a procedure for revising your budget when necessary.

If you are starting from scratch, it will be useful to project your costs over three specific periods: pre-opening, the first two years you're in business, and the time when your child care program has full enrollment. Once you're up and running, it's a good idea to review your budget frequently and to compare budgets over several years. A sample annual budget is included on page 43.

Pre-Opening Budget

Generally known as start-up costs, these expenses may include: any renovation or construction costs to meet licensing requirements, and fire and safety codes; equipment and major appliances; supplies; advertising costs; insurance; any consulting fees from accountants, lawyers, and personnel costs to design and start the program.

First Years of Business

The first years of any business can be stressful. Until your program becomes financially stable, income and costs can be difficult to predict and manage.

Enrollment may build more slowly than many child care businesses expect. Unless parents are terribly unhappy with their present child care situation, they are generally cautious about placing their children in a new program until they can see that it has proven to be a safe, quality learning environment. Loyalty to a present caregiver and concerns about enrollment fees, transportation arrangements, and available care hours are important factors in a parent's decision to enroll their child in your program. Also, research shows a parental preference for informal arrangements

over formal arrangements like center-based care. This is especially true for parents of infants and toddlers, and parents in rural areas. Finally, some parents still perceive child care as “baby sitting” and are not yet accustomed to professional identities and practices.

For most center-based programs, the first years of business may be a period of low enrollment. This means that for the first few months you may not be bringing in enough income to cover your costs. Beginning enrollment rates of 50 to 60 percent are fairly typical, and will build gradually over time. During this period you will still have to pay certain “fixed” costs, such as loan payments for building improvements, regardless of the number of children you have enrolled. Because of this, when you are budgeting for the first two years, you will need to add in extra funds to cover fixed costs and other start-up costs until your income stabilizes.

Budgeting for Full Enrollment

Your long-term planning also should include budgeting for a full enrollment year. This budget will be immensely useful to you in determining whether your program can support itself over the long term. Be conservative when estimating full enrollment: Families discontinue child care service for various reasons. Additionally, enrollment of new children may take time. Because of this, programs are rarely enrolled at 100 percent of licensed capacity. It is best to estimate enrollment at 85 to 90 percent of capacity for full enrollment income.

The following pages outline the types of expenses and income you are likely to encounter and will assist you in developing your budget.

Estimate Expenses

Estimating expenses can be a challenge. The worksheets on pages 44 and 45 can help get you thinking about the types of costs you will incur. Other providers, provider associations, and your area CCR&R agency (see page 25) can help you in making estimates. Note that transportation costs may be higher for rural programs than urban programs. The following averages reflect typical operating expenses for a child care program after start-up.

- Personnel 60-70 %
- Occupancy (building, utilities...) 15-20 %
- Meals/snacks 3-5 %
- Supplies 3-5 %
- Equipment 2-3 %
- Insurance 2-3 %
- Other services 3-4 %
(accounting, legal, training, transportation)
- Profit/surplus 5-6 %

Keep in mind that each situation is unique. Donated facilities, for example, can dramatically change these percentages.

Personnel

Pre-opening budgets will need to include a minimum of two to three month’s salary for a director to organize the program, implement an advertising campaign, and hire and train staff. If your program will serve more than 50 children, you also may need to hire an assistant director to aid

the director with start-up tasks. Costs also will be incurred for staff to prepare curriculum, gather supplies, attend training, and receive orientation prior to opening.

Operational budgets should include costs for regular staff and substitute staff, including wages for cooks and custodians. Salary increases and any bonuses, as well as wages for non-teaching activities, such as planning, meeting with parents, attending staff meetings, and training also should be included. Benefits will include expected costs for social security/medicare (FICA), unemployment insurance (if applicable), and workers compensation. They may also include a variety of sick leave, holiday and vacation leave; and health, disability, and life insurance, as well as retirement components. See “Additional Technical Assistance” (page 40) for sources of information on unemployment insurance.

Personnel costs generally are the greatest expense item for programs, typically comprising 60 to 70 percent of total costs. Research shows that personnel costs affect program quality more than any other factor. High-quality child care programs invest more of their dollars in staff than in facilities or other items. Determining personnel costs and staffing can be tricky. Programs operate in excess of eight hours a day, with children arriving and departing at different times. Additionally, programs must meet or exceed the IDCFS’ prescribed child/staff ratios. The sample staffing worksheets on page 46 can guide you in developing a workable staffing pattern. Consider the following when staffing your program:

Questions to Consider When Determining Staffing Patterns*

1. Are the group sizes and adult/child ratios within recommendations by the National Association for the Education of Young Children for the ages of children in the group?
2. Do staffing patterns promote continuity? Do the schedules of staff members overlap, or are there complete “shift changes” in personnel?
3. Are staff members given primary responsibility for a group of children, allowing deeper attachments to develop?
4. Do infants spend the majority of their time interacting with the same person over the course of the day?
5. Is there time for staff members to take breaks and for staff preparation and planning, while maintaining appropriate ratios and group sizes if children are present?
6. Is there a specific adult responsible for ongoing communication with the child’s family?

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*Note: These considerations are in addition to those outlined by state licensing standards.

Occupancy

Pre-opening expenses include costs for renovations or improvements to meet licensing standards, safety and fire codes, and zoning requirements. Research these costs carefully.

Indoor/outdoor square footage per child, fire exits and alarms, fencing requirements, parking lots, and roadway entrances are just a few of the many factors that can impact program costs. Enlist the help of your area IDCFS day care licensing representative (see page 41), area CCR&R child care specialist (see page 25), as well as, local fire, building code, and zoning inspectors early in the planning process to help you avoid costly mistakes.

If you will be building a new facility or performing major renovations, it is worthwhile to invest in the services of an architect who has experience designing child care facilities. Your area CCR&R (page 25) may be able to provide you with referrals. There are several considerations for designing and siting a child care center, among them:

- Strive for low-maintenance surfaces and design features. Long hours of operation leave little time for maintenance.
- Center-based programs care for children in small groups.
- Children typically enter center-based programs when they are at their most intensive stage of development. The overall environment must be welcoming and stimulating.
- Centers need adequate storage for toys, educational materials, equipment, diapers, cots, blankets, etc. Include space to store items where they are used, as well as storage in central areas.
- Single-lever or photo electric faucets can minimize mess and the spread of germs.
- Vinyl wall coverings can protect walls from damage. Where permissible, carpet on the lower portions of walls can add softness and protection. For floors, high-quality carpet tiles can be easily replaced unlike traditional carpeting. Additionally, tile flooring should be used in areas where water is used.
- Purchasing several residential size heating/cooling units may be more cost-effective than purchasing a single, large commercial unit. This allows for zone heating/cooling, and if one unit should break, the rest of the building can still be used.
- Playgrounds need to have the required amount of room for both children AND play equipment.
- A highly visible, easily accessible location may help with keeping enrollment high.
- Adequate parking and well-designed pick up and drop off areas are a necessity.

These are but a few considerations. Be sure to evaluate each design option in terms of total cost, including any hidden maintenance costs. A list of common design considerations is on page 47.

Occupancy costs typically include facility costs and utilities. Start-up costs vary widely, depending on your decision to purchase, build, or lease. Ongoing operational costs generally range from 15 to 20 percent.

If you will be sharing space, as in a church setting, you will need to develop guidelines that are acceptable to each party. Remember that IDCFS licensing standards identify issues that must be addressed and resolved regarding shared space. Shared space policies should be flexible to meet changing needs and resources. A written agreement that outlines the days and times of operation; the areas to be shared, responsibilities for cleaning, securing, etc.; job descriptions for any shared staff; budget projections for paying shared costs; problem resolution policies; and a timeline for reviewing the agreement will serve everyone well.

Buying vs. Leasing

Buying or building a facility has certain advantages. There is generally more control over design or remodeling decisions. And, equity is a valuable asset for future financial security, investments, and short-term loans for special projects. Sometimes owning a building can be less expensive than renting or leasing.

Organizations that take time to crunch the numbers and explore different financing options sometimes are surprised by their findings. Borrowing money to finance construction or renovation costs may result in a monthly loan payment that is less than or just slightly higher than rent. Improvements also can generate cost savings such as reduced fuel costs. Likewise, increased income also can be generated by expansion of classroom space. Paying close attention to current loan rates and watching for opportunities to negotiate with contractors when there is a slight recession in the construction industry can result in big savings.

The disadvantages of buying or building a facility include a much larger initial monetary investment. Many banks are reluctant to make loans to organizations without an established track record or to smaller nonprofit organizations. USDA/Rural Development (see page 30) provides direct and guaranteed low-interest loans to construct, improve, or expand space, and buy equipment and furniture for child care projects in rural areas (populations under 50,000). Both nonprofit organizations and for-profit organizations are eligible to apply. Nonprofit programs may be able to secure low-interest, direct financing from the Illinois Facilities Fund, which also provides facilities planning and development consulting. See page 49 for details and contact information. Low-interest funds for child care projects, especially those serving low-income parents, also may be available through the State Treasurer's Day Care Initiative program. See page 50 for details and contact information. Your township government also may be a source of child care funds. Your area SBDC (see page 28) can help you in putting together a proposal for a prospective lender.

Renting or leasing may prove advantageous in some communities. Churches, schools, and nonprofit organizations may provide space at little or no cost. Other related costs, such as custodial service or utilities, also may be minimal. Disadvantages to renting may include complications with renovations to meet child care licensing and fire safety requirements. For example, requirements for running water may preclude the use of some buildings. Landlords may ask for a long-term lease to help cover these costs. Alternatively, landlords may ask programs to pay for renovation costs up front, thereby increasing the value of the building and raising the potential for increased rental fees later on. Leasing contracts should be reviewed carefully.

Utilities

Pre-opening budgets should include utility deposits and expected utility costs. Occasionally, utilities are paid for by landlords and included in the cost of the rent. If a program is sharing space, utility costs may be determined by dividing total utility costs by the percentage of space and time a child care program uses the facility.

Equipment

Equipment is an item that will be used for more than one year. Generally it includes furniture for children and adults, larger toys, computers, appliances, and playground equipment, as well as office furnishings and other office equipment. This will be a major expense for pre-opening budgets. Careful decisions will need to be made on the importance of quality and durability of equipment. Operational budgets should include allocations for future purchases and replacement of equipment. Equipment leasing may also be an option. Major equipment catalogs can provide you with a great deal of assistance in determining what equipment you might need for your program. Your area CCR&R agency (see page 25) will likely have several of these catalogs in its library. Generally, you can estimate equipment costs at \$300-\$400 per child for start-up. Verify that any equipment and toys have not been recalled for safety hazards by contacting the Consumer Product Safety Commission. See "Additional Technical Assistance" (page 38) for contact information.

Supplies

Supplies are items that are generally used and replenished within one year or less. Examples may include paper, glue, paint, soap, napkins, craft materials, some toys, and cleaning supplies. Too often, this is the first area where budgets are cut. It is important to remember that adequate classroom supplies are critical for a quality program. Children need to paint, draw, read, and create. Software for computers also falls under this heading. Specialized software for children, teachers, and accounting will be advertised in professional journals such as *Child Care Information Exchange*. See “Additional Technical Assistance” (page 37) for subscription information.

Insurance

Taking care of other people’s children means taking on liability. You will want to thoroughly discuss what circumstances a general liability policy will and won’t cover with your insurance agent. You may want to investigate buying insurance that specifically covers child care providers. Your CCR&R agency (see page 25) will have names of companies selling this insurance in your area.

Consult with your insurance agent to ensure that your policy provides coverage for the following:

- bodily injury and property damage resulting from child care business. This includes medical expenses resulting from accidents such as cuts and falls, as well as sickness resulting from accidental food poisoning. Outdoor play equipment may need to be covered under a separate rider or addition to your policy.
- personal injury including libel, slander, wrongful eviction (or entry), malicious prosecution. A personal injury is to a person’s reputation or feelings. This may occur if you become involved in a child custody case or report suspected child abuse.
- field trips and other outings.
- in the event you rent, you will want your landlord covered as an additional insured.
- in the event you hire assistants, you will want coverage for worker’s compensation.

You will also want to make sure that any vehicles are fully covered for:

- bodily injury, property damage, and uninsured motorist protection. Remember that employees’ personal auto coverage won’t cover any liability that can be assigned to the child care.

You’ll also need to develop a risk management plan to comply with state licensing standards. This plan lays out all the possible risks your program may encounter, details the steps you will take to avoid these risks, and what you will do in the event of an accident or emergency. Your IDCFS day care licensing representative (see page 41) can provide more information about developing a risk management plan.

Food

Meal costs can be calculated by developing a weekly menu, and dividing total meal expenses by the number of meals served and the number of children served. Snack costs can be calculated in the same manner. These figures will give you a good estimate of meal or snack costs per child. Take into consideration that children of different ages may have different nutritional needs. See “Additional Technical Assistance” (page 38) for resources for estimating food costs.

(continued)

Under IDCFS regulations, food may be prepared on-site in a certified kitchen or delivered by a licensed caterer. Some programs find that it is more economical to have meals catered rather than cooked on-site. Individual meal charges are greater, but personnel costs for on-site food preparation are less. There also may be some limitations concerning food quality and availability.

Regardless of whether food is prepared on-site or catered, food safety is a concern. Special care will need to be taken to keep food at the appropriate temperatures, and all personnel handling food will have to be certified by your local health department.

Depending upon their clientele, both for-profit and nonprofit licensed child care organizations may be eligible to participate in the Child and Adult Care Food Program (CACFP) sponsored by the USDA. This program provides useful nutritional guidelines and reimbursement for food costs for eligible participants. Contact the Illinois State Board of Education for information about this program. See “Additional Technical Assistance” (page 37) for contact information.

Transportation

Transportation expenses include reimbursement for staff who use their own transportation to purchase supplies and attend training. Additionally, all programs must have some form of transportation available in the event of an emergency. When relying on staff to provide transportation for work related errands, it is critical to verify that they have appropriate auto insurance coverage.

Your program also may need transportation services for field trips or to transport school-age children to and from school. Keep in mind that federal laws prohibit transporting children to or from school in large twelve- to fifteen-passenger vans. School transport must occur via cars, minivans, and school buses. Additional transportation requirements can be found in the IDCFS licensing standards.

Staff Training

On-going training is a necessary expense for a high-quality child care program. Not only does training help ensure that children receive appropriate care and education, it also can help in reducing staff stress and turnover. Consult the IDCFS licensing standards for specific training requirements. Professional development dues and conferences also are included in this category.

Advertising

Marketing costs can include stationery, envelopes, brochures, business cards, flyers, building signs, vehicle signs, yellow page directory listings, and newspaper ads. Check with other providers to see which advertising methods have been most successful in your area. Fund-raising expenses generally fall into this category, as well. Pre-opening and first year budgets will require larger marketing costs than later years. However, recruiting clientele is an ongoing concern for most programs, and budget dollars should be set aside for it each year.

Other Costs

Expenses for a variety of other important items also need to be budgeted. Photocopying, postage, and consultant fees, including legal and accounting fees, are just a few of the costs that should be included.

Now that you are familiar with the types of expenses that a child care center encounters, you can begin to project expenses using the worksheets on pages 44 and 45.

Estimate Income

Projecting Enrollment

How many young children in your community are in need of child care? Is this need for full-time care, part-time care, or evening or weekend care? What about differences in need for infant care, pre-school care, or school-age child care? How many of these children are currently enrolled in another program or in family child care? How many families can you realistically expect to switch from their present form of care to your program?

Studies indicate that financial viability for a center-based program that operates primarily with tuition fees can be best maintained with an enrollment rate above 60 to 75 children. This figure takes into consideration required staff-child ratios, volume purchasing, and maximum use of facility space. Large centers averaging 100-120 children are more profitable. Of course, if a program receives additional funding or resource support, such as free space or an employer subsidy, the enrollment required to be profitable may be smaller.

Additionally, you should be aware that child care usage studies indicate that 65 to 75 percent of families with young children use home-based family child care programs. There are many valid reasons for this decision. For example, families, particularly parents of infants and toddlers, may prefer a homelike setting. Parents may prefer to keep siblings together and have continuous care over several years by the same primary provider. Parents also may find that family providers offer greater flexibility of hours for evening or weekend care.

U.S. Census Bureau statistics indicate center-based care usage increases with family income. Families earning more than \$45,000 per year are twice as likely to enroll their child in a center-based program as families with incomes below \$20,000.

You should be able to use the data from your market research to make projections on the number of children you can expect to enroll. Keep in mind that survey reliability is dependent on many factors. For a variety of reasons, only 20-30 percent of families who say they will use your service may actually enroll their child in your program.

Determining Fees

Grants, fundraising, and volunteer services, may help to reduce fees, but they should not be depended on as large sources of supplemental funding. The process of determining fees includes the following general guidelines:

- Identify the annual cost of the program and divide by number of children served to get the annual cost per child.
- Research the amount of money parents in the community can afford, or are currently paying.
- Analyze the types of fee systems and determine which method you feel most comfortable supporting.

Fee Systems for Tuition

There are basically three types of fee systems: flat fees, sliding-fee scales, and scholarships:

Flat fees

Families are charged an equal amount of money for child care. This system is easy to implement and maintain. The flat fee system may be modified to allow for differences in care of children of different ages. For example, infants are more expensive to care for than school-age children. So,

a center-based program may charge one price for infants, another for pre-schoolers, and so on. State subsidy payments for child care are based on these distinctions. A step-by-step example of calculating a flat fee follows:

Steps for Calculating a Flat Fee

(Step 1) $\frac{\text{total expenses}}{\text{number of children attending program}} = \text{annual cost per child}$

(Step 2) $\frac{\text{annual cost per child}}{\text{number of days program is in operation}} = \text{daily cost per child}$

(Step 3) $\text{daily cost per child} \times \text{number of days in payment period} = \text{flat fee}$

Alternatively, you can calculate a flat fee using the weekly cost per child and the number of weeks in the payment period.

Sliding-fee Scales

Under sliding-fee scales, families are charged different amounts based on their ability to pay. This practice helps make child care more affordable for families with low incomes. Some child care programs choose a sliding fee scale that subsidizes families at the low end of the scale by charging families at the higher end more than the actual cost of care. This method places the actual cost of care at the midpoint of the sliding scale. Other programs place the actual cost of care at the upper end of the scale. Consequently, no family is expected to pay more than the actual cost of care. Reduced fees then must be subsidized by outside fund-raising and contributions. A method of family income verification is needed, such as requiring families to provide pay stubs, tax or child support statements. Year-to-year income projections can be challenging with this method.

Scholarships

Some programs offer families scholarships that reduce their fees. This can be especially important to a family experiencing hardship or crisis. (Families with low incomes also may be eligible for Illinois Department of Human Services (IDHS) subsidies to offset the cost of their children’s care. See “Subsidy Payments” (page 14) for details.) Concerns with scholarship programs include limitations on the amount of funds available and an ongoing need to raise additional funds to maintain the program.

Methods for Calculating Income

Maximum Potential Income

Maximum Potential Income (MPI) is the total amount of income that your program could receive from enrollment fees if you had 100 percent enrollment every day. This figure is determined by looking at the number of children you are licensed to care for on a full-time basis (full-day, full-week) and multiplying this figure by your expected enrollment fee. You also may wish to add in expected registration fees for each child.

For a variety of reasons, full enrollment isn’t always the case for a child care program—families move, grandparents may offer to care for children during summers, etc. Still, it is important to

know your maximum potential income so that you can strive to keep enrollment as high as possible and determine a realistic income expectation.

Utilization Rate

The utilization rate is a percentage obtained by dividing the number of children enrolled by the maximum number of children for which you are licensed to provide care. Most established programs maintain a utilization rate of 85 to 95 percent of children enrolled on a full-time basis. Beginning rates often are closer to 50 or 60 percent. The larger your program is, the harder you will have to work to build enrollment during the early months.

Example:

Total enrollment or *maximum potential income* for ABC Child Care is projected to bring in \$100,000. However, its *utilization rate* for the last year has been at 90 percent of full enrollment, e.g. $90\% \times \$100,000 = \$90,000$

Thus, \$90,000 represents the realistic income projection for the coming year.

Typical Fee Policies

- Tuition prior to service. Most programs charge prior to service on a weekly, biweekly, or monthly basis. Monthly collections of fees can reduce paperwork, however weekly or biweekly collections can be more accommodating of family finances. Some programs also require a refundable deposit at the time of enrollment.
- Registration fees (\$25 - \$40 is average) help pay administrative costs of processing paperwork, etc.
- Discounts for siblings. Examples include 10% to 15% off for second or third child in program. Calculate any discount program into your budget.
- Absence fees. Most programs offer a specific number of no-charge days or weeks which families can use during a one-year period. Otherwise, the family is expected to pay the full tuition amount charged by the program.

Non-Fee Income Sources

Child Care Subsidy Assistance Payments

The IDHS provides financial child care assistance to eligible families with low incomes. Subsidy payments are made directly to child care programs via Illinois' CCR&R agencies. IDHS payments are based on a daily rate which varies according to a child's age and the region of the state in which the child's care occurs. Parents are required to pay a co-payment based upon their income to cover a portion of tuition. Eligible families along with the child care program must complete and submit required paperwork to initiate subsidy payments. For more information, contact your area CCR&R agency (see page 25).

Donated Goods and Services

Nonprofits are more likely to receive donated goods because they are tax deductible for donors. In the event you receive equipment or toys, be sure to check that they have not been recalled for safety hazards. Contact the Consumer Product Safety Commission or consult the Illinois Department of Public Health's website for more information. See "Additional Technical Assistance" (page 38) for contact information.

(continued)

Professional Development Funds

Funds for professional development of program staff are available from your area CCR&R agency (see page 25). These funds can be used to help pay for college credit courses and professional conferences. T.E.A.C.H. Illinois offers partial college scholarships to child care providers. See “Additional Technical Assistance” (page 39) for contact information.

Fund-raising

Since providing child care is your core business activity, you will have to consider whether taking time away from child care activity will be profitable. When choosing from fund-raising ideas, ask yourself the following questions:

- Has this idea been used successfully before?
- How much staff time will we have to invest?
- How will this affect our regular day-to-day work responsibilities?
- How much program money will we have to invest?
- Will parents or board members be involved? Can they afford the time and expense?
- What kind of return can we expect?

Some fund-raising projects can be worth the effort, which is why some successful child care programs hold annual fund-raising events. For more information on fund-raising, see “Additional Technical Assistance” on page 38. The chart below can be used to evaluate fund-raising projects.

Fund-raising Measuring Tool, a.k.a. Was It Really Worth It?

To calculate the return on time invested in any project, use the following formula:

$$\frac{\text{Total Income Earned (\$500)} - \text{Expenses Invested (\$100)}}{\text{Total Labor Hours (120)}} = \text{Return} \\ (\$3.33 \text{ per hour})$$

Obviously, this project did not have a high rate of return for the time and effort it took to carry it out.

Analyze Your Budget

If you haven't done so already, plug all your numbers into the sample budget and cost worksheets on pages 43-45. Once you have estimated and projected income and expenses, it will be helpful to break dollar amounts into percentages of total income and expenses, respectively.

Adjust Your Budget

Remember that a budget is a guidance tool. Revisions are the norm. Careful monitoring and fine-tuning adjustments will be necessary, particularly during the first few years of operation until you reach breakeven.

If you find that expenditures exceed income, you may want to look at adjusting percentages of the major categories in your budget. Making a large cut in any major category item generally will have a very serious impact on program quality. Smaller percentage cuts generally will have only

a minimal impact on program quality. Areas with large expenditures are the easiest to cut without seriously compromising program quality.

In the example below, reducing personnel costs by \$1,000 would require only a 2 percent reduction, where reducing the supplies line item by the same amount would result in a cut of 20 percent.

Budget Reductions		
	Budget amount	% Reduction to save \$1,000
Personnel	\$60,000	2
Food	18,600	5
Rent	11,000	9
Supplies	5,000	20
Transportation	4,000	25
Equipment	3,000	33

You also may be able to balance your budget by increasing income. Increasing income periodically is a necessity for most child care programs. Non-monetary resources are just as important as cash resources. Many programs have been successful in tapping into the strengths and opportunities that their communities offer. Basic approaches to increasing income include:

Tuition Increases - Programs typically consider raising tuition on an annual basis.

Registration Fees - Most programs charge a one time registration fee when a child is initially enrolled. Some charge an annual registration fee. Annual fees generally are expected to cover specific yearly program costs for field trips, art supplies, or special book purchases.

Special Classes - Many families want their children to have opportunities to learn skills such as swimming, gymnastics, or dance. They also may have an interest in having their child participate in scouts, campfire, or 4-H. Providing such services on-site for an additional fee helps the program generate extra income and saves time and energy for families.

Drop-In Fees - When programs are under-enrolled due to openings or absences, they can accept children on a drop-in basis. The hourly fee is usually higher than the regular rate.

Sources of Additional Funding

Funds also can be sought through individual donations, fundraising activities, religious organizations, foundations, corporations, and government agencies. Because of the variable nature of these sources, do not include them in your regular budgeting. Additionally, many of these funding opportunities are only available to nonprofit programs.

Individual donations can be large or small and usually succeed because of person-to-person contact. This technique works best if you can present a specific need and dollar amount to support that need, such as \$20 for an art easel or \$3,000 for a new piece of playground equipment.

Community or religious organizations can be an important source of funds, as well as space or in-kind contributions. Sponsorships of individual child care programs are quite common. Money

can be collected for scholarships, or for ongoing operations. A church donating one-fourth of its loose change in the collection plate each Sunday could generate thousands of dollars for a child care program that it sponsors.

Foundations generally are not willing to provide regular ongoing operational funds but may be willing to contribute to start-up costs or to a specific project. In general, contacting small local community or family foundations will be the most successful. *The Foundation Directory* located in the reference section of many public libraries is a good source for locating foundations. Contact a representative first to briefly discuss your idea or program goals. Ask if it is possible to submit a brief proposal. Proposal writing guidelines are included in the “Resource Directory” on page 49. Additionally, many area colleges offer workshops specifically on grant writing. Your area SBDC (see page 28) also may be able to assist you in creating a proposal.

Businesses contribute to worthwhile community causes. Larger corporations may even have a staff person assigned to review requests. They also may have formal procedures and guidelines for you to follow in applying for funds. Smaller corporations are often less formal, but it is a good idea to approach them with a written proposal, as well. Think win-win. Be prepared to show the corporation how they could gain from giving to your cause, through publicity, tax deduction, or shared services. See page 51 for proposal writing guidelines.

Government grant availability changes on a regular basis. Agency goals that are low priorities one year may suddenly become the highest priority the following year. Check with your township government and local government agency representatives to find out when funding decisions are made, and ask how you can give input to the process.

Government direct and low-interest loans, and loan guarantee programs also can be a source of funds. USDA/Rural Development (see page 30) provides direct and guaranteed low-interest loans to construct, improve, or expand space, and buy equipment and furniture for child care projects in rural areas (populations under 50,000). Both nonprofit organizations and for-profit organizations are eligible to apply. Nonprofit programs may be able to secure direct, low-interest financing from the Illinois Facilities Fund, which also provides facilities planning and development consulting. See page 49 for details and contact information. Low-interest funds for child care projects, especially those serving low-income parents, also may be available through the State Treasurer’s Day Care Initiative program. See page 50 for details and contact information. Your area SBDC (see page 28) also may be able to provide you with information about low-interest business loans.

Innovative Sources of Tax Funding and other Funding are another option available to communities. Information about these options is included in *Illinois Child Care: Developing Community Programs*. To obtain a copy, see page i.

Maintain Good Financial Health

Document all income and non-income resources

Child care centers often have difficulty securing long-term financing. Generally, this is because child care programs pull operating income from a variety of sources: enrollment fees, individual contributions, foundation or employer contributions, vouchers, loans, government grants, and donated goods and/or facility space.

Bankers and loan officers want to see a reliable stream of income to repay long-term loan debt. Keeping detailed, accurate records of all resources will help you build your case.

Pull It All Together

You've now completed most of the steps in developing your business plan. If you haven't done so already, it's time to begin pulling them together as a written document. Remember that a plan outlines what kind of business you're in, how you will manage the money coming in and going out of your business, how you will manage your business overall, and how you intend to get people to buy your product or services.

Your business description stems from the market research that you did back in Step 1. What market segment will you be serving and what services will you provide? What are your business' goals?

Your expense and income worksheets and budgets are a major component of outlining how you will manage the money coming in and going out of your child care program. You'll also want to be able to create cash flow projections and outline record keeping procedures. Your local SBDC (see page 28) can assist you with these tasks.

Procedures and policies for the overall management of your center can be written jointly by you and the director of your program. These include hiring and firing procedures, as well as outlining fees and developing a contract. You will want to have employment and child care contracts reviewed by a lawyer. Your CCR&R agency (see page 25) may be able to refer you to lawyers familiar with child care documents.

You addressed advertising when you investigated expenses for the program. However, advertising is only one component of a marketing plan. Marketing your center-based program also can include public relations in the form of press releases (see page 54), serving as a guest on local radio or TV talk shows, listing open houses in local community calendars, submitting articles to community newsletters, as well as joint promotions with other child-related businesses. Several books on low-cost public relations campaigns are available. Some of the more popular titles are typically available at office supply stores and copy chains. Your local library and area bookstore also will have several titles to choose from. Your SBDC (see page 28) can help you develop a comprehensive marketing plan.

Step 6: Research and Obtain Financing

Chances are, you did the bulk of this step when you developed your business plan. Your area SBDC (see page 28) can assist you in this process if you are not meeting with success.

Step 7: Prepare the Site

The actual preparation of the site will be handled by any contractors you hire and may be overseen by the person you hire to direct the center and any architect involved with the project. Other child care providers and your area CCR&R agency (see page 25) may have references for contractors familiar with child care facilities. Remember that site preparation should not begin until after you have applied for your program's license.

Step 8: Hire Staff

You addressed many of the types of staff your program will need when you developed your business plan. IDCFS licensing standards contain minimum hiring criteria for child care personnel. However, hiring the best educated and most experienced staff will positively impact program

(continued)

quality. Your area CCR&R (see page 25) will be able to direct you to hiring criteria resources. Have your employment contracts reviewed by a lawyer prior to any hiring. If your program will be operating as a nonprofit, you may be able to obtain assistance from your area college or university law school. Some offer services at no charge through faculty-supervised legal clinics. You also may be able to receive free assistance from The Child Care Law Center. See “Additional Technical Assistance” (page 38) for contact information. Your area CCR&R agency (see page 25) also may be able to direct you to legal professionals familiar with child care programs. You will want to hire your director first to assist you with the set-up of the center. Responsibility for hiring additional staff can be delegated to the director or handled jointly.

Step 9: Pass Inspections

Remember that IDCFS licensing application processing can take from six months to a year. You will be required to supply the names of all staff and substitutes. All of these individuals must pass a background check via the Child Abuse and Neglect Tracing System (CANTS) and the Statewide Sex Offenders Registry. Most denials will result from a past record of child abuse, neglect, criminal convictions, or current/ongoing criminal activity. The IDCFS also will perform an on-site inspection to determine compliance with state licensing standards. Additionally, your facility must pass inspections by your local public health and fire departments.

Step 10: Set Up Food Program

Your director will set up the food program. Depending upon the incomes of the families you serve, you may be able to be reimbursed for meals and snacks through USDA’s Child and Adult Care Food Program (CACFP). The Illinois State Board of Education can provide you with information about CACFP. For details, see “Additional Technical Assistance” on page 37.

Step 11: Develop Program Curriculum

Responsibility for producing a developmentally appropriate education curriculum for your program should rest with your program director. He/She may seek input from your organization’s board of directors, as well as, consultants, area CCR&R agency specialists (see page 25), and others. Young children learn from their experiences throughout the child care day. Because of this, the curriculum must address the emotional, social, physical, and intellectual needs of each child in care.

Step 12: Recruit Initial Clientele

Now it’s time to put your marketing plan in motion. You may want to hold several open houses to allow prospective parents the opportunity to see the center and meet its staff.

Conclusion

Opening and running a center-based child care program is not an overnight process. Nor, is it one to be completed in isolation: You will need to engage local businesses and others in your community. The steps outlined in this manual can help you move toward success. The following directory contains agencies, publications, and worksheets that can assist you with virtually every aspect of operating your center-based program.

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Child Care Terms

child care center/center-based program - serves children outside of a residential setting. Usually must meet minimum standards of and set by the Illinois Department of Children and Family Services (IDCFS) (see page 41), and pass inspections by the Department of Public Health and the Office of the State Fire Marshall. In certain situations, programs can be exempt from licensing.

cooperative child care - under this arrangement, parents contribute their time to help reduce overhead; usually applies to nonprofit center-based programs.

emergency/drop-in child care - provides care for children when regular child care arrangements fall through, when parent is needed for weekend or holiday work, or during unplanned school cancellations.

evening care - typically occurs after 6 p.m., but not overnight.

family day care home/family child care - providers serve a limited number of children in a residential home setting. Must be licensed or license-exempt under Illinois Department of Children and Family Services (IDCFS) (page 41) regulations. Licensed providers must meet minimum IDCFS standards.

family home child care network - a group of family child care providers working together to fill the needs of one or more employers or a community child care program.

for-profit - these child care organizations distribute financial gain or revenue back to their owner(s).

full- , part-time care - care for the same child for more than 35 hours a week is considered full-time.

infant care - refers to care for children 6 weeks to 14 months of age.

licensed child care provider - has met state

licensing standards set by the Illinois Department of Children and Family Services (IDCFS). To obtain IDCFS licensing standards, contact the licensing office nearest you (see page 41) or see <http://www.state.il.us/dcfs> on the Internet.

license-exempt provider - in a family child care home setting may care for a very limited number of children without being required to obtain a license from the Illinois Department of Children and Family Services (IDCFS). Some center-based programs also are exempt. For details, contact the IDCFS (see page 41).

nonprofit - refers to child care programs governed by a board of directors. These operations cannot legally distribute financial gain to their owner(s). Instead, profits must be used to further the mission of the organization, e.g. YWCA child care programs.

non-standard hour care - refers to care for children of parents who work outside a 9 a.m. to 5 p.m. work schedule.

preschool care - includes children ages 3 to 5.

school-age care - is provided outside of regular school hours for school children up to age 12.

sick or mildly ill child care - includes children who are mildly ill or recovering from health problems. In Illinois these children must currently be supervised by a nurse or physician in a hospital setting. Note: children who become ill at their regular care site may remain until parents pick them up.

special needs care - provides care for children with clinically determined physical, behavioral, or mental disabilities. Inclusion integrates children with disabilities into typical child care settings.

toddler care - care for children 15 months to 2 years old, can include those up to 30 months.

Center-Based Care and Management Option Overview

Overviews of some types of center-based care programs and ownership/management arrangements follow. For further details in developing these programs with area employers, you may want to consult *Illinois Child Care: Options for Employers*. For more information on developing community child care programs, see *Illinois Child Care: Developing Community Programs*. To obtain copies of either, see page i.

School-Age Child Care

School-age child care programs provide care before and after school, school holidays and vacations, and in some instances, during the summer. They typically serve children between 5 and 12 years old, using school buildings, recreational facilities, religious institutions, social or community service facilities, and child care centers. Enrollment can be limited to school-age children, or include younger children.

Activities include different forms of physical exercise, as well as time for homework and other quiet activities. Activities can encompass science experiments, art projects, games, and play-ground time, as well as mini-field trips and socialization activities, including interaction with local elders. Nutritious snacks for after school are important; some before-school programs offer breakfast.

Camp programs are another form of school-age child care. They can be developed to operate for the full work day instead of the traditional 9 a.m. to 3 p.m. These programs are often sponsored by park districts or nonprofit organizations. However, they can also be operated by for-profit organizations, as well. Larger employers may be able to hold programs on-site, or at leased off-site space.

School-age programs can be operated in conjunction with existing children's programs at YMCAs, YWCAs, or with organizations such as 4-H, Boy/Girl Scouts, and Big Brothers/Big Sisters. Programs also can be operated via Boys and Girls Clubs.

In certain situations, these programs may not be subject to licensing. Contact your area IDCFS day care licensing representative (see page 41) for details.

Sick-Child Care

Sick or mildly ill child care programs provide care for children who are mildly ill or recovering from a health problem, and who are unable to attend their regular child care program. Local employers save the cost of a replacement worker or lost work time when an employee uses a sick-child care program rather than staying home with a child.

Although these programs may not be able to serve parents for all the days that a child is ill, they can provide an alternative for days when a child is mildly ill.

Nationally, models of sick-child care include: (1) centers that care only for sick children, (2) programs within hospitals, (3) care in "sick bays" at regular center-based programs, (4) family child care programs, and (5) in-home care or visiting nurse service.

Illinois presently permits only hospital-based programs. (See Illinois Administrative Code 77, Section 250.2720, Subchapter b for details.) However, officials with the Illinois Department of

Public Health's Center for Rural Health say that they are willing to work with businesses and communities to establish other types of programs, as well as investigate variations, such as adding sick-child care units to existing satellite health clinics. See "Additional Technical Assistance" (page 39) for contact information. The latter could involve the least legal hurdles as current law stipulates that programs may be supervised only by registered nurses and physicians, and that a registered nurse must be available at all times. Additionally, emergency medical treatment must be available at all times.

The following factors distinguish various mildly ill child care programs from regular child care programs:

- Sanitation policies and procedures are more stringent.
- The ratios of caregivers to children tend to be higher than in well care.
- Providers must be trained in caring for ill children since these children may need to rest and may have restrictions on activity.

When the child arrives, the provider must conduct a health check with the parent. The health check serves as a screening for exclusion purposes and yields information to be used in providing appropriate care to the child. Illinois presently permits only registered nurses and physicians to conduct initial screenings of children for sick-child programs via telephone, and later, in person when the child is brought to the facility.

Hospital-based programs usually operate independently from pediatric wards of hospitals. In Illinois, some hospital-based programs have been developed to serve the surrounding community in addition to hospital staff.

Higher costs are typically involved. In Illinois, sick-child care programs charge over \$3.50 an hour.

Employer Purchased Child Care Slots/Discount Program

In this program, employers agree to "own" a specified number of slots/spaces in a local child care program. Parent fees may cover most or all of the cost of any slots used, but the company typically picks up all or a portion of the cost of the unused spaces. Thus, the program can afford to keep the spaces open for the company.

A variation on this approach is when the employer does not hold the space open indefinitely but has first right of refusal to all or a percentage of spaces as they become available. This method is less expensive but usually involves some financial or in-kind service exchange between the employer and the program.

In a discount program, the employer arranges for employees to pay lower fees than those typically charged to parents. An employer can make this arrangement with a single child care program or with various programs. The difference in fees is usually absorbed by the company through a financial contribution to the program. Some programs that would otherwise not be full offer a discount that is greater than the employer's contribution.

Shared, Employer-Sponsored Child Care

Businesses located in the same community, especially those in downtowns and shared office buildings, or industrial complexes, may find it worthwhile to join forces as a consortium to create a child care center.

Shared center-based programs typically are created through coordination between a real estate developer, businesses in the development, and a child care organization. Alternatively, they may be owned or rented, renovated, existing structures. Shared center-based programs also may be joint business and community projects. See *Illinois Child Care: Developing Community Programs* for details. To obtain a copy, see page i.

The amount of control that a consortium member wishes to exert over the child care program may have implications for the business' liability. A new nonprofit corporation may be established to provide or oversee the child care, and contributing businesses may provide board members to the child care corporation if they wish.

Consortium members generally share start-up costs and in return, receive priority enrollment for their employees' children. Specific numbers of slots can be set aside for each company. Or, arrangements can be more informal. However, operating costs are usually funded through a combination of parent fees and contributions from the participating employers. Member businesses may choose to subsidize their employees' fees.

Dedicated, Employer-Sponsored Child Care

Dedicated, employer-sponsored child care programs can help an employer ensure that employees have access to reliable child care. These facilities may serve the business' employees exclusively or receive children from the community.

The employer (or union) typically pays all start-up costs, early-stage operating losses before the program is fully enrolled, and some portion of ongoing operational expenses. Parent fees cover the balance of operating expenses.

Employer-sponsored facilities can provide care for infants through school-age children, including summer care. Programs may also provide emergency or drop-in care for employees who normally use other child care arrangements, but whose arrangements have fallen through. Hours of operation typically accommodate employees' work hours. However, care must be taken to ensure that night care is well utilized.

Employer-sponsored child care can be legally structured in many ways: as a department of the company operated in-house or by an outside operator, as a wholly owned subsidiary, or as a separate nonprofit corporation. Each approach should be considered in terms of how it best accomplishes the goals of the company and responds to the needs of employees.

Service Delivery Area – 5
Child Care Resource & Referral
801 N. Larkin Ave., Suite 202
Joliet, IL 60435

Referral: (800) 552-5526
Subsidy: (815) 741-4622
(800) 641-4622
Admin.: (815) 741-1163

Counties Served: Grundy, Kankakee, Kendall, Will

Service Delivery Area – 6
Action for Children
(formerly Day Care Action Council of Illinois)
4735 N. Broadway, Suite 1200
Chicago, IL 60640

Referral: (773) 687-4000
Subsidy: (773) 687-4000
Admin.: (773) 687-4000

Counties Served: Cook

Service Delivery Area – 7
Community Child Care Resource & Referral
Network
(a unit of East Central TRAIN)
2804 Eastern Ave.
Davenport, IA 52803

Referral: (800) 369-3778
Subsidy: (563) 324-7844
Toll Free: (800) 923-7844
Admin.: (563) 324-7844

Counties Served: Henderson, Henry, Knox,
McDonough, Mercer, Rock Island, Warren

Service Delivery Area – 8
Child Care Connection
Illinois Central College
One College Drive
East Peoria, IL 61635-0001

Referral: (309) 679-0400
Subsidy: (309) 679-0945
(800) 301-3304
Admin.: (309) 681-5322

Counties Served: Bureau, Fulton, LaSalle, Marshall,
Peoria, Putnam, Stark, Tazwell, Woodford

Service Delivery Area – 9
Child Care Resource & Referral Network
207 W. Jefferson St., Suite 301
Bloomington, IL 61701

Referral: (309) 828-1892
Subsidy: (309) 828-1892
(800) 437-8256
Admin.: (309) 828-1892

Counties Served: DeWitt, Ford, Livingston, McLean

Service Delivery Area – 10
Child Care Resource Service
905 S. Goodwin Ave., 314 Bevier Hall
Urbana, IL 61801

Referral: (217) 333-3252
(800) 325-5516
Subsidy: (217) 244-6188
(800) 379-7406
Admin.: (217) 244-7356

Counties Served: Champaign, Douglas, Iroquois,
Macon, Piatt, Vermilion

Service Delivery Area – 11
Child Care Resource & Referral
Eastern Illinois University
Klehm Hall, Room 107
600 Lincoln Avenue
Charleston, IL 61920

Referral: (800) 545-7439
Subsidy: (800) 643-1026
Admin.: (800) 545-7439

Counties Served: Coles, Clark, Cumberland, Edgar,
Moultrie, Shelby

Service Delivery Area – 12
West Central Child Care Connection
WCU Building, Room 610
510 Maine
Quincy, IL 62301

Referral: (217) 222-2550
(800) 782-7318
Subsidy: (217) 222-2592
Admin.: (217) 222-2550

Counties Served: Adams, Brown, Calhoun, Cass,
Greene, Hancock, Jersey, Pike, Schuyler

(continued)

Service Delivery Area – 13

Community Child Care Connection, Inc.

1004 N. Milton Ave.
Springfield, IL 62702-4430

Referral: (217) 525-2805 (in Springfield)
(800) 676-2805 (outside Springfield)
Subsidy: (217) 525-2805 (in Springfield)
(800) 676-2805 (outside Springfield)
Admin.: (217) 525-2805

Counties Served: Christian, Logan, Macoupin, Mason,
Menard, Montgomery, Morgan, Sangamon, Scott

Service Delivery Area – 14

CHASI Child Care Resource & Referral Program

2133 Johnson Road, Suite 100 A
Granite City, IL 62040

Referral: (800) 467-9200
Subsidy: (800) 847-6770
Admin.: (618) 452-8900

Counties Served: Bond, Clinton, Madison, Monroe,
Randolph, St. Clair, Washington

Service Delivery Area – 15

Project CHILD: Child Care Resource & Referral

327 Potomac
PO Box 827
Mt. Vernon, IL 62864

Referral: (800) 362-7257
Subsidy: (800) 362-7257
Providers: (618) 244-2210
Admin.: (618) 244-2210

Counties Served: Clay, Crawford, Edwards,
Effingham, Fayette, Jasper, Jefferson, Lawrence,
Marion, Richland, Wabash, Wayne

Service Delivery Area – 16

Child Care Resource & Referral

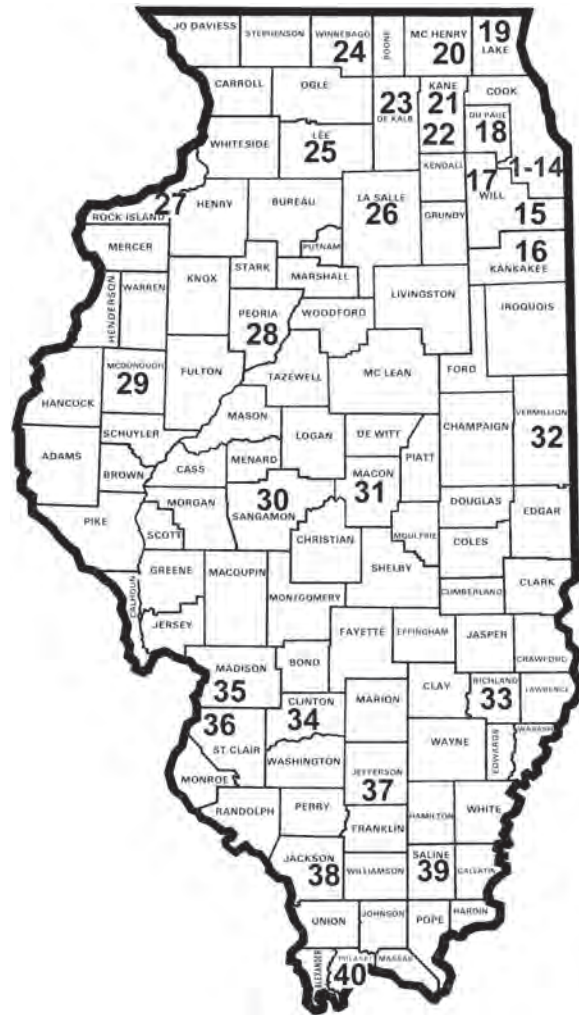
John A. Logan College
700 Logan College Road
Carterville, IL 62918

Referral: (800) 232-0908
Subsidy: (800) 548-5563
Admin.: (800) 548-5563

Counties Served: Alexander, Franklin, Gallatin,
Hamilton, Hardin, Jackson, Johnson, Massac, Perry,
Pulaski, Pope, Saline, Union, White, Williamson

Illinois Small Business Development Center Directory

The Illinois Department of Commerce and Economic Opportunity's Small Business Development Center Network provides management, marketing, and financial counseling. Centers can assist family home child care providers with developing business and marketing plans, improving business skills, financial analysis, as well as other business management needs. Contact the center nearest you or call (800) 292-2923 for more information.



(1) Asian American Alliance
222 West Cermak, Suite 303
Chicago, IL 60616-1986
(312) 326-2200

(2) Back of the Yards SBDC
1751 West 47th Street
Chicago, IL 60609-3889
(773) 523-4419

**(3) Chicago State University/
Greater Southside**
9501 South King Drive,
BHS 601
Chicago, IL 60628-1598
(773) 955-3938

**(4) Chicagoland Entrepreneurial
Center at the Chicagoland
Chamber of Commerce**
330 N. Wabash, Suite 2800
Chicago, IL 60611
(312) 494-6777

**(5) Evanston Bus. & Tech. Ctr.
SBDC**
1840 Oak Avenue
Evanston, IL 60201-3670
(847) 866-1817

**(6) Greater N. Pulaski Dev.
Corp. SBDC**
4054 West North Avenue
Chicago, IL 60639-5223
(773) 384-2262

**(7) Harper College Business
& Professional Dev.**
1200 W. Algonquin Rd.
Palatine, IL 60067-7398
(847) 925-6000, ext. 2969

**(8) Jane Addams Hull House
Assoc. SBDC**
Parkway Community House
500 East 67th Street
Chicago, IL 60637-4097
(773) 955-8027

(9) Uptown Center Hull House
4520 N. Beacon Street
Chicago, IL 60640
(773) 561-3500

**(10) Latin American Chamber of
Commerce SBDC**
3512 West Fullerton Avenue
Chicago, IL 60647-2418
(773) 252-5211

**(11) Moraine Valley Community
College SBDC**
10900 South 88th Avenue
Palos Hills, IL 60465-0937
(708) 974-5468

**(12) North Business and
Industrial Council SBDC**
5353 West Armstrong Avenue
Chicago, IL 60646-6509
(773) 594-0891

(13) Triton College SBDC
2000 Fifth Avenue
River Grove, IL 60171-1995
(708) 456-0300, ext. 3246

- (14) **Women's Business Dev. Center SBDC**
8 South Michigan, Suite 400
Chicago, IL 60603-3302
(312) 853-3477, ext. 14
- (15) **Governors State University SBDC**
College of Business,
Room C3370
University Park, IL 60466-0975
(708) 534-4928
- (16) **Kankakee Community College SBDC**
Box 888, River Road
Kankakee, IL 60901-7878
(815) 933-0376
- (17) **Joliet Junior College SBDC**
City Center Campus, Rm. 400
214 North Ottawa Street
Joliet, IL 60432-4077
(815) 280-1400
- (18) **College of DuPage SBDC**
425 Fawell Blvd.
Glen Ellyn, IL 60137-6599
(630) 942-2771
- (19) **College of Lake County SBDC**
19351 W. Washington St.
Grayslake, IL 60030-1198
(847) 543-2033
- (20) **McHenry County College SBDC**
8900 U.S. Highway 14
Crystal Lake, IL 60012-2761
(815) 455-6098
- (21) **Elgin Community College SBDC**
1700 Spartan Drive
Elgin, IL 60123-7193
(847) 214-7488
- (22) **Waubensee Community College SBDC**
Aurora Campus
5 East Galena Blvd.
Aurora, IL 60506-4178
(630) 906-4143
- (23) **Kishwaukee College SBDC**
21193 Malta Road
Malta, IL 60150-9699
(815) 825-2086, ext. 205
- (24) **Rock Valley College SBDC**
Technology Center
3301 N. Mulford Road,
Room 277
Rockford, IL 61114-5640
(815) 921-2081
- (25) **Sauk Valley Community College SBDC**
173 Illinois Route #2
Dixon, IL 61021-9188
(815) 288-5511, ext. 320
- (26) **Illinois Valley Community College SBDC**
815 N. Orlando Smith Ave.,
Building 11
Oglesby, IL 61348-9692
(815) 224-0212
- (27) **Black Hawk College SBDC**
4703 16th Street, Suite G
Moline, IL 61265-7066
(309) 764-2213
- (28) **Bradley University SBDC**
141 North Jobst Hall
1501 West Bradley Avenue
Peoria, IL 61625-0001
(309) 677-2992
- (29) **WIU SBDC**
214 Seal Hall
Macomb, IL 61455-1390
(309) 298-2211
- (30) **Lincoln Land Community College SBDC**
1300 S. Ninth St.
Springfield, IL 62703-2527
(217) 789-1017
- (31) **U of I Extension**
2525 E. Federal Drive
Building 11, Suite 1105
Decatur, IL 62526-2184
(217) 875-4004
- (32) **Danville Area Community College SBDC**
28 West North Street
Danville, IL 61832-5729
(217) 442-7232
- (33) **IL Eastern Community College SBDC**
702 High Street
Olney, IL 62450-2119
(618) 395-3011
- (34) **Kaskaskia College SBDC**
Salem Center
204 W. Main Street
Salem, IL 62881
(618) 548-9001
- (35) **SIU - Edwardsville SBDC**
200 University Pk. Dr., Ste. 1126
Edwardsville, IL 62026-1126
(618) 650-2929
- (36) **SIU - East St. Louis SBDC**
601 James R. Thompson Blvd.,
Building D, Room 1017
East St. Louis, IL 62201
(618) 482-8330
- (37) **Rend Lake College SBDC**
327 Potomac Blvd., Suite A
Mt. Vernon, IL 62864
(618) 242-5813
- (38) **SIU - Carbondale SBDC**
Dunn-Richmond Econ. Dev. Ctr.
150 East Pleasant Hill Road
Carbondale, IL 62901-4300
(618) 536-2424
- (39) **Southeastern Illinois College SBDC**
303 South Commercial
Harrisburg, IL 62946-2125
(618) 252-5001
- (40) **Shawnee Community College SBDC**
8364 Shawnee College Rd.
Ullin, IL 62992-2206
(618) 634-3371

USDA/Rural Development - Illinois Offices

United States Department of Agriculture/Rural Development offices provide technical assistance and financing for child care facilities in rural communities. Cities, counties, nonprofit, and for-profit organizations are eligible to apply.

<http://www.rurdev.usda.gov/il/index.html>

RDM – Rural Development Manager
RDS – Rural Development Specialist

State Office

USDA/Rural Development

2118 W. Park Court, Suite A
Champaign, IL 61821

Phone: (217) 403-6214
Fax: (217) 403-6215
TDD: (217) 403-6240

Gerald Townsend
Cathy McNeal
Karen Lee

Area 1 Office

USDA/Rural Development

1802 N. Division St., Suite 218
Morris, IL 60450

Phone: (815) 942-9390
Fax: (815) 942-9394

Herman Wisslead, RDM (ext. 105)

Area 1 Sub-Area Office

USDA/Rural Development

312 E. Backbone Road, Suite B
Princeton, IL 61356

Phone: (815) 875-8732 (ext. 204)
Fax: (815) 872-1175

Duane L. Smith, RDS (ext. 125)

Area 1 Sub-Area Office

USDA/Rural Development

USDA Building
233 S. Soangetaha Road
Galesburg, IL 61401

Phone: (309) 342-5138
Fax: (309) 342-2259

Donald A. Burns, RDS (ext. 120)

Area 2 Office

USDA/Rural Development

2118 W. Park Court, Suite B
Champaign, IL 61821

Phone: (217) 403-6232
Fax: (217) 403-6233

John Clark, RDM
Duane Massie, RDS

(continued)



Area 2 Sub-Area Office

USDA/Rural Development

1904 West Lafayette, Suite 3
Jacksonville, IL 62650

Phone: (217) 243-1535

Fax: (217) 245-4875

Robert Maschhoff, RDS (ext. 126)

Tracy Ashbaugh, RDS (ext. 125)

Area 2 Sub-Area Office

USDA/Rural Development

USDA Building
2301 Hoffman Drive
Effingham, IL 62401

Phone: (217) 347-7107

Fax: (217) 342-9855

Vicky Middleton, RDS (ext. 120)

Area 3 Office

USDA/Rural Development

912 S. Commercial St.
Harrisburg, IL 62946

Phone: (618) 252-8371

Fax: (618) 252-8024

Marvin Teckenbrock, RDM (ext. 105)

Glen Hall, RDS (ext. 107)

James Wanstreet, RDS (ext. 108)

Area 3 Sub-Area Office

USDA/Rural Development

256 S. Mill St.
Nashville, IL 62263

Phone: (618) 327-8822

Fax: (618) 327-8774

Michael Wallace, RDS (ext. 104)

Marsha Gajewski, RDS (ext. 106)

Bernadette Bronke, RDS (ext. 105)

Area 3 Sub-Area Office

USDA/Rural Development

USDA Building
1520 E. Main St.
Salem, IL 62881

Phone: (618) 548-2230

Fax: (618) 548-0298

Thomas Beyers, RDS (ext. 4)

University of Illinois County Extension Offices

University of Illinois Extension offers a variety of resources on child care and child development, as well as sponsors youth programming in the form of 4-H. Extension staff also may assist with data, research, and community group facilitation.

Adams County

330 S. 36th St.
Quincy 62301
(217) 223-8380
(217) 223-9368 fax

Alexander County

502 Oakley Lane
Mounds 62964
(618) 745-6310
(618) 745-6806 fax

Bond County

P.O. Box 187
Lake and Harris Ave.
Greenville 62246
(618) 664-3665
(618) 664-9277 fax

Boone County

930 W. Locust St.
Belvidere 61008-4299
(815) 544-3710
(815) 544-4606 fax

Brown County

P.O. Box 209
Mt. Sterling 62353
(217) 773-3013
(217) 773-2614 fax

Bureau County

Becker Prof. Suites
850 Thompson St.
Princeton 61356
(815) 875-2878
(815) 875-2870 fax

Calhoun County

818 S. Park St.
Hardin 62047
(618) 576-2293
(618) 576-8013 fax

Carroll County

807D S. Clay St.
Mt. Carroll 61053
(815) 244-9444
(815) 244-3836 fax

Cass County

651 S. Job
Virginia 62691
(217) 452-3211
(217) 452-7260 fax

Champaign County

801 N. Country Fair Dr.,
Suite D
Champaign 61821
(217) 333-7672
(217) 333-7683 fax

Christian County

1120 N. Webster St.
Taylorville 62568
(217) 287-7246
(217) 287-7248 fax

Clark County

15493 N. State Hwy #1
Marshall 62441
(217) 826-5422
(217) 826-8631 fax

Clay County

235 Chestnut St.
Louisville 62858
(618) 665-3328
(618) 665-4985 fax

Clinton County

1163 N. Fourth St.
Breese 62230
(618) 526-4551
(618) 526-4597 fax

Coles County

Northwest Business Ctr
707 Windsor Rd., Suite A
Charleston 61920
(217) 345-7034
(217) 348-7940 fax

Cook/Chicago North

2840 N. Lincoln Ave.
Chicago 60657
(773) 755-2223
(773) 755-7776 fax

Cook/Chicago South

8751 S. Greenwood,
Suites 112-122
Chicago 60619
(773) 768-7799
(773) 768-4818 fax

Cook/North Suburban

Lake Center Corp. Park
1699 Wall St., Ste. 500
Mt. Prospect 60056
(847) 437-6449
(847) 437-7583 fax

Cook/South Suburban

5527 Miller Circle Dr.,
Suite A
Matteson 60443
(708) 720-7500
(708) 720-7509 fax

Crawford County

301 S. Cross St.,
Room 290
Commercium Bldg.,
Robinson 62454
(618) 546-1549
(618) 544-3222 fax

Cumberland County

130 Courthouse Square
Toledo 62468
(217) 849-3931
(217) 849-2411 fax

DeKalb County

1350 W. Prairie Dr.
Sycamore 60178-3166
(815) 758-8194
(815) 758-8199 fax

DeWitt County

Illinois Rt. 51 North
P.O. Box 347
Clinton 61727
(217) 935-5764
(217) 935-8932 fax

Douglas County

122 S. Walnut St.
Arthur 61911
(217) 543-3755
(217) 543-3757 fax

DuPage County

310 S. County Farm Rd.,
Suite B
Wheaton 60187
(630) 653-4114
(630) 653-4159 fax

Edgar County

210 W. Washington St.
Paris 61944
(217) 465-8585
(217) 463-1192 fax

Edwards County

350 N. Seventh St.
Albion 62806
(618) 445-2934
(618) 445-3746 fax

Effingham County

1209 Wenthe Dr.
Effingham 62401
(217) 347-7773
(217) 347-7775 fax

Fayette County

118 N. Sixth St.
Vandalia 62471
(618) 283-2753
(618) 283-4932 fax

(continued)

Ford County
912 W. Seminary Ave.
Onarga 60955-0163
(815) 268-4051
(815) 268-4058 fax

Franklin County
1212 Rt. 14W.
Benton 62812
(618) 439-3178
(618) 439-2953 fax

Fulton County
15411 N. IL 100 Highway,
Suite C
Lewistown 61542
(309) 547-3711
(309) 547-3713 fax

Gallatin County
450 N. Lincoln Blvd. E.
Shawneetown 62984
(618) 269-3049
(618) 269-3107 fax

Greene County
Illinois Rt. 267 North
R.R. 3, Box 129C
Carrollton 62016
(217) 942-6996
(217) 942-3827 fax

**Great Lakes Naval
Training Center**
Family Services Center
2601A Paul Jones St.
Great Lakes 60088
(847) 688-3603

Grundy County
1802 N. Division St.,
Suite 604
Morris 60450
(815) 942-2725
(815) 942-9519 fax

Hamilton County
100 S. Jackson
McLeansboro 62859
(618) 643-3416
(618) 643-3206 fax

Hancock County
550 N. Madison St.
Carthage 62321
(217) 357-2150
(217) 357-3598 fax

Hardin County
Walnut St., Apt. 13
Elizabethtown 62931
(618) 287-8673
(618) 287-7042 fax

Henderson County
410 E. Main
Stronghurst 61480
(309) 924-1163
(309) 924-1164 fax

Henry County
Blackhawk East College,
Bldg 4
26234 N. 100 Ave.
Galva 61434
(309) 853-1533
(309) 853-1634 fax

Iroquois County
912 W. Seminary Ave.
Onarga 60955-0163
(815) 268-4051
(815) 268-4058 fax

Jackson County
402 Ava Rd.
Murphysboro 62966
(618) 687-1727
(618) 687-1612 fax

Jasper County
1401 Clayton Ave.
Newton 62448
(618) 783-2521
(618) 783-2232

Jefferson County
4618 Broadway
Mt. Vernon 62864
(618) 242-0780
(618) 242-0781 fax

Jersey County
200 N Lafayette, Ste. 6
Jerseyville 62052
(618) 498-2913
(618) 498-5913 fax

JoDaviess County
204 Vine St.
Elizabeth 61028
(815) 858-2273
(815) 858-2274 fax

Johnson County
208 E. Main St.
Vienna 62995
(618) 658-5321
(618) 658-2028 fax

Kane County
535 S. Randall Rd.
St. Charles 60174-1591
(630) 584-6166
(630) 584-4610 fax

Kankakee County
1650 Commerce Dr.
Bourbonnais 60914
(815) 933-8337
(815) 933-8532 fax

Kendall County
7775B Illinois Rt. 47
Yorkville 60560-9619
(630) 553-5823
(630) 553-5871 fax

Knox County
180 S. Soangetaha Rd.,
Suite 108
Galesburg 61401-5595
(309) 342-5108
(309) 342-1768 fax

Lake County
100 S. U.S. Highway 45
Grayslake 60030
(847) 223-8627
(847) 223-9288 fax

LaSalle County
1689 N 31st Rd, Ste. 2
Ottawa 61350
(815) 433-0707
(815) 433-5454 fax

Lawrence County
600 Cherry Lane
Lawrenceville 62439
(618) 943-5018
(618) 943-4968 fax

Lee County
280 W. Wasson Rd.
Amboy 61310
(815) 857-3525
(815) 857-3527 fax

Livingston County
1412 S. Locust St.
Pontiac 61764
(815) 842-1776
(815) 842-6547 fax

Logan County
980 N. Postville Dr.
Lincoln 62656
(217) 732-8289
(217) 735-5837 fax

Macon County
2535 Millikin Parkway
Decatur 62526
(217) 877-6042
(217) 877-4564 fax

Macoupin County
210 N. Broad St.
Carlinville 62626
(217) 854-9604
(217) 854-7804 fax

Madison County
900 Hillsboro Ave.
Edwardsville 62025
(618) 692-7050
(618) 655-9951 fax

Marion County
1404 E. Main St.
Illinois Rt. 50 East
Salem 62881
(618) 548-1446
(618) 548-9891 fax

Marshall County
327 Edward St.
Henry 61537
(309) 364-2356
(309) 364-2804 fax

Mason County
133 S. High St., Box 170
Havana 62644
(309) 543-3308
(309) 543-6239 fax

Massac County
1438 W. 10th St.
Metropolis 62960
(618) 524-2270
(618) 524-3948 fax

McDonough County
3022 W. Jackson St.
Macomb 61455
(309) 837-3939
(309) 833-3019 fax

McHenry County
1102 McConnell Road
Woodstock 60098
(815) 338-3737
(815) 338-4755 fax

McLean County
402 N. Hershey Rd.
Bloomington 61704
(309) 663-8306
(309) 663-8270 fax

Menard County
420 S. Seventh St.
Petersburg 62675
(217) 632-7491
(217) 632-2425 fax

Mercer County
702 S.E. Third St.
Aledo 61231
(309) 582-5106
(309) 582-7338 fax

Monroe County
901 Illinois Ave.
Waterloo 62298
(618) 939-3434
(618) 939-7708 fax

Montgomery County
#1 Industrial Park Dr.
Hillsboro 62049
(217) 532-3941
(217) 532-3944 fax

Morgan County
104 N. Westgate Ave.
Jacksonville 62650
(217) 243-7424
(217) 243-1544 fax

Moultrie County
122 S. Walnut St.
Arthur 61911
(217) 543-3755
(217) 543-3757 fax

Ogle County
421 W. Pines Rd., Suite 10
Oregon 61061
(815) 732-2191
(815) 732-4007 fax

Peoria County
4810 N. Sheridan
Peoria 61614
(309) 685-3140
(309) 685-3397 fax

Perry County
3764 State Rt. 13/127
Room 110
Pinckneyville 62274
(618) 357-2126
(618) 357-3934 fax

Piatt County
210 S. Market St.
Monticello 61856
(217) 762-2191
(217) 762-2703 fax

Pike County
1301 E. Washington St.
Pittsfield 62363
(217) 285-5543
(217) 285-5735 fax

Pope County
Clara and Lewis St., Apt. 1
Golconda 62938
(618) 683-8555
(618) 683-4025 fax

Pulaski County
502 Oakley Lane
Mounds 62964
(618) 745-6310
(618) 745-6806 fax

Putnam County
327 Edward St.
Henry 61537
(309) 364-2356
(309) 364-2804 fax

Randolph County
313 W. Belmont St.
Sparta 62286
(618) 443-4364
(618) 443-1922 fax

Richland County
306 S. Fair St., Box 130
Olney 62450
(618) 395-2191
(618) 392-4906 fax

Rock Island County
4550 Kennedy Dr., Ste. 3
East Moline, IL 61244
(309) 796-0512
(309) 796-0673 fax

Saline County
34 Veterans Drive, Ste D
Harrisburg 62946
(618) 252-8391
(618) 253-3006 fax

Sangamon County
Illinois State Fairgrounds,
Bdg. 30
Springfield 62791
(217) 782-4617
(217) 524-6662 fax

Schuyler County
710 Maple Ave.
Rushville 62681
(217) 322-3381
(217) 322-3382 fax

Scott County
401 N. Walnut St.
Winchester 62694
(217) 742-9572
(217) 742-3582 fax

Shelby County
1125 W. N. Second St.
Shelbyville 62565
(217) 774-9546
(217) 774-9549 fax

St. Clair County
1 S. Third St.
Belleville 62222-0405
(618) 236-4172
(618) 236-9416 fax

Stark County
Blackhawk East College,
Building 4
26234 N. 100 Ave.
Galva 61434
(309) 853-1533
(309) 853-1634 fax

Stephenson County
Highland Community
College, Bldg R
2998 W. Pearl City Rd.
Freeport 61032
(815) 235-4125
(815) 232-9006 fax

(continued)

Tazewell County
1505 Valle Vista
Pekin 61554
(309) 347-6614
(309) 347-5472 fax

Union County
125 W. Davie Street
Anna 62906
(618) 833-6363
(618) 833-6304 fax

Vermilion County
25 E. Liberty Lane,
Suite A
Danville 61832
(217) 442-8615
(217) 442-8628 fax

Wabash County
15039 Four-H Ctr Lane
Mt. Carmel 62863
(618) 262-5725
(618) 263-3370 fax

Warren County
1000 N. Main St.
Monmouth 61462
(309) 734-5161
(309) 734-5532 fax

Washington County
9623 Wall St.
Nashville 62263
(618) 327-8881
(618) 327-8882 fax

Wayne County
2B Frontier Dr.
Fairfield 62837
(618) 842-3702
(618) 842-4725 fax

White County
1715 College Ave.
Carmi 62821
(618) 382-2662
(618) 382-2276 fax

Whiteside County
100 E. Knox St.
Morrison 61270
(815) 772-4075
(815) 772-4077 fax

Will County
100 Manhattan Rd.
Joliet 60433
(815) 727-9296
(815) 727-9364 fax

Williamson County
1306 N. Atchison Ave.,
Suite A
Marion 62959
(618) 993-3304
(618) 997-1542 fax

Winnebago County
4311 W. State St.
Rockford 61102-1339
(815) 986-4357
(815) 986-4329 fax

Woodford County
117 W. Center St.
Eureka 61530
(309) 467-3789
(309) 467-6034 fax

Sample Parent Survey of Child Care Needs

We are trying to assess the need for additional child care in our community. Please help us by completing this brief survey. Please do not write your name on this survey so that your answers can remain confidential.

1. How many children do you have in your family?

- 1
- 2
- 3
- More than 3

2. Please indicate the ages of your child(ren). Check all that apply.

- 6-11 months 9-10 years
- 1-2 years 11-12 years
- 3-4 years 13-14 years
- 5-6 years 15 years & up
- 7-8 years

3. What child care arrangements, if any, have you made for your child(ren) right now? Check all that apply.

- none, not needed at this time (Skip to #9)
- care at center-based care program
- care at family home child care provider
- in the care of a relative or neighbor
- at a school-age care program
- at home alone occasionally
- at home alone on a regular basis
- other (please explain) _____

If you currently use child care, please continue. If not, skip to #9.

4. Does your child have special needs?

yes _____ no _____ (Skip to #6)

5. Are these being accommodated?

yes _____ no _____

6. When would you most likely need child care care? Please indicate days, hours, a.m./p.m.

7. If applicable, how much are you paying for care per child now? Check all that apply

- less than \$60/week
- \$60-\$70/week
- \$71-\$80/week
- \$81-90/week
- \$91-\$100/week
- \$100-\$110/week
- \$111-\$120/week
- \$121-\$130/week
- more than \$130/week

8. If a new child care program was offered in our community, would you consider enrolling your child?

yes _____ no _____

9. Do you anticipate needing infant or toddler care in:

- 1 year 4 years
- 2 years 5 years
- 3 years

Comments

Additional Technical Assistance

Accrediting

Contact the National Academy of Early Childhood Programs, a division of the National Association for the Education of Young Children (NAEYC). See <http://www.naeyc.org> or write to NAEYC at 1509 16th Street, N.W.; Washington, DC 20036-1426, or call (800) 424-2460 between 9 a.m. and 6 p.m. EST. Dial extension 3 for accreditation information.

Business Start-Up

“List of Business Profiles and Requirements,” Illinois Department of Commerce and Economic Opportunity, at <http://www.commerce.state.il.us> on the Internet, or call (800) 252-2923.

How to Start a Quality Child Care Business, U.S. Small Business Administration can be ordered at <http://www.sba.gov> on the Internet. If you do not have Internet access, you may be able to have your regional U.S. SBA office download it for you, (312) 353-4528 Northern Illinois, (217) 492-4416 Central and Southern Illinois.

Starting a Business in Illinois Handbook, Illinois Department of Commerce and Economic Opportunity – First Stop Business Information Center of Illinois, call (800) 252-2923.

Child Care Need, Data for Projecting Long-Term

For the most recent estimates of population for your county, contact the U.S. Bureau of the Census, (301) 457-2422, or see <http://quickfacts.census.gov/qfd/states/17000.html> online.

For assistance with projecting child care needs in your community, contact the Illinois Department of Public Health’s Illinois Center for Health Statistics (217) 785-1064.

Certified Public Accountants (CPAs)

Your area Child Care Resource and Referral agency (see page 25) may have a listing of CPAs in your area who are familiar with child care.

Also check the listing compiled by the Redleaf National Institute, at 10 Yorkton Ct.; St. Paul, MN 55117-1065, (800) 423-8309 or at <http://www.redleafinstitute.org> on the Internet.

Child and Adult Care Food Program (CACFP)

For information about partial reimbursement for food costs through the United States Department of Agriculture’s Child and Adult Care Food Program (CACFP), see the Illinois State Board of Education website at <http://www.isbe.net/nutrition/> or call toll-free (866) 262-6663.

Child Care Provider Information and Resources

Child Care Information Exchange, a bimonthly journal for child care professionals published by Exchange Press, Inc., PO. Box 3249, Redmond, WA 98073-3249, (800) 221-2864.

The National Association for the Education of Young Children, 1509 16th Street, N.W.; Washington, DC 20036-1426, produces several provider resources, contact NAEYC at <http://www.naeyc.org/> on the Internet, or by calling (800) 424-2460.

The National Child Care Information Center offers several resources at <http://www.nccic.org> online.

The National Child Care Association offers resources, professional development opportunities, and has its own buying club. Contact NCCA at 1016 Rosser St.; Conyers, GA 30012. Alternatively, call (800) 543-7161 or see <http://www.nccanet.org/> to find your state organization.

Contracts for Child Care

Your area Child Care Resource and Referral agency (see page 25) may have contracts on file for you to reference.

You also may want to contact the Redleaf National Institute, 10 Yorkton Ct.; St. Paul, MN 55117-1065, (800) 423-8309 or at <http://www.redleafinstitute.org> on the Internet.

Educational Programming

Your area Child Care Resource and Referral agency (see page 25) has listings of firms offering educational materials.

The National Association for the Education of Young Children, 1509 16th Street, N.W.; Washington, DC 20036-1426, produces several teaching publications and articles which are available at <http://www.naeyc.org/> on the Internet, or by calling (800) 424-2460.

Equipment and Toy Safety

The Consumer Product Safety Commission provides product safety information, takes reports of unsafe products via its Consumer Hotline, (800) 638-2772, or at <http://cpsc.gov/> on the Internet.

You may also want to consult the Illinois Department of Public Health's Children's Product Safety resources at <http://www.idph.state.il.us/> on the Internet. Use the search feature to find an alphabetical index of topics and click the Child Safety link.

Food Costs, Estimating

The Redleaf National Institute, a division of Resources for Child Caring, publishes resources for estimating child care program food costs. Contact the Institute at 10 Yorkton Ct.; St. Paul, MN 55117-1065, (800) 423-8309 or at <http://www.redleafinstitute.org> on the Internet.

Fundraising

Keys to Success in Raising Funds - An Exchange Classic, published by Child Care Information Exchange; PO. Box 2890, Redmond, WA 98073-2890, (800) 221-2864, or <http://www.ccie.com> on the Internet.

Raising Money and Having Fun (Sort Of): A "How To" Book for Small Non-Profit Groups by Charlene Horton. Published in Cleveland, Ohio by the May Dugan Center, 1991.

Insurance

Your area Child Care Resource and Referral agency (see page 25) may have names of companies selling insurance that specifically covers child care programs.

Liability Insurance for the Child Care Center, (#NCR434) published by the University of Missouri-Columbia is available for \$1. To order a copy, call (800) 292-0969. Provides useful information regarding insurance selection, though agency contact information is for Missouri.

Legal Counseling

Free legal counseling services are available to child care providers through The Child Care Law Center by calling (415) 495-5498 from 10 a.m. and 1 p.m. CST, Monday through Friday.

Loans, Loan Guarantees, Grants, Provider Scholarships

USDA Rural Development (see page 30) provides direct and indirect financing for some projects.

The Illinois Treasurer's Child Care Initiative Program provides low-interest funds, especially for projects serving families with low incomes. See page 50 for details.

(continued)

Loans, Loan Guarantees, Grants, Provider Scholarships (cont'd)

The Illinois Facilities Fund provides nonprofit child care programs with low-interest loans, as well as facilities planning and development counseling. See page 49 for details.

Your area SBDC (see page 28) and Child Care Resource and Referral (CCR&R) agency (see page 25) also may be aware of programs.

T.E.A.C.H. in Illinois provides partial funding for provider's college scholarships, travel, and release time in exchange for their committing to remaining at their jobs for one year following funding. For more information, call (800) 863-0499, or contact your area CCR&R agency (see page 25).

Nonprofit Status

"Frequently Asked Questions Regarding Non Profit Status," (*Child Care Information*) Exchange, Sept./October 1991 pp. 28-31.

Sick-Child Care

For assistance in developing care for sick children in non-hospital facilities in rural areas, contact Illinois Department of Public Health Center for Rural Health at (217) 782-1624.

Tax & Record Keeping Resources

Internal Revenue Service Publications can be ordered free of charge from the IRS' Central Area Forms Distribution Center, P.O. Box 8903; Bloomington, IL 61702-8903. Some of the titles that apply to child care programs include:

- #334 *Tax Guide for Small Business*
- #463 *Travel, Entertainment, Gift & Car Expenses*
- #503 *Child and Dependent Care Expenses*
- #505 *Tax Withholding & Estimated Taxes*
- #529 *Miscellaneous Deductions*
- #535 *Business Expenses* (also covers operating losses)
- #544 *Sales & Other Dispositions of Assets* (covers tax implications of selling, donating, etc.)
- #583 *Starting a Business and Keeping Records*
- #910 *IRS Guide to Free Tax Services* (a guide to IRS info., assistance, and publications)
- #946 *How to Depreciate Property*

IRS *Tele-Tax* Tapes can be referenced 24 hours a day, 7 days a week from the number published in your local phone directory. If there is no local listing, you may call (800) 829-4477 in Illinois. For the directory of topics, listen to topic #123 and have paper and pencil handy.

Many of the more common tax forms are available banks, libraries, and post offices. You may also order them by phone at (800) 829-3676.

Training & Professional Development

Voluntary training is available through your area Child Care Resource & Referral agency (see page 25).

Professional development opportunities also are available through The National Child Care Association at 1016 Rosser St.; Conyers, GA 30012. Alternatively, call (800) 543-7161 or see <http://www.nccanet.org/> on the Internet to find your state organization.

The National Association for the Education of Young Children also offers professional development opportunities. See <http://www.naeyc.org> or write to NAEYC at 1509 16th Street, N.W.; Washington, DC 20036-1426, or call (800) 424-2460 between 9 a.m. and 6 p.m. EST.

Unemployment Compensation

“Frequently Asked Questions Regarding Unemployment Compensation (part 1),” (*Child Care Information) Exchange*, Nov./Dec. 1991 pp. 27-29.

“Frequently Asked Questions Regarding Unemployment Compensation (part 2),” (*Child Care Information) Exchange*, Jan. 1992, pp. 34-37.

Toy Safety

See *Equipment and Toy Safety*

Illinois Department of Children & Family Services Licensing

The Illinois Department of Children and Family Services (IDCFS) is responsible for setting standards and licensing day care centers, homes, group homes, and day care agencies in Illinois. IDCFS day care licensing representatives can assist you with any questions you may have about state licensing standards and their impacts on the design and operation of your proposed child care program.

<http://www.state.il.us/dcfs/>

State Office:

IDCFS Central Office of Licensing
 406 E. Monroe, Station 60
 Springfield, IL 62701-2688
 (217) 785-2688

Regional Offices:

- (1) **IDCFS - Cook**
 1921 S. Indiana, 9th Floor
 Chicago, IL 60616
 (312) 328-2464
- (2) **IDCFS - Glen Ellyn**
 800 W. Roosevelt Rd.,
 Bldg. D, Suite 10
 Glen Ellyn, IL 60137
 (630) 790-6800
- (3) **IDCFS - Round Lake Beach**
 328 West Rollins Road
 Round Lake Beach, IL 60073
 (847) 546-0772
- (4) **IDCFS - Woodstock**
 113 Newell Street
 Woodstock, IL 60098
 (815) 338-1068
- (5) **IDCFS - Elgin**
 595 State Street
 Elgin, IL 60123-7661
 (847) 888-7620
- (6) **IDCFS - Aurora**
 841 North Lake Street
 Aurora, IL 60506-3152
 (630) 844-8400



- (7) **IDCFS - Joliet**
 1619 West Jefferson
 Joliet, IL 60435
 (815) 730-4000
- (8) **IDCFS - Kankakee**
 505 South Schuyler
 Kankakee, IL 60901
 (815) 939-8140
- (9) **IDCFS - DeKalb**
 760 N. Peace Road
 P.O. Box 425
 DeKalb, IL 60015
 (815) 787-5300

- (10) **IDCFS - Rockford**
 107 N. 3rd Street
 Rockford, IL 61107
 (815) 967-7640
- (11) **IDCFS - Rock Island**
 500 42nd Street, Suite 5
 Rock Island, IL 61201
 (309) 794-3500
- (12) **IDCFS - Peoria**
 5415 N. University Avenue
 Peoria, IL 61614
 (309) 693-5400

(13) IDCFS - Bloomington
401 Dinsmore Street
Bloomington, IL 61701
(309) 828-0022

(14) IDCFS - Savoy
1806 Woodfield
Savoy, IL 61874
(217) 278-5300

(15) IDCFS - Danville
401 N. Franklin St.
Danville, IL 61832
(217) 443-3200

(16) IDCFS - Decatur
2900 N. Oakland Avenue
Decatur, IL 62526
(217) 875-6750

(17) IDCFS - Springfield
521 S. 11th Street
Springfield, IL 62703-1304
(217) 782-4000

(18) IDCFS - Jacksonville
46 N. Central Park Plaza
Jacksonville, IL. 62650
(217) 479-4800

(19) IDCFS - Quincy
107 N. Third St.
Quincy, IL 62301
(217) 221-2525

(20) IDCFS - Fairview Heights
10251 Lincoln Trail, Suite 3
Fairview Heights, IL 62208
(618) 394-2100

(21) IDCFS - Belleville
12 N. 64th Street, Suite 1
Belleville, IL 62223
(618) 394-2150

(22) IDCFS - Salem
219 East Schwartz
Salem, IL 62881-2937
(618) 548-7300

(23) IDCFS - Marion
107 Airway Drive
Marion, IL 62959
(618) 993-8639

Sample Annual Budget

For Year: _____

INCOME

Tuition \$ _____ (___%)
 Registration Fees \$ _____ (___%)
 Fundraising \$ _____ (___%)
 Other (e.g. grants) \$ _____ (___%)

TOTAL INCOME

\$ _____

EXPENSES

Personnel \$ _____ (___%)
 Salaries \$ _____
 Wages* \$ _____
 Fringe Benefits \$ _____
 FICA \$ _____
 Workers Comp. \$ _____
 Unemployment Ins. \$ _____
 Transportation \$ _____ (___%)
 Lease/Payment \$ _____
 Gas \$ _____
 Maintenance \$ _____
 Insurance \$ _____
 Field Trips \$ _____
 Staff Travel \$ _____
 Occupancy Costs \$ _____ (___%)
 Rent/Mortgage \$ _____
 Property Taxes \$ _____
 Maintenance \$ _____
 Renovation/Repairs \$ _____
 Water \$ _____
 Gas/Electric \$ _____
 Telephone \$ _____
 Misc. \$ _____
 Insurance \$ _____ (___%)
 Equipment \$ _____ (___%)
 Office \$ _____
 Program \$ _____
 Kitchen \$ _____
 Cleaning \$ _____
 Supplies \$ _____ (___%)
 Office \$ _____
 Program \$ _____
 Kitchen \$ _____
 Cleaning \$ _____
 Food \$ _____ (___%)
 Staff Training \$ _____ (___%)
 Legal Fees \$ _____ (___%)
 Accounting Fees \$ _____ (___%)
 Advertising and Promotion \$ _____ (___%)
 Printing/Photocopies \$ _____ (___%)
 Postage \$ _____ (___%)
 Consultants \$ _____ (___%)
 Repayment of Start Up Loan \$ _____ (___%)
 Fed./State Tax on Income (if appl.) \$ _____ (___%)
 Bad Debt (uncollectibles) \$ _____ (___%)
 Misc. \$ _____ (___%)

TOTAL EXPENSES

\$ _____

BALANCE (Income - Expenses)

\$ _____

Cost Worksheet - Personnel Expenses

	Pre-Opening				First Years of Operation				Full Enrollment			
	Hourly Rate	Hours/Week	Weeks Empld	Cost	Hourly Rate	Hours/Week	Weeks Empld	Ann'l Cost	Hourly Rate	Hours/Week	Weeks Empld	Ann'l Cost
Director												
Asst. Director												
Teacher												
Teacher												
Teacher												
Assistant												
Assistant												
Assistant												
Assistant												
Cook												
Custodial												
Substitute												
Substitute												
Substitute												
			Sub-Total				Sub-Total				Sub-Total	
Fringe Benefits (includes insurance)												
FICA												
Worker's Comp.												
Unemployment Ins.												
Other												
			Sub-Total				Sub-Total				Sub-Total	
			Total				Total				Total	

Cost Worksheet - Non Personnel Expenses

Non-Personnel Costs		Pre-Opening	First Years of Operation	Full Enrollment
Occupancy Facilities:	Rent/Mortgage			
	Property Taxes			
	Maintenance/Repairs			
	Renovation			
	Misc.			
Occupancy Utilities:	Water			
	Gas/Electric			
	Telephone			
	Misc.			
Insurance:				
Equipment:	Office			
	Program			
	Kitchen			
	Cleaning			
Supplies:	Office			
	Program			
	Kitchen			
	Cleaning			
Food:				
Staff Training:				
Transportation:	Lease/Payment			
	Gas			
	Maintenance			
	Insurance			
	Staff Travel			
	Field Trips			
Other:	Legal Fees			
	Accounting Fees			
	Advertising/Promotion			
	Printing/Photocopies			
	Postage			
	Consultants			
	Repay. of Start-Up Loan			
	Fed./St. Income Tax*			
	Bad Debt (uncollectibles)			
	Misc.			

* If applicable

Sample Staffing Worksheets*

Group Name:	AM													PM		
Infants	Number of Children Enrolled Each Hour															
	6:00	7:00	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00		
	/2	4/5	6	8	8	8	8	8	8	8	6/5	4	4/2			
Total Number of Children in Group:	Hours of Each Staff Member															
8																
	Age of Children in Group: 6 wks - 14 mos															
Max. Group Size:	AM													IDCFS Min. Staff/ChildRatio for Group: 1/4		PM
12	Number of Teachers Present Each Hour															
		1	2	2	2	3	2	2	2/3	2	2	2	2/1	1		

Group Name:	AM													PM		
Older Toddlers	Number of Children Enrolled Each Hour															
	6:00	7:00	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00		
	/2	4/7	12	12	12	12	12	12	12	12	10/8	8/6	3			
Total Number of Children in Group:	Hours of Each Staff Member															
12																
	Age of Children in Group: 15- 23 mos.															
Max. Group Size:	AM													IDCFS Min. Staff/ChildRatio for Group: 1/5		PM
15	Number of Teachers Present Each Hour															
		1	2	2	2	2	2	2	2/3	2	2	2	2/1	1		

Group Name:	AM													PM		
PreSchoolers	Number of Children Enrolled Each Hour															
	6:00	7:00	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00		
	/4	7/14	18	18	18	18	18	18	18	18	16/15	15	14/7			
Total Number of Children in Group:	Hours of Each Staff Member															
18																
	Age of Children in Group: 3 - 4 years															
Max. Group Size:	AM													IDCFS Min. Staff/ChildRatio for Group: 1/10		PM
20	Number of Teachers Present Each Hour															
		1	2	2	2	3	2	2	2/3	2	2	2	2/1			

Group Name:	AM													PM		
School-Age	Number of Children Enrolled Each Hour															
	6:00	7:00	8:00	9:00	10:00	11:00	12:00	1:00	2:00	3:00	4:00	5:00	6:00	7:00		
	/5	8	0	0	0	7	7	7/15	20/26	26	26/20	20/10				
Total Number of Children in Group:	Hours of Each Staff Member															
26																
	Age of Children in Group: 6 - 12 years															
Max. Group Size:	AM													IDCFS Min. Staff/ChildRatio for Group: 1/20		PM
30	Number of Teachers Present Each Hour															
		/1	1	0	0	0	1	2	2	2	2	2	2/1			

*Program must meet minimum IDCFS child/staff ratio standards. Higher numbers of staff per child increase program quality.

Design Considerations for Child Care Centers*

Infant Care Area

- Locate close or adjacent to kitchen
- Locate close to front entrance
- Sink/changing counter - large sink with sprayer
- Interior windows
- Zoned lighting (to darken sleeping area)
- Adult toilet
- Rocking chairs
- Microwave
- Refrigerator

Toddler Area

- Low counter with child sink (20") for toddlers under 3
- Sink/changing counter - large sink with sprayer
- Child toilet
- Closet storage
- Cot Storage
- Loft/play area w/ underneath storage (age 3)
- Low sink (24") and fountain (age 3)

Preschool Area

- In-room sink (24") and fountain
- Closet storage
- Cot Storage
- Loft/play area with storage underneath

School-Age Area

- Quiet area w/ tables and chairs for doing homework and other activities
- In-room sink and fountain
- Computer station
- Closet storage
- Extra phone jacks for computers

Multi-Purpose Area

- Reception area w/ sign-in/sign-out station
- Closet storage
- Low drinking fountain
- Noise Absorption

Office Area

- Conference table
- Space for sick cot
- Photocopier space
- Window to program area
- Closet storage

Kitchen

- Triple sink
- Commercial dishwasher (vented)
- Pantry storage
- Freezer storage
- Double ovens
- Center island
- Desk space
- Window for outside light & ventilation

Staff Area

- Tables and chairs for working, eating, breaks
- Storage for professional journals, books
- Storage for shared classroom resources
- Bulletin board
- Microwave
- Refrigerator

Utility Area

- Washer/dryer
- Closet for cleaning equipment
- Janitor floor sink

* See IDCFS Licensing Standards for required design elements.

Overall

- Toilet ratios
- Handicap accessibility
- Telephones in all rooms
- Shower or bathtub in one restroom
- Low windows (top opening)
- Carpet/tile areas in each room
- Vestibule entry
- Eating areas (class/central)
- Trash area outside
- Quality and durable construction materials
- Casement windows
- No locks on bathroom doors
- Coat and boot storage
- Windows between rooms
- Door knobs (kids hang on levers)
- Cabinets in reception areas
- Sick-child area
- Ceiling fans
- 8½- to 9-foot ceilings
- Energy efficient windows
- Space for other family/counseling services
- Electrical outlets high on wall
- Staff parking
- Parent drop-off parking
- Handicap parking

Illinois Facilities Fund

The Illinois Facilities Fund (IFF) is a statewide, nonprofit financial institution that assists Illinois nonprofits through loans, facilities planning, and facilities development. As a private nonprofit, the IFF is able to provide financing where commercial banks cannot or will not. IFF's loans are fixed at 5% with a 15-year term and no origination or application fees. The IFF also provides consulting services and technical assistance through its Real Estate Services Department to programs which are seeking to improve their operating environment.

Examples of IFF loan projects include:

- **Bloomington Day Care Center:** A \$300,000 subordinate position IFF loan for the acquisition of two existing day care centers to provide services for children from low-income families. Total project costs are \$1,265,000. The IFF worked in partnership with Heartland Bank to finance these acquisitions. The bank is providing up to a maximum of \$700,000, plus \$100,000 in financing for equipment and fixtures in the two facilities. Financing of \$100,000 from the seller and an agency contribution of approximately 5% of project costs will cover the remaining project costs. Bloomington Day Care quickly met its goal to convert the new child care centers to 50% low-income clients and continues to enroll an increasing number of children from low- and moderate-income families.
- **PUKA Preschool:** A \$500,000 loan fixed at 5% for 15 years enabled this experienced day care provider in Carbondale to relocate from a leased basement and acquire its own new facility. PUKA was able to expand its program from 47 to 107 preschool children, including the addition of two classrooms to serve infants and toddlers.
- **Sonshine Day Care Center:** A \$750,000 loan at 5% fixed for 15 years allowed the First United Methodist Church in Jerseyville, which operates the Sonshine Day Care Center, to refinance its short-term debt, thus improving its cash flow and financial management. Sonshine provides day care services to 150 children and employment for 19 full-time and 21 part-time employees in the surrounding rural community.

IFF's Facilities Planning and Financing Workshop for Child Care Providers

This workshop covers how child care providers should approach facilities management and how to finance such projects. It provides participants with the resources and tools necessary to plan for and implement projects such as converting classrooms, constructing additions for program growth, purchasing property for the first time, or making needed facility improvements to meet licensing and code requirements. Participants learn a practical model for assessing organizational readiness, planning for project management, and determining debt capacity, as well as evaluating financing options.

Eligibility

Any Illinois nonprofit child care program serving low-income and/or special needs populations is encouraged to apply.

Application Process/Funding Cycle

Applications for loans and real estate services are accepted on an ongoing basis.

Contacts

Illinois Facilities Fund
300 West Adams, Suite 431
Chicago, IL 60606
Phone: (312) 629-0060
Fax: (312) 629-0065
E-mail: iffmail@iffund.org

Illinois Facilities Fund
730 West Vine Street, Suite 109
Springfield, IL 62703
Phone: (217) 525-7701
Fax: (217) 525-7704
E-mail: rchapman@iffund.org

Illinois State Treasurer's Day Care Initiative

The Illinois State Treasurer's Day Care Initiative, part of the targeted initiative program, encourages the construction and expansion of licensed day care facilities in Illinois by providing low-interest financing in partnership with area financial institutions.

Eligibility

Eligible applicants include new or expanding family home or center-based child care programs. Start-up programs must be in the process of becoming licensed.

Eligible projects include property acquisition, construction (new, rehabilitating/renovating, or expansion), and equipment purchases such as children's furniture, office furniture and office equipment, appliances, playground equipment, and other assets.

All applicants must receive loan approval by an Illinois financial institution (bank, credit unions, or savings and loan) in good standing with the State of Illinois.

- Current maximum interest rate 4.6%
- Maximum financing \$5,000,000
- Maximum term 5 years

Additional details are available at <http://www.state.il.us/treas/> on the Internet.

Contact

Attn: Michael Smith
Office of the Illinois State Treasurer
Day Care Initiative Program
100 West Randolph, Suite 4-100
Chicago, IL. 60601
Phone: (312) 814-8951
Fax: (312) 814-2765

Grant Proposal Writing Guidelines

Grant funds may be available for center-based child care programs. These funds are typically available only to nonprofit programs. As a rule of thumb, the larger the funding amount, the greater the competition for it.

Some grant funds can be obtained by simply filling out a form. Most require proposals. Proposals are useful for seeking grants, loans, and other outside funding. Sometimes proposals are written in response to a specific Request for Proposal (RFP) that is supported by a governmental agency or foundation.

When should you reply to an RFP?

Proposal writing is time-consuming and will require a considerable amount of human resources. Respond to an RFP only after reading it carefully to determine if the goals of the funding program fit with the mission and goals of your group or organization. If this is not the case, wait for the next opportunity.

How do you write a proposal?

Proposal writing is typically best when done as a team. Your first proposal is generally the hardest. Later proposals can be adapted from the first draft. Your area CCR&R agency (page 25) may have examples of successful grant proposals. Your area SBDC (page 28) may know of funding opportunities and be able to assist you with this process. You may also be able to learn of opportunities through networking.

Try not to be intimidated by the proposal writing process. A good proposal is simply a statement of who you are, what you believe, what you want to do, and how you plan to do it.

Certain basic information will be needed in almost any proposal. Much of this information can be prepared ahead of time, and it is a good idea to do so. When foundations and government agencies send RFPs, they often allow very little turnaround time in which to pull a proposal together and submit it.

Focus first on getting ideas down on paper. Capture main ideas with simple sentences, and whenever possible, list information in bullets. Keep language basic and easy to read. Omit any jargon. Organize your proposal well. Remember that proposal reviewers may be confronted with a small mountain of proposals to read.

These are the sections that usually make up a proposal.

- Summary/Abstract
- Statement of Problem or Need
- History of Organization
- Goal Statement
- Work Plan
- Evaluation
- Budget
- Future Funding
- Appendix

Summary/Abstract - concisely describe who you are, what you want to do, and how much money you need.

Statement of Problem or Need - explain and document existing problems or needs. Local data, survey results, or focus group summaries can be used as supportive documentation.

History of Organization - provide background of your organization and expertise of staff that will help carry out your proposed project. Also include how long your organization has been in existence, how you are organized, previous experience managing grant or loan funds, and support from other organizations.

Goal Statement - state clearly what outcomes you hope to accomplish with the funds you are requesting. For example, “to increase the availability of weekend care for low-income families” or “to include children with disabilities in a full-day preschool program” or “to increase safety levels by repairing and installing appropriate playground equipment.”

Work Plan- describe in detail the major tasks involved in your proposed project. This section focuses on the who, what, when, where, and how of staffing, space, equipment needs, and other requirements. It may also include a time line for task completion.

Evaluation - describe the results you expect from your project and show how you will measure your effectiveness. Thinking about evaluation before a project starts is critical. Otherwise, as your project evolves, you may neglect to collect needed data that can document your success. After-the-fact data is difficult to gather, frequently biased, and of limited use.

Budget - provide detailed information on expected income and expenditures. A budget explanation or narrative that describes how money in each line item will be used is also usually required. For example, a line item for supplies of \$1,000 might include the following budget description: “purchases of expendable supplies, such as paper, paint, crayons, markers, toothbrushes, disposable cups, estimated at a unit cost of \$20 per child.” Many funders will request a three-year projection.

Future Funding - explain how you will seek or secure continued funding after proposal dollars have been spent. Funders want to know that the good work they are supporting will continue. This is especially true of funders that are willing to fund start-up costs but not operating costs.

Appendix - include supportive material, such as your organizational brochure; supporting data; analyses; letters of support from parents, community leaders, and organizations; and any other pertinent information allowed by the application guidelines. Some RFPs limit the number and type of attachments. Pulling these types of supporting materials together ahead of time will save you many hours of last-minute frenzy, and will allow you to spend more time fine-tuning and polishing the proposal. Last-minute “special touches” often are what makes the difference in whether a proposal gets funded.

Common Questions

Why weren't we funded?

The competition for funding dollars is tremendous. There are many organizations seeking limited dollars. Your proposal may be very good, but there may have been one that was just a bit better. If you were not funded the first time around, you may want to polish up your proposal a bit and resubmit it at a later date or to a different funding source. Ask yourself the following questions:

- Was the proposal well written and easy to understand?
- Did the proposal carefully follow the outline requested in the RFP?
- Did the proposal meet the RFP page limit requirements?
- Did the proposal clearly respond to information requested for each section?
- Was financial and budget information well prepared and within the limits of the proposed funding?
- Was the proposal submitted on time?

If possible, you may want to contact a potential funder to see if you can get feedback on an unfunded proposal.

How are proposals reviewed and scored?

To further understand why your organization may not have been funded, it also helps to have a good understanding of the review process. Generally, most RFPs from foundations or government agencies ask for the same basic information. However, they may ask for it in a specific order or may ask you to follow a specific application process. Most proposals generally are scored by sections. The scores for each section are totaled to create a base score. Reviewers also may have the discretion to give an overall quality score or bonus points for certain categories.

After each proposal is scored, it is then ranked with other proposals that have been through the same scoring process. The winning proposals are selected from the highest ranking scores.

Because donors want to be fair, the review process usually is rigidly controlled. Therefore, it is extremely important to present information in the format requested. If your proposal presents information in a format other than the one requested, reviewers will not know how to score it consistently with other grant proposals. Often the funding agency or foundation staff go through proposals before the review process to see if they meet format and length requirements. Those that don't follow specified guidelines generally are not sent through the review process.

Why are Requests for Proposals so complex?

RFPs may ask repeatedly for the same information in several different sections. Some of the information requested may not even seem relevant. Grant requirements may be so specific that they do not allow you any flexibility to shape your proposal to meet your real needs; or worse, the guidelines may be so broad that it is hard to tell what types of programs will be funded. Why?

Sometimes funding agencies are bound by laws and regulations that require them to ask for specific information even though it may seem to have little to do with funding your program. You also should be aware that at times reviewers may not even read the whole proposal, but rather have the responsibility of reviewing and scoring only one particular section. Thus, it is vital to include the information requested even if it seems redundant.

Press Release Guidelines

A press release is a brief summary of what you are doing written in news style. A sample press release is on page 55.

- Focus on what, where, when, why, and who. Keep in mind that what you are doing is generally more important than who you are. Because reporters get stacks of press releases, make sure yours makes the reporter's job easier by including the most important information in the first paragraph.
- Keep sentences and paragraphs short. Ideally, sentences should be no longer than 25 words. Remember to use active verbs and include quotes to add a human face to your pitch.
- Use double line spacing and type -30- at the bottom to signify the end of the release.
- Confine your information to one page, no more than one and a half pages at most.
- Double-check accuracy, especially of names, dates, times, place. Be sure you've included your organization's name, as well as contact information.
- Submit your release 3-7 days before print date for daily papers. Allow more time if you are promoting an event, working with a weekly paper, or radio or television station.
- Call the news organization to find out which reporter or editor you should target with your release. Be sure to spell the individual's name correctly.

Sample Press Release

For Immediate Release

Contact: JoAnn Smith, chair
ABC Community Child Care Committee
(123) 456-7890

Current Date

ABC Community Child Care Committee Expects No One to Show at Its Gala

Don't bother renting a tuxedo or buying a new gown. The ABC Community Child Care Committee will be sending you an invitation to not show up at its April 1st No-Show Gala. Instead, you'll be asked to spend the evening with your family and friends, and donate the money you would have spent for a night on the town to the ABC Child Care Scholarship Fund.

This is the first year for the nonevent, according to JoAnn Smith, chair of the committee. "A real gala would cost too much in terms of volunteer time and financial resources," explains Smith. "By holding a no-show gala, we can direct more money toward the scholarships and keep more of our volunteers engaged in creating and expanding the community's child care resources. Besides, who wants to wear heels and wingtips when you can don your favorite fuzzy slippers?"

Though the event is technically April 1, the committee will be accepting "RSVPs" through April 30. If, by chance, your invitation was "lost in the mail," call the ABC Child Care Committee to request a "replacement invitation."

The Child Care Scholarship Fund assists families with low-income in paying for infant child care. It is the first project of the now ten-month old committee. According to Smith, in the months ahead, the committee will be working with area employers, community leaders, and child care specialists on projects to address the community's greatest child care needs: affordable infant care and additional after-school child care.

If you would like more information about the No-Show Gala or the Child Care Scholarship Fund, or if you would like to become an ABC Child Care Committee volunteer, call (123) 456-7890.

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References

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- “Day Care for Mildly Ill Children,” (*Illinois Administrative Code 77, Chapter 1, Section 250.2720, Subchapter B*), Illinois Department of Children and Family Services.
- How to Start a Quality Child Care Business*, U.S. Small Business Administration, 1992.
- Licensing Standards for Day Care Homes (Illinois Administrative Code 406)*, Illinois Department of Children and Family Services.
- Licensing Standards for Day Care Centers (Illinois Administrative Code 407)*, Illinois Department of Children and Family Services.
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- Regional Economic Information System 1969-95*, United States Department of Commerce, Economics and Statistics Administration, Bureau of Economic Analysis, 1997, data used in *Building a Brighter Future for Rural Illinois: Goals for Stronger Communities*, Rural Partners, 1998.
- “Rural Parents Struggle to Find Baby Sitters for their Infants,” Anne M. Glenzer, *Peoria Journal Star*, Feb. 28, 2000.

Notes