Planning Guide for Starting a Child Care Center in Oklahoma

Provided by the:

Oklahoma Department of Human Services

Division of Child Care
Improving the lives of Oklahoma's children is one of my priorities as Director. Through the various initiatives implemented by the Division of Child Care, the Department of Human Services is addressing the many needs of Oklahoma children as they grow into productive citizens. One service that children must have is accessible, affordable, and high quality child care.

Based upon a model developed by the Ohio Department of Human Services and Ohio Department of Development, this planning guide will help individuals who want to start a child care program go through the process step by step. By providing a quality child care facility, you are not only providing a safe and caring place for children but are also helping parents who are facing the challenges of raising a family, seeking education, or working outside the home. You are also supporting the business community by increasing employment opportunities and the school system by preparing children to be successful learners.

Good luck as you begin your business venture. Through a well-run facility, you are contributing not only to your community and the State of Oklahoma, but to the well-being of Oklahoma's future ... our children.

Very truly yours,

________________________
Howard H. Hendrick, Director
Department of Human Services
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INTRODUCTION

Children comprise our most valuable resource as we enter into the twenty-first century. The health, education and safe care of our children during their critical learning years provides a firm foundation for their growth and development into successful, productive adults. New and challenging patterns of family life in this country have resulted in the need for quality child care programs. Currently, our Oklahoma citizens are faced with a shortage of quality facilities to care for their children.

In your decision to operate a child care center, you have chosen an exceptionally rewarding career. The satisfaction you will gain by providing a valuable service and nurturing the development of children is immeasurable. This planning guide provides an overview of the process you will undertake as you plan your child care facility.

Quality Care for Children: A Planning Guide for Starting a Child Care Center in Oklahoma is provided as one of a variety of resources for the development of quality child care services within our state. This planning guide was designed to be used in conjunction with your personal training and experience. Its contents will assist you in successfully operating your child care center.

While the contents of this publication are of merit in guiding you through the necessary steps to starting a quality child care business, strict adherence to the guidelines outlined within this publication neither express nor imply a guarantee of the financial success of a business.
SELF-ASSESSMENT FOR CHILD CARE PROVIDERS

The purpose of this self-assessment is to aid you in evaluating what skills and qualities you will need to successfully start and operate your center.

Questions Specific to Child Care Delivery

The first set of questions will help you to decide if providing child care is the type of business you should choose as your life’s work. The second set of questions will help you recognize your strengths as you begin planning and executing the opening of your business.

Answers to the questions that follow need not be “graded” to determine correctness. Instead, these questions will allow you to take a closer look at specific areas in which you would like to develop while planning the opening of your child care center. Weigh your personal skills and talents against all of the attributes cited in the following questions.

Providing Child Care

- Do you believe providing a developmentally appropriate learning environment and meeting the health, safety, and emotional needs of children are the most important considerations in a child care business?

  Yes  No

- Children require a variety of planned activities. In addition, children require teachers with specific training in early care and education, unlimited patience and listening skills. Can you select people who enjoy working with children and possess these skills?

  Yes  No

- Are you able to supervise other adults, ensuring that they will guide and discipline children effectively and appropriately?

  Yes  No

- Have you worked successfully with parents as partners in caring for children?

  Yes  No

- Have you successfully worked with the general public?

  Yes  No
• Because parents are relying on child care providers to ensure the health and safety of their children, child care is a highly regulated profession. Therefore, are you able to put forth the amount of effort and understanding necessary to provide a safe and secure environment for child care within the licensing requirements and work to achieve the highest possible standards?

  Yes  No

• Does your educational background include child development and child care management? If not, will you hire someone who has this expertise?

  Yes  No

• Are you able to independently detect a problem and find a solution?

  Yes  No

• Are you able to handle multiple regulations for operating a child care program? Not only will you be working to meet requirements for licensure, but also meeting Fire and Health Department requirements, and in some instances, city or municipal requirements for operating a child care business.

  Yes  No

**Business Ownership**

• In reviewing your application for financing, bankers and other financial officers will carefully consider personal financial status. In addition, these professionals seek a willingness on your part to risk your own assets in financing a business. Does your personal financial status enable you to demonstrate a willingness to invest your own money in financing your child care business?

  Yes  No

• Are you financially able and willing to hire professional assistance (i.e. accounting, legal and insurance professionals) to assist you in processing plans and paperwork required for your start-up?

  Yes  No
• It has been suggested that $25,000 to $500,000 will be needed for child care business start-up. Your initial investment will depend on location, whether you build or lease a building, the number of children served and the amount of any needed renovation. Do you have access to the necessary start-up funds, and can you survive for up to two years without drawing a personal salary from the business? This means that you should have the necessary funds to cover operating costs until your program is self-sufficient.

Yes  No

Most child care centers are open 10 to 12 hours per day. An owner should be prepared to commit a significant amount of time to the operation of the center, and the director must be present at least 50% of operating hours. “Staying power” is required for long hours. Are you in reasonably good health, and can you commit the time needed to foster the development of a new business without endangering your physical well being? Does your family life allow you the flexibility to work long hours?

Yes  No

• Have you assumed leadership roles in either voluntary or paid capacities?

Yes  No

• Do you have experience in hiring and managing personnel?

Yes  No

• During business start-up, many unexpected events arise that must be immediately handled without neglecting other operations. Are you good at handling surprises, juggling multiple problems and creative problem solving?

Yes  No

• Profitable child care operators rate location as a key factor in the successful opening and continued operation of child care centers. Are you in a position to invest in the professional help needed (i.e. accounting, legal, architectural, and insurance professionals) to properly select a facility and to prepare your facility for opening?

Yes  No

Evaluating Your Answers

Examine your “No” answers very carefully. A majority of “No” answers does not mean you should abandon the idea of providing child care. Examining your answers should focus your attention on areas in which you may wish to seek assistance or additional training, before starting your child care center.
Compare your personal skills and talents with all the attributes listed in the above questions. You may discover areas in which to improve before beginning the process of opening your child care center and applying for a license. It is advised that you seek professional assistance (i.e. DHS Licensing Specialists, small business centers, child care resource & referral agencies). Use the professional resources listed in the Appendix to help you in these areas.
START-UP STEPS FOR A NEW CHILD CARE CENTER\(^1\)

Professionals who can assist you in determining the type of child care center you want to open include the DHS child care licensing specialist and your regional Oklahoma Child Care Resource and Referral Association (OCCRRA) member agency. In addition, they will help you decide which of the following steps will be required of you. The process will vary with the type of center you will operate, whether you lease, purchase or build, and responsibilities for cost. When constructing or renovating a facility, always expect delays. If delays occur after you have made a commitment to families, alternate arrangements may be necessary.

Use this checklist as a guide to check steps and time frames as you proceed. Read the entire list before starting. Keep in mind that sufficient lead-time is critical in applying for licensure from the Oklahoma Department of Human Services.

\(=12\) Months Prior to Opening

Visit a cross section of quality facilities in the area. Include large and small centers: centers located in, or operated by academic institutions; hospitals; commercial chains; private entities; community agencies such as YMCA’s; and churches. Include two and three star facilities in your visits. The information you gather will help you to set goals and design your structure.

Perform needs assessment and define market demand. Determine the number of children to be served, age groupings and location of potential customers. Oklahoma Child Care Resource and Referral Association member agencies can assist you. Also check with the local United Way. Some Oklahoma communities with United Way organizations participate in Success by Six initiatives, and a child care needs assessment may have already been completed. (see Finding and Describing your Market)

Develop a business plan
Include policies and procedures, sample contracts, rate scale, projected annual budget, etc. What is your break-even point?

Select a professional support team or board with knowledge of needs within the child care industry.
These professionals may include an architect, engineer, contractor, lawyer and accountant, not employed by you.

\(^1\) See also the following section: Questions & Answers/Building Approval Process
Decide on the form of business organization.
Consult an attorney to decide on your type of organization: sole proprietorship, partnership, limited liability corporation, for-profit corporation or not-for-profit corporation. (See Business Formats)

Contact a child care licensing specialist at the Oklahoma Department of Human Services.
The Oklahoma Department of Human Services licenses all child care centers. Coordination with their staff as early as possible may provide assistance. To begin the licensing process, contact the DHS office in the county where your center will be located. The county office can give you the name and phone number for the licensing staff serving your area. (See Appendix for a listing of county offices). The first step is obtaining a copy of Licensing Requirements for Child Care Centers and becoming familiar with the information.

11 Months

Based upon your marketing plan and business needs, determine what sites are available in your proposed service area.

Evaluate the site options to be used. This evaluation will help determine existing site constraints. You may want to have an engineer examine the site to determine construction issues.

In determining sites, review the impact of zoning regulations. Verify if conditional zoning exists and get this information in writing.

If new construction is a consideration, this construction will need to be measured against costs, building needs and zoning regulations.

Assess site constraints and costs of construction, and begin to set time frames.

Obtain site control for desired locations.
This may be a temporary legal agreement that prevents the site from being leased or sold while you are spending funds to investigate the suitability of that site.

Determine estimates of financial needs throughout the process and locate funding resources.

10 Months

Begin the process of identifying needed equipment, materials and furniture; begin comparing prices, availability and financing. You must complete this process before a permit to operate is granted.
9 Months

Leasing or buying a building should be based on the ability to obtain licensing for that site. Lease/purchase agreements should be contingent upon approval by Fire and Health inspectors, zoning approval, and child care licensing.

Fire Inspection
An inspection is required to assure that the facility complies with the Life Safety Code. Local fire departments can usually perform these inspections, but the State Fire Marshal can also conduct the inspection.

Health Inspection
The county health sanitarian will inspect the facility to ensure the health and safety of the building and review food service and sanitation.

If appropriate, sign the lease or purchase the building.

Apply for either a conditional use permit or re-zoning. Adequate time must be allowed. Some variances may take a year or more to resolve, so your time line may need to be adjusted.

Negotiate the contracts for pre-development work. This may include accounting, legal, and financing services.

Get bids on work to be done. Specify 100% code compliance in all rehabilitation and construction work.

Sign a Tri-Party Agreement with your bank and general contractor.

6 Months

Order all indoor and outdoor playground equipment, materials and furniture. Your licensing specialist can provide a list of required equipment. Obtain and review the quality criteria for the Reaching for the Stars program so that you can work toward a higher Star status. Determine the licensed capacity for your building and the age groups you wish to serve. You may want to start with a lower number of children and leave room for your facility to expand. The number and ages of the children in your program will determine the type and amount of equipment, materials, and furniture needed.

Write staff policies and procedures, develop a parent manual, and create enrollment forms.


⇒4 Months

Complete your plan of operation.

Create marketing plan.

Initiate the staff hiring process. Begin recruiting staff, especially the director position, and collect applications for employment. Be mindful that staff will expect to be paid when they are hired.

⇒3 Months

File the application for license. The legal owner has to sign the application. Child Care Licensing works with child care owners and/or directors to meet licensing requirements.

Begin advertising your center.

2 Months

Select your staff before the center is licensed. Conduct staff interviews, secure all educational verification and complete reference checks. Request criminal background check from the Oklahoma State Bureau of Investigation (OSBI) for staff you intend to hire. Some centers pay for these while others ask the applicant to provide it as a condition of employment.

Develop your plan for staff pre-service training.
Training should include first aid, communicable diseases, child abuse prevention and child development, as well as orientation involving center programs and policies. A list of required orientation topics is included in licensing requirements. Your director must meet additional training qualifications.

Schedule final inspections with building, fire, and health officials if necessary.

Close on permanent financing after construction is completed.
Secure approvals from all officials.

⇒1 Month

Confirm and schedule date of pre-licensing inspection with DHS Licensing.
Pre-Opening
DHS Licensing staff may recommend a six-month permit when the facility is in compliance with DHS licensing requirements. This is a temporary authorization to operate.
If you plan on accepting children whose care is subsidized by DHS, visit the county DHS office to sign the Provider Contract. All facilities that contract for subsidy must meet the One Star Plus criteria. Contact your licensing representative for information regarding the Stars Program. Explore resources available to enhance your program and support your staff such as the local library, Oklahoma Child Care Resource and Referral Association, the Center for Early Childhood Professional Development, community colleges and technology centers.

6 Months after opening
DHS Licensing will make a minimum of three visits to evaluate your facility during the six-month permit period. More visits will be made if there is numerous, serious or repeated non-compliance with licensing requirements.

Non-expiring License
A non-expiring license is issued when DHS verifies that all requirements are met and maintained at your facility.

On-Going
DHS Licensing Specialists continue to monitor compliance with requirements at your facility. You can expect a minimum of three unannounced on-site visits per year. Once a license is granted it remains in effect unless the facility closes or the license is revoked.

QUESTIONS & ANSWERS /
BUSINESS FORMATS

Tax Status:
• Not-for-profit status will enhance your eligibility for various grants from private sector foundations. In a not-for-profit setting, any monetary benefits of operating remain within the center, as no individual, or group of individuals, may claim the earnings or surplus generated by the center.
• For-profit child care centers may have less access to grants, but nevertheless are eligible for various government grants/loans. If you choose to open a center as a private business owner, you are entitled to benefit from increased profits, or earnings from the center.
• Advice from both a lawyer and an accountant is essential in making a sound decision regarding this matter.
Legal Status: Consultation with your lawyer and accountant is essential in making a sound decision regarding your legal structure. Some elements to consider when choosing a legal structure include:

**Sole Proprietorship** - A simple structure; however, you assume personal liability for the business’ activities. You must file business and tax returns at the same time.

**Partnership** - A legal structure in which two or more individuals share profits, losses and liabilities. The partnership terms are defined in an agreement setting forth rights and responsibilities. Each partner, however, is personally liable for the debts of the business. The partnership itself pays no tax, but each individual partner must report his or her share of profits, gains, losses, deductions and credits on his or her individual tax return. Partners can be held liable individually as well as the corporation.

**Corporation** - As a legal entity, the corporate structure protects both the credit status and personal assets of the owner if the business fails or is subject to a lawsuit. Taxes may or may not be higher than a sole proprietorship structure.

**Limited Liability Company (LLC)** - Protects the individual owner from liability but not the company.

**Subchapter S Corporation** - While protecting the personal assets of the owner, this structure allows taxation of business income under the individual rate structure.

**FINDING AND DESCRIBING YOUR MARKET**

The checklist on page 6 recommends that you initially visit a number of existing child care centers in the general area to determine how successful centers operate. After visiting different types of child care centers, your next step will be to perform an analysis of statistical characteristics based on the population in your targeted area. You can then determine if the profile of the local population matches the profile of people most likely to use child care services.

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2 These materials should in no way take the place of advice from an attorney and accountant. These materials are informational only and should not be construed as legal advice.
Steps for completing this analysis include gathering statistics on:

- Number of families with children in your targeted market area
- Number of children in your geographic area that are the ages you plan to serve
- New housing starts
- Recent marriages
- Income levels
- Number of businesses
- School census data

Resources for obtaining statistics for your targeted market area include:

- City economic development or planning department
- U.S. Census records
- Local child care resource and referral agency
- School systems
- Local chambers of commerce
- Local government agencies

It will be helpful to survey potential client families regarding their needs relative to child care facilities in the area. Survey questions may include specific descriptions for the type of care according to age group, center hours and location preference. You may also ask about transportation needs, special needs and assessment of existing child care providers. In addition to mailed or personal surveys, you may choose to use a focus group format to gather this information. The regional child care resource and referral agency may be able to assist you with assessing needs. Major employers in your targeted geographic area may offer an additional source of potential parent customers by allowing their employees to be surveyed.
The following resources may be used to identify and gather statistical information regarding existing child care providers in your area:

- Oklahoma Department of Human Services
- Local child care resource and referral agency
- Yellow pages
- United Way planning office
- Inquiries of local employers

Your decision to provide infant, pre-school or after-school care will depend upon the demand in your targeted market area. Market research could indicate that there are waiting lists for children with special needs in your market area, but that infant care is either readily available, or over-supplied. In planning the type of child care your center will offer, you will need to evaluate your ability to provide child care services which best benefit your market area.
PLANNING TO REACH CUSTOMERS

After identifying potential customers, your marketing plan will describe how you plan to reach them. You can promote your services by emphasizing the benefits you offer. However, you will need to be very specific. Your potential customers will be better able to make a decision on your services if they know the following information regarding your child care center:

- Name, address and telephone number
- Staff training and education
- Type of service
- Ages of children to be served
- Contact person
- Program description
- Hours of operation
- Opening date
- Fees charged
- DHS Star rating

It is especially important to market your program effectively. Suggested methods for getting this information to your customers include:

- Child care resource and referral agency
- Quality signage
• Flyers (handouts)

• Promotional items (pens, bags, etc…)

• Brochures, business cards

• Community newspaper advertising

• Radio advertising

• Free newspaper advertising (press release)

• Public relations (speeches, events)

• Community events

• Professional events

• Local school boards

Once your operation begins, you will find referrals from other parents to be the most effective means of attracting new customers. Your initial families will most likely be responsible for your continued growth. Delivering a quality educational and developmental program in a clean and safe environment will both enhance your program's reputation for excellence and attract parents who seek quality care.
SELECTING THE LOCATION

The following sources offer information for finding a location, whether you choose to purchase, rent or to locate land upon which to construct a building:

- Classified advertising
- Local business newspapers
- Local churches and other religious institutions
- Local businesses
- Commercial real estate agencies

Evaluate buildings or potential locations for:

- Convenience to parents
- Existing zoning approval for child care
- Renovation or construction requirements
- Access to public transportation
- Location to local emergency services
- Heating and electricity costs
- Safety of the area
- Adequacy for age groups served
- Suitability of outdoor space
- Kitchen and bathroom facilities
- Price
- Expansion capability for the future
- Existing Certificate of Use and Occupancy
When negotiating a lease, consider the following:

- Plumbing system suitability
- Adequacy of garbage collection
- Convenience of child pick-up and drop-off areas
- Conflicts if building is shared with other organizations (i.e. Sunday school classes, Girl Scouts)
- Concerns regarding cleaning, storage, etc...

If you build a new facility, you may incur higher start-up costs due to the extent of construction. On the other hand, you will be able to design the building to your specification and locate it on a site that will offer easy future expansion. In some cases, existing buildings are in need of expensive renovation that may even exceed the cost of a new building.

Americans with Disabilities Act (ADA) Requirements

When selecting a location, consideration should be given to compliance with the provisions of the Americans with Disabilities Act (ADA) of 1990. Child care facilities fall under this act. All provisions are applicable if six or more persons use the facility. The law covers facility access and use, and affects three aspects of child care:

- Public
- Employees
- Uses of Customers

The ADA protects the following persons from discrimination:

- Individuals with a physical or mental impairment that substantially limits one or more major life activity.
- Individuals with a record of impairment.

The employment section of the ADA prohibits discrimination against the disabled in employment, public services and accommodations, telecommunication services or transportation. Employers must make reasonable accommodations enabling a disabled person to do his or her job. This means adapting facilities to make them accessible, modifying workplaces and restructuring jobs. For example: door width, ramp entries, lowered work benches or chairs, as well as accommodations for hearing and visual...
impairments, must all be considered in providing accessibility to both employees and customers. Accessibility to services and accommodations provided to the disabled must be comparable to those provided to others.

The ADA covers public and private child care facilities. If you sell a product or service, you must accommodate the disabled parent or child. These accommodations include accessibility to both playgrounds and play activities.

DHS pays a special needs rate in addition to the rate a child care provider receives for a typical child of the same age. Families must be income eligible and the child participates in SoonerStart, public school special education or Supplemental Security Income (SSI). Rates are based on the amount of additional care a child with a disability requires.

Planning and permit steps will vary depending on the current use of the building you choose:

- Existing use with valid Certificate of Use and Occupancy
- Existing / approved use with no Certificate of Use and Occupancy
- Alterations to an existing / approved use
- Additions to an existing / approved use
- Change of use of an existing building
- New construction

If renting, you may be able to negotiate the costs of renovation or construction with your landlord. Make sure to hire a lawyer to review all agreements before you sign them. Leases should address the nature of those costs assumed by you, and those paid by the landlord. You should make sure the term of the lease fits your long-term plans for the center. ALL LEASES SHOULD BE DESIGNED SO THAT THEY ARE CONTINGENT ON RECEIVING BUILDING, FIRE, HEALTH, ZONING AND LICENSING APPROVALS.

A leased facility may result in a lower initial investment since you only pay for the costs of getting the facility in a condition to meet building, fire and health requirements. These costs could be avoided if you can negotiate with your landlord to assume the costs of any renovation. If you are able to locate a building that has previously served as a child care facility, the amount of work needed may be minimal.
BUILDING APPROVAL PROCESS

How should I choose a design professional?

Try to identify a professional who has been successful in designing child care facilities including meeting applicable code regulations. Ask reputable sources for referrals.

I realize that hiring a “professional” is advisable, but what if I cannot afford to do so?

It is recommended that you have professionals assist you whenever possible. However, even if you cannot afford to hire professionals recommended within this planning guide, it is advised that you follow all steps outlined within the guide. The Appendix contains resources to assist you with questions.

What about renovations and alterations to a facility?

Prior to renovations, look at the renovation allowances within the lease agreement as some activities may be limited. Assistance from a design professional in this process is essential.

What steps should I take if I plan to build a new building?

This is the most complex level of planning. Development and interaction with the design professional is extensive. All plans must be submitted for approval. All necessary inspections must be made at required intervals during construction. Have the local building inspector review your plans for construction. Your managing agent (i.e. your architect, contractor or other development professional) will be critical to the management of the construction. Also, assign responsibility for submitting plans and compliance activities to your architect or general contractor.

How do I determine who has appropriate building code enforcement authority over my new facility/site?

Authority can rest with the township, municipality, or county. Contact city or county offices listed in the telephone book under City or County Government.
How long will it take for me to obtain a building permit from the appropriate building code enforcement authority?

Various authorities issue building permits, and each may have differing time constraints for approval. It is possible your request will be returned, requiring corrections or bearing conditions. In either case, additional time may be needed. You must work with your qualified professional as you proceed through both the permit and, if necessary, appeals process.

When is the best time to have the fire and health inspections completed?
Prior to signing a lease agreement. Allow time to complete renovations or improvements and obtain full approval before accepting children into care.

Who should I contact to request fire and health inspections?
The local fire department can make an inspection if they are trained on the Life Safety Code. If not, the State Fire Marshal conducts the inspection. Your licensing specialist can request that inspection for you. The health inspection is requested through the county health department.

SELECTING FURNITURE AND EQUIPMENT

Indoor and Outdoor Equipment

Plan to equip the center with adequate amounts of play equipment for both indoor and outdoor play. This equipment should meet the developmental needs of the children in your care.

Your selection of equipment should adhere to Consumer Product Safety Guidelines (www.cpsc.org) and the Oklahoma Department of Human Services Division of Child Care Licensing Requirements.

Safety and cleanliness must be top priorities in setting up your center. Avoid equipment that can pose a safety risk to children.

Set up the center in a manner that is easy for you to monitor and supervise. Providing the children with a comfortable, pleasant environment for play and learning activities is as important as safety.

Seek assistance in planning equipment and facility layout from your OKDHS child care licensing specialist or local child care resource and referral agency. Equipment and facility layout must combine convenience, accessibility and safety.
INSURANCE

It is important to consult with a professional insurance agent when choosing a carrier for general liability and accident insurance. Some agents specialize in locating policies for child care centers.

**Liability insurance may include the following:**

- Bodily injury
- Property Damage
- Medical costs
- Product liability
- Fire legal liability
- Board errors and omissions
- Vehicle liability (if transportation is provided)
- Coverage offsite (in some cases)
- Legal defense in the case of a lawsuit
- Personal injury
- Product liability
- Owners' and tenants' liability
- Professional liability
- Child abuse liability

In addition, employees, volunteers, landlord and funding sources can be insured. As the operator of a child care center, remember to ask the following questions:

- What does the policy cover?
- Are legal defense costs included in case of a civil suit?
- Is prepaid legal insurance needed?
- Are punitive damages covered in the liability policy?
- Are medical costs covered?
- Is the professional liability insurance included?
- Is the insurer a licensed carrier?
- Is the insurance company solvent?
- Are limits stated in the aggregate, and per occurrence?
- Have I evaluated all of my risks?
PLANNING A QUALITY PROGRAM

Your program is the most important reason for your continued success as a child care operator. Growth in your client base will come from referrals. Referrals are the result of parental satisfaction in your center’s programming and overall operation.

*Your client contract and/or parent handbook should clearly state your center’s policies regarding the following:*

- Payment
- Illness
- Vacation
- Holidays
- Hours
- Travel
- Authorization for pick-up
- General programming

Inform parents of scheduled activities and daily/weekly meals. Clear communication between you and your parent clients will ensure their cooperation, support and good faith. These relationships will provide the foundation for your most effective marketing tool—referrals.

Your program will reflect your views regarding responsibilities for the child’s social, intellectual, emotional and physical development.

*Factors to consider in structuring your program are:*

- Program philosophy
- Curriculum
- Play activities supporting the curriculum
- Establishing an environment for learning
- Scheduled activities versus free time
- Developmental levels of the children
- Needs and personalities of the children
- Indoor and outdoor activities
- Nutritional needs
- Providing choices in play and activities
- Satisfying varying interests
- Structure and unstructured time
- Snacks and meals
- Naps
Your curriculum design should include the following developmental areas:

- Cognitive (Intellectual) Development
- Social Development
- Emotional Development
- Physical Development

You can personally develop an educational program for your center if you have the training and related background. Consultation with your OKDHS child care licensing specialist, local child care resource and referral agency, and professional associations is strongly recommended in designing your curriculum. A variety of curricula can be purchased that appropriately meets developmental ages and stages of children in care.

Suggested subject groupings to be included in your curriculum are:

- Literacy and language arts
- Numeracy and math
- Creative arts
- Motor skills
- Science
- Social and personal skills
- Social studies

REMEMBER: You are providing a service to parents who have choices. It is important to inform parents of activities in the center and to be available to answer their questions. Parents who are happy with the education and care you give their children will freely refer other parents in need of child care to your center. This will contribute to the continued success of your center.
HIRING AND TRAINING STAFF

Factors affecting your staff selection will include your mission and goals in establishing the center, as well as the regulations regarding child/staff ratios. The Needs Assessment performed earlier in the planning process affects your program and staff composition.

_Hiring your staff encompasses the following steps:_

1. Developing a staffing plan including job descriptions, an organizational chart and scheduled hours.
2. Developing an application for employment.
3. Developing the criteria for selection (training, education, experience).
4. Accessing recruiting sources (colleges, vocational schools, newspaper advertisements, referrals).
5. Taking applications
6. Interviewing
7. Checking references and arranging for background checks, through the Oklahoma State Bureau of Investigation (OSBI), as required.
8. Making your hiring decision(s).

Make use of the resources for business planning (listed in the Appendix) to help you set salaries and to comply with payroll tax requirements and other general employment-related regulations.

_An employee relations manual will be useful for the staff and center. The manual should include:_

- Job descriptions (Staff/Administration)
- Benefits policy
- Hiring and termination policy
- Vacation policy
- Salary guidelines
- Discipline and safety policy
- Holiday policy
- Sick leave policy
- Performance evaluation and review
- Grievance policy
- Training policy
- Parent handbook
Staff members will help you to complete your operating plan and implement the curriculum. Staff will be a key to successfully carrying out your mission for the child care center. Methods of minimizing staff turnover are useful, and may include both monetary benefits and ongoing training. A clearly-drawn organizational chart, which includes job descriptions, will document the day-to-day management of your center. This chart should also facilitate staff evaluations, allowing the standards and requirements for each job to be clearly understood.

**FINANCIAL PLANNING AND FUNDING**

Before your doors open and first begin caring for children, devise estimates of start-up costs and an operating budget.

*Budgets are needed to record estimates of:*

- Borrowed funds (loans)
- Your personal investment (equity or loan)
- Revenues (sales)
- Expenses (costs)
- Fee structure (per child and in total)
- Feasibility of operating the center as planned (can it work?)

A financial plan is essential. It aids you in evaluating your present financial status and in setting goals for the profitability of the center. It also provides evidence of funding sources indicating that you have researched and planned the future financial management of your center. Develop and present a sound, well-planned financial package. Financial decision makers will see that you have considered all of the relevant issues and have planned for financial liabilities. A good accountant will be of assistance in writing your business plan and formulating your financial forecasts. The small business assistance programs listed in the Appendix offer services to new owners that are either free or have a nominal charge.

Before approaching a funding source, gather all the necessary information which will enable the source to make a sound decision. Assistance in the form of equity means the provider has a share of business ownership without a firm agreement for repayment of the funds. A loan is temporary funding with obligation for full repayment over an established period.
In any financial loan or investment package that you present, providers of funds will require the following items:

- Description of the type of financing being sought (i.e., long-term note, term loan, line of credit, equity)
- Description of any government funds being used as a guarantee
- Venture capital participation*
- Your personal financial commitment
- Cash flow forecast
- Collateral description

Commercial banks are typically not in the business of funding start-ups. As a start-up child care center, explore the following sources of financing:

- Your savings, stocks, home equity loan
- Loan, stock issues, guarantees from family and friends
- Leasing (leasing company finances instead of bank in the case of building and equipment)
- Venture capital firms
- Government assistance (see Financial Resources in the Appendix)
- Private funding resources with interests in child care and human services (see Private Funding References in the Appendix)

**Start-up Costs/Fees**

You will need to pay start-up costs before you open your center. In some cases, these costs must be paid before you decide to open a center, and secure financing. Start-up costs of which you need to be aware include:

- Professional services:
  - Market research
  - Promotion and advertising
  - Architect or design professional
  - Construction contractor
  - Legal consultation
  - Accountant (for business plan and financial forecast)
  - Construction and renovation
  - Furniture and equipment
  - Initial inventory
  - License fees
  - Inspection fees

*Capital available for investment in the ownership element of a new enterprise.*
**Operating Budget**

Customer fees should be high enough to adequately cover the costs of providing a quality program and paying the salaries of a well-trained, qualified staff. Your market research should give you an indication of the fee range charged within your market area. Your expense assumptions should include both rate increases and the inflation impact on business.

The budget format presents an income statement and cash flow statement. Your break-even computation is an important analysis. Simply stated, this shows the minimum amount of revenue or sales needed to stay in business, with no forecast profit for the business. See the exhibits beginning on page 36 to view sample financial statements.

**Useful tips for operational cash management:**

- Sign up customers well in advance of opening.
- Include a requirement for prepayment of fees in the customer contract
- Buy at wholesale outlets and in bulk, if possible.*
- Be realistic in your estimates of fees, and do not undercharge.
- Become familiar with funding sources before funds are needed (e.g. expansion).

Attend business management seminars that are offered by local chambers of commerce, government agencies and private small business networking groups. List of local seminars and training sessions may be requested from child care resource and referral agencies, the Center for Early Childhood Professional Development at the University of Oklahoma, the Oklahoma Department of Human Services, Division of Child Care, local small business development centers and chambers of commerce. **

**NOTE:** If the center is incorporated, a board of directors or advisors will be useful in providing you with an external viewpoint regarding operating and funding issues. Choose board members based either on their experience in child care or their ability to raise funds (if your center is operated on a non-for-profit basis). Parent representation on the board is essential for a sound management and effective relations.

*It is important to note that although buying in bulk provides economic advantage, safety remains the prime objective in purchasing supplies, materials, etc...

**See Appendix for listings.
OVERVIEW OF BUSINESS PLANNING

Business plans serve two main purposes:

- Aiding you in recording all the steps you will perform to get your business off the ground
- Allowing funding sources to see how you plan to actualize your business idea.

Thinking Through the Steps

Just as you would prepare a lesson plan for the next school term, or refer to a diagram for assembling a toy or piece of furniture, you will need an outline of how you will proceed in planning your child care center.

The business plan will allow you to understand and document all of the steps in your business start-up. It will also allow you to realistically estimate the time and money needed to develop and expand your operation. The business plan is a written outline of your goals regarding the operation and progress of your center.

Reference for Funding Sources

The need for funding is a key issue among child care center operators and other professionals associated with this service area. Money is needed to begin operation and to fund its subsequent growth. Funding sources will neither lend nor grant funds unless you can demonstrate that you will repay and manage the money wisely. Your loan package will need to be accompanied by your complete or abbreviated business plan, at both the start-up and post-start-up phases. A lender will want to know about your ability to manage a business, as well as your strategies on how to stay in business.

Grant applications will include specific guidelines and questions regarding your business plan. Loan proposals must meet the format and requests of the lending authority.

DEFINITION OF TERMS

A Business plan is a written document that describes clearly and in detail:
- What you are selling,
- Why you are selling it,
- How you plan to sell it,
- Who you will sell to,
- How much you will charge for your services, and
- How much it will cost to provide those services.
Remember: A business is merely an "idea" until you decide how to execute that idea and put your plans into practice.

Common Terms Used in Business Planning:

Asset-A resource of business (e.g., cash amounts to be received from families, furniture, fixtures you have purchased).

Capital-The term used for money lent or invested, or the amount of money that is contributed by the owner.

Cash Flow-The excess or deficit of cash collected during any period of time, over the amount of cash spent. This is to be different from net income or net profit, defined below.

Collateral-Physical asset (i.e., equipment, building) that is being funded by the loan.

Expense-Cost of providing your service resulting in sales (e.g., advertising, salaries, rent, maintenance).

Financial Statements-Typically, a balance sheet, income statement and cash flow statement. If you are seeking funding for an existing business, the business plan will contain historical statements, pro forma or forecasts of financial statements.

Legal Form-The form of your business (i.e., sole proprietorship, partnership, corporation). Your attorney can assist you in deciding which form to adopt.

Liability-An obligation of your company to an outside entity (i.e., amounts payable to vendors, amounts owed to government agencies, salaries owed to employees, outstanding loans).

Loan Package-Specific informational requirements of a particular bank or financial institution, to be submitted with the business plan.

Market-The group of individuals, companies or any other organizations that you will identify as being in need of your services.

Net Income (Also, Net Profit)- The total sales less total expenses.

Pro Forma Statements-Projected financial statements (estimates) included in business plans and loan packages.

Revenue (Also, Sales)- The total funds collected or to be collected, from customer families for the services you perform.
SAMPLE BUSINESS PLAN

The following are examples of relevant business plan sections that will be necessary if you are seeking funding. Based on the specification of your loan or grant source, other sections may be required. The sections that follow may also be completed in varying degrees of detail. Requirements for the degree of detail depend on your specific circumstances. Descriptions of each business plan section are located in the box formats preceding each example.

In the sample plan, blank spaces with the descriptors such as [____] , indicate information that should be provided based on the specifics of your center (i.e., name, address).

CAUTION: Do not use the exact wording contained in this sample business plan! This sample plan is a suggestion of included sections and language. Design your plan in accordance to your center's mission, location, service area, and customers. Remember: customization is necessary!

SUMMARY

The following business plan details the operating, marketing and financial plan for owning and operating a [for-profit/not for profit] child care facility. The principal, Mr./Ms. [name] of [name of facility] requests a business [loan/grant] from [source]. This business plan has as its objective the approval of grants [and/or] business loans from the [name public or private funding source] [and/or] local banks and other sources in the amount of $ [loan/grant amount].

The purpose of the business loan [and/or] grant is to acquire space located at [city, county and state] and/or to purchase [office equipment] and [child care furnishings] and [other equipment] necessary for the establishment of a child care center. The center
is in the process of being licensed by the Oklahoma Department of Human Services and is expected to pass all inspections and receive all necessary licenses and permits required as prerequisites for licensure as stipulated in the Oklahoma Statutes.

Based on the detailed financial projections prepared by the principals of the company and __[consultants/accountants]__, it is estimated that __$ [amount]__ will be used for __[construction] and/or [equipment] and/or [furniture]__.

The goal of __[principals]__ is to provide needed child care services at affordable prices for the majority of parents in its market area while operating the center on a profitable basis.

**BUSINESS DESCRIPTION**

The name of the child care center is __[name of facility]__. The center’s location is __[street address], [city], Oklahoma, 7xxxx__. The center is incorporated under the laws of the State of Oklahoma and has charter number __[number]__. The center is projected to be open on __[opening date], at __[time]__. The business and tax identification number is __[tax id#]__. The times of operation will be between the hours of __[hour]__ a.m. until __[hour]__ p.m. Monday through __[day]__.

The center’s program emphasis will be on __[describe program/mission]__. The primary function will be to provide the family with a safe and educational environment allowing parents the assurance that quality child care is being provided for their children. The age range of children for whom care is provided will be __[age range]__. Other services to be offered will be __[list of services]__.

**MARKET ANALYSIS**

This section describes the results of research and surveys you have performed to determine the type of child care needed in your targeted market area. In addition to surveying parents, you will perform an analysis of the demographics or statistical description of the local population. After this analysis is performed, you will know if the characteristics of your local population fit the profile of people most likely to need child care services. A final step is an identification of your competitors and a determination of whether they are underutilized.

A sample Parent Survey is on page 41.

**MARKET ANALYSIS**

Management identifies as its target market __[describe market]__. As previously mentioned, __[name of facility]__ plans to portray itself as a leader in __[describe attributes]__. Employing an aggressive and targeted marketing plan in the early months or weeks of operation will firmly establish the center as a reputable service provider. Target marketing will be an ongoing component but will require the expenditure of less resources after the center has reached __[%]__ capacity.
Geographically, __________ [name of facility] ________ will initially direct its efforts in the __________ [neighborhood/location] ________ area of __________ [city] ________.

This area has a high concentration of __________ [low, medium, high] ________ and __________ [low, medium, high] ________ income families which __________ [name of facility] ________ has found through market research and analysis to be most receptive to __________ [describe type] ________ of services operating in __________ [city] ________. Initial plans are to focus on __________ [population segment] ________ in __________ [geographic area] ________. Approximately __________ [%] ________ of the __________ [geographic area] ________ population are __________ [age grouping] ________, __________ [married/single] ________ with __________ [preschool] [school age] [children's ages] ________ __________ [describe type of care needed in the area] ________.

The median family income per household in the __________ [geographic area] ________ ranges within __________ $ ________ to __________ $ ________ and will give __________ [name of facility] ________ an economically secure population to access. In the future, the center will concentrate on building a quality educational program and will institute __________ [describe additional programs] ________ to meet the needs of this group for child care.

**COMPETITION**
In the __________ [city] ________ or __________ [geographic area] ________, there are __________ [number] ________ of similar centers. Each of these centers is __________ [describes similarities] ________ and has programs that are __________ [describe similarities] ________.

Statistics published by __________ [source] ________ indicate that the child care industry __________ [describe growth/shrinkage/changes] ________. A local child care resource and referral agency indicates that the child care industry will __________ [describe needs, growth/changes] ________ within the __________ [city or geographic area] ________. To meet the challenge of our competitors the center will __________ [describe services] ________ and provide __________ [describe services] ________ in order to achieve total occupancy.

**Attributes of Competitor**  
#1 __________ [name] ________

**Attributes of Competitor**  
#2 __________ [name] ________

**Attributes of Competitor**  
#3 __________ [name] ________

**MARKETING PLAN**
After potential customers have been identified, your marketing plan will plot your methods for reaching those customers and selling your services. This section calls for being specific. One of the most effective methods of attracting clients is through referral. Your initial clients will assist in your growth as your center continues to deliver quality programming, sensitive to parents' needs, within a clean and safe environment.
MARKETING PLAN

The [name of facility] will approach its target market mainly through newspaper advertising, press releases and radio advertising. Flyers and brochures will be distributed to public sector agencies, churches, programs that assist young mothers and [list others]. Center management will pay considerable attention to direct marketing to local companies and to their respective CEOs and personnel managers. [name of facility] will strive to become a part of employee assistance referral programs for major private and public employers in the area.

Benefits from using [name of facility] will be listed in promotional letters and publications. Included as benefits will be convenience of pick-up and drop-off, hours of operation, flexibility, the educational program and [list other benefits]. This marketing campaign will begin well before the facility opens, but after all approvals and permits are obtained and opening is assured.

The center will attract [##of fee-paying and/or publicly subsidized] children.

The center will maintain its full scale marketing program until approximately [%] occupancy has been reached. After the center has reached [%] capacity there will be a limited need to continue the marketing campaign. At this point a marketing program with periodic distribution of brochures and flyers, and a word of mouth approach, will be sufficient to maintain the occupancy ratio. Considerable financial resources will be allocated to the beginning marketing program to assure market saturation and [%] occupancy. [name of director/owner] will also appear at [seminar/community events] as a speaker. [name of facility] will take advantage of other promotional opportunities at industry conferences and other related events.

Initially [name of facility] plans to limit its marketing efforts to the following geographical areas: [location], [location] and [location]. Management will emphasize its leadership status in the effective development of educational, emotional and physical development programs.

OPERATING PLAN

This section of your Business Plan will address your daily operating plan. It also includes details on the physical characteristics of the facility. This section allows you to demonstrate that you have acquired the professional counsel and ongoing assistance to aid you in:

- Keeping accurate and timely books, through your accountant.
- Staying within legal requirements, through your attorney.
- Managing the physical facility and service delivery risk, through your liability insurance.

The names of your professional service providers should be included in this section. A general description of your facility and plans for growth and expansion may also be presented here.
OPERATING PLAN

During the first year of operation the center will be opened Monday through [day] from [hour] a.m. to [hour] p.m. [name of facility] will be located at [address], a free standing building of [number] square feet of commercial space. The space is to be [leased/purchased] and is of sufficient size to meet the needs of the center. The site will be [renovated/prepared] to meet all of the Building and Health and Fire Department inspections required at the local, state and federal levels of regulatory agencies.

The center is located near a [residential/commercial] setting. Management feels that the center's location will contribute to attracting families as easy accessibility exists to interstate highways and public transportation. There is only minimal renovation required and adequate parking is available.

During the [nth] year of operation the center will expand and broaden its market to include [#of] children. The center in the near-term will not need to be substantially altered to accommodate the increased utilization rate. After [number] years, at an annual growth rate in children served of [%], additional space will be needed. The current site contains sufficient space to expand the current building if needed, to [number] square feet.

The following business professionals have been retained to [name of facility]:

Accountants [name] [address] [telephone #]

Attorney [name] [address] [telephone #]

Insurance Agent [name] [address] [telephone #]

Architect [name] [address] [telephone #]

MANAGEMENT AND STAFFING

Commentary should list the credentials of your key personnel, as well as yourself. Resumes of key managers should also be included. Refer to your experience having a direct relationship to your position as a business owner. This experience may include education, as well as other business or child care management. Also include any professional affiliations, certifications and training. The objective of this section is to highlight both your qualifications and those of your key support staff to operate a child care center. If you decide on a board of advisors or board of directors, list their names in this section.

Your program philosophy, goals and objectives can be placed either in this section or in the Operating Plan section (described previously).
MANAGEMENT PLAN

[Company Name] is organized as a ____ [corporation, sole proprietorship or partnership or a sub-chapter s-corporations] ___. The principal contact for the center is Mr./Ms. ____ [name] ____ of ____ [name of facility] ____.

Mr./Ms. ____ [name] ____ has over ____ [number] ____ years of work experience in the child care industry and ____ [number] ____ years of experience in management. ____ [He/She] ____ feels that ____ [name of facility] ____ can provide a quality educational service. He /she gained much experience from ____ [starting date to ending date] ____ as a child care provider and as a manager of ____ [name of center] ___. Ms./Mr. ____ [name] ____'s ____ resume is included as an attachment to this document.

The center will employ ____ [number] ____ professional staff members and ____ [number] ____ support staff members in order to maintain a child/staff ratio of ____ [number] ____.

The management team will be built with well-trained individuals with solid backgrounds in early childhood development or business management. ____ [Resumes/Curriculum Vitae] ____ of the Director of ____ [function area] ____ and the Director of ____ [function area] ____ are included in this document as attachments.

The goal is to develop a program and an organizational structure that will lead to a reputation for quality, an attribute very important to the targeted market for the center. By ____ [date] ____ the center will achieve accreditation from ____ [name of accreditation association] ____.

Management will purchase state-of-the-art educational kits that have been proven to be effective by reputable industry authorities. ____ [name of facility] ____ will utilize ____ [name of pre-developed programs] ____ for ____ [age group] ____ and ____ [name of program] ____ for ____ [age grouping] ____.

Every effort will be made by management to assure that proper controls are in place to protect children within the environment of the center.

FINANCIAL FORECAST

In this section, you will state your estimates regarding the number of children, fee structure and projected growth for your sales forecast.

Funding sources will normally require three years of historical financial statements if you are already operational. However, five years of projected statements will be required for new and existing businesses. The first year of financial projections ordinarily requires 12 monthly statements. Each situation is different, and you should ask what will be required when meeting with your funding source. Your accountant will help you to decide if you will keep your books on a cash or an accrual basis. The examples given in this planning guide are on an accrual basis.
A loan package will usually include a mandatory form for presenting financial history and projections. Sample financial statements can be found beginning on page.....

FINANCIAL FORECAST

Balance Sheet

Assets
Cash—money held in bank accounts, money market funds, or on hand.
Accounts Receivable—money owed to you by customer families.
Inventory—value of supplies on hand.
Prepaid Expenses—payments in advance (i.e., insurance, premiums).
Total Current Assets—Cash; Accounts Receivable, Inventory, Prepaid.

Furniture and Fixtures (net)—value of furniture purchased, net of depreciation.
Equipment (net)—value of equipment purchased, net of depreciation.
Other Assets—investments and other resources to be held more than one year.
Total Assets—Total Current Assets, Furniture and Fixtures, Equipment, Other Assets.

Liabilities and Owner's Equity

Accounts Payable (Vendors)—amounts owed to vendors.
Accrued Expenses—amounts owed to taxing authorities, payroll/other accruals.
Short-term Debt—debt payments due in one year.

Long-term Debt—Total debt payments due after one year.
Total Liabilities—Current Liabilities and Long-term Debt.
Owner's Equity or Shareholder's Equity or Fund Balance—residual value of the company which is computed (as Total Assets less (Current Liabilities and Long-term Debt)).
Total Liabilities and Equity—sum of all above.

Profit/Loss Statement or Income Statement

This is a monthly projection for the first year, and quarterly thereafter. This format should be used to compute your fee schedule. It is recommended that you complete your expense schedule first, and then determine the level of fees needed to cover expenses, salaries and wages.

Revenue (Sales) Fees—amounts collected from customer families for child care services.

Expenses
Controllable:
Payroll and Benefits—gross salaries, wages, and benefits to your staff.
Supplies—expenditures for educational supplies and offices supplies.
Advertising and Promotion—brochures, radio, newspaper.
Training—costs of continuing training for staff.
Dues and Subscriptions—periodicals, memberships in industry associations.
Fixed:

- Licenses and Fees—costs of state and local fees.
- Telephone—self-explanatory
- Utilities—gas, electricity, water
- Rent (if applicable)—if you are leasing, total rent payments
- Depreciation—(consult accountant) periodic charge of costs of furniture and equipment.
- Professional Fees—attorney, accountant, consultant, other.
- Maintenance—custodial services, repairs.
- Insurance—liability insurance premiums, auto (if any).

Total Operating Expenses (Fixed and Controllable)

- Interest Expense—interest on any debt, including notes for improvement.
- Income Taxes—federal, state, local income taxes (if applicable).

Net Income (or Profit)

Cash Flow Statement

Net Income—as computed above.
Add: Non-Cash Expenses (Depreciation)—from Income Statements.
Increase in Current Assets:
- Uncollected sales—change in Accounts Receivable on Balance Sheet.
- Increase in supplies—change in Inventory on Balance Sheet.
- Increase in prepaid expense—change in Prepaid Expenses on Balance Sheet.

Increase in Current Liabilities:
- Unpaid purchases—changes in Accounts Payable on Balance Sheet.
- Unpaid expenses—change in other amounts owed or Accrued Expenses.
- Purchase of equipment—cost of new furniture and equipment.
- Additions to (Deductions in) debt—cash from additional loans.
- Owner’s distribution—amount drawn by owner.
- Net Increase (Decrease) in cash—amount of cash generated or used by your center.

Break Even Analysis

1. Revenue—total sales or fees collected for the period
2. Gross margin—Revenue less Controllable Expenses.
3. Gross margin (1)/(2).
4. Total Fixed Expenses/Interest.
5. Break-even sales (4)/(3).
6. Revenue per child per period (average, all ages).
7. Number of children needed to break-even (5)/(6).
Ratio Analysis—Required to qualify, and compared to other centers.

- **Debt/Equity**—Total Debt divided by Equity.
- **Current Ratio**—Current Assets divided by Current Liabilities.
- **Quick Ratio**—Cash and Accounts Receivable divided by Accounts Payable.
- **Times Interest Earned**—Operating Profit divided by Interest Expense.
- **Net Profit Percentage**—Net Profit divided by Total Sales.

**Personal Financial Statements**
This section would include a Personal Statement of Net Worth or a Balance Sheet showing your personal financial status.

- **Personal Tax Return**—past three years (self-explanatory).
- **Business Tax Return** (if applicable)—self-explanatory (only if an existing business).

**SAMPLE FINANCIAL STATEMENTS**

These statements are examples only. The true costs of opening and operating a child care center will vary depending on your individual circumstances. The purpose of these statements is to familiarize you with the format and appearance of financial projections.

**INCOME STATEMENT**

**BALANCE SHEET**

<table>
<thead>
<tr>
<th>Assets</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>7900</td>
<td>8090</td>
<td>9900</td>
<td>11100</td>
<td>13000</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>2000</td>
<td>2700</td>
<td>3100</td>
<td>3500</td>
<td>3900</td>
</tr>
<tr>
<td>Inventory</td>
<td>500</td>
<td>700</td>
<td>900</td>
<td>900</td>
<td>900</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>200</td>
<td>210</td>
<td>200</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td><strong>Current Assets</strong></td>
<td>10600</td>
<td>11700</td>
<td>14100</td>
<td>15700</td>
<td>18000</td>
</tr>
<tr>
<td>Furniture and Fixtures (net)</td>
<td>20000</td>
<td>19000</td>
<td>8000</td>
<td>17000</td>
<td>16000</td>
</tr>
<tr>
<td>Equipment (net)</td>
<td>15000</td>
<td>14000</td>
<td>13000</td>
<td>12000</td>
<td>11000</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>45600</td>
<td>44700</td>
<td>45100</td>
<td>44700</td>
<td>45000</td>
</tr>
</tbody>
</table>
Liabilities and Owner’s Equity

<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>2000</td>
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<td>2400</td>
<td>2600</td>
<td>2800</td>
</tr>
<tr>
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<td>1800</td>
<td>2200</td>
<td>2400</td>
</tr>
<tr>
<td>Short-term Debt</td>
<td>6000</td>
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<td>6000</td>
<td>6000</td>
<td>6000</td>
</tr>
<tr>
<td></td>
<td>9400</td>
<td>9800</td>
<td>10200</td>
<td>10800</td>
<td>11200</td>
</tr>
<tr>
<td>Long-term Debt</td>
<td>30000</td>
<td>24000</td>
<td>18000</td>
<td>12000</td>
<td>6000</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>39400</td>
<td>33800</td>
<td>28200</td>
<td>22800</td>
<td>17200</td>
</tr>
<tr>
<td>Shareholders Equity</td>
<td>6200</td>
<td>10900</td>
<td>21300</td>
<td>27900</td>
<td>37500</td>
</tr>
<tr>
<td>Distribution to Owner</td>
<td>(4400)</td>
<td>(6000)</td>
<td>(9700)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Liabilities and Equity</td>
<td>45600</td>
<td>44700</td>
<td>45100</td>
<td>44700</td>
<td>45000</td>
</tr>
</tbody>
</table>

INCOME STATEMENT

<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue (Sales)</td>
<td>120000</td>
<td>140000</td>
<td>160000</td>
<td>180000</td>
<td>200000</td>
</tr>
<tr>
<td>Controllable Expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payroll and Benefits</td>
<td>70000</td>
<td>83000</td>
<td>93000</td>
<td>110000</td>
<td>120000</td>
</tr>
<tr>
<td>Supplies</td>
<td>5000</td>
<td>5500</td>
<td>6000</td>
<td>6500</td>
<td>7000</td>
</tr>
<tr>
<td>Advertising and Promotion</td>
<td>500</td>
<td>550</td>
<td>600</td>
<td>650</td>
<td>700</td>
</tr>
<tr>
<td>Training</td>
<td>2000</td>
<td>2200</td>
<td>2400</td>
<td>2600</td>
<td>2800</td>
</tr>
<tr>
<td>Dues and Subscriptions</td>
<td>1200</td>
<td>1200</td>
<td>1200</td>
<td>1200</td>
<td>1200</td>
</tr>
<tr>
<td>Total Controllable Expenses</td>
<td>78700</td>
<td>92450</td>
<td>103200</td>
<td>120950</td>
<td>131700</td>
</tr>
<tr>
<td>Fixed Expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Licenses and Fees</td>
<td>200</td>
<td>210</td>
<td>220</td>
<td>240</td>
<td>260</td>
</tr>
<tr>
<td>Telephone</td>
<td>1800</td>
<td>1890</td>
<td>1980</td>
<td>2070</td>
<td>2160</td>
</tr>
<tr>
<td>Utilities</td>
<td>4000</td>
<td>4200</td>
<td>4320</td>
<td>4540</td>
<td>4760</td>
</tr>
<tr>
<td>Rent (if applicable)</td>
<td>10000</td>
<td>10000</td>
<td>10000</td>
<td>10000</td>
<td>10000</td>
</tr>
<tr>
<td>Professional Fees</td>
<td>1000</td>
<td>11000</td>
<td>12000</td>
<td>13000</td>
<td>14000</td>
</tr>
<tr>
<td>Maintenance</td>
<td>5000</td>
<td>5200</td>
<td>5400</td>
<td>5600</td>
<td>5800</td>
</tr>
<tr>
<td>Insurance</td>
<td>5000</td>
<td>5000</td>
<td>5000</td>
<td>5000</td>
<td>5000</td>
</tr>
<tr>
<td>Total Fixed Expenses</td>
<td>38000</td>
<td>39500</td>
<td>40920</td>
<td>42450</td>
<td>43980</td>
</tr>
<tr>
<td>Total Operating Expenses</td>
<td>116700</td>
<td>131950</td>
<td>144120</td>
<td>163400</td>
<td>175680</td>
</tr>
<tr>
<td>Operating Income</td>
<td>3300</td>
<td>8050</td>
<td>15880</td>
<td>16600</td>
<td>24320</td>
</tr>
<tr>
<td>Interest Expense</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(only if applicable)</td>
<td>1600</td>
<td>1500</td>
<td>1400</td>
<td>1300</td>
<td>1200</td>
</tr>
<tr>
<td>Income Taxes</td>
<td>500</td>
<td>1850</td>
<td>4080</td>
<td>4300</td>
<td>6520</td>
</tr>
<tr>
<td>Net Income (or Profit)</td>
<td>1200</td>
<td>4700</td>
<td>10400</td>
<td>11000</td>
<td>16600</td>
</tr>
</tbody>
</table>

NOTE: GENERALLY, 12 MONTHLY PROJECTIONS OF INCOME ARE REQUIRED FOR YEAR ONE.
### CASH FLOW STATEMENT

<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Income</td>
<td>1200</td>
<td>4700</td>
<td>10400</td>
<td>11000</td>
<td>16600</td>
</tr>
<tr>
<td>(Depreciation)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase in Current Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uncollected sales</td>
<td>-2000</td>
<td>-700</td>
<td>-400</td>
<td>-400</td>
<td>-400</td>
</tr>
<tr>
<td>Increase in Supplies</td>
<td>-500</td>
<td>-200</td>
<td>-200</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Increase in Prepaid Expenses</td>
<td>-200</td>
<td>-10</td>
<td>10</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Increase in Current Liabilities/Unpaid purchases</td>
<td>2000</td>
<td>200</td>
<td>200</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td>Unpaid expenses</td>
<td>1400</td>
<td>200</td>
<td>200</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td>Purchase of Equipment</td>
<td>-37000</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Additions to Debt</td>
<td>36000</td>
<td>-6000</td>
<td>-6000</td>
<td>-6000</td>
<td>-6000</td>
</tr>
<tr>
<td>Owners' investment</td>
<td>5000</td>
<td>-4400</td>
<td>-6000</td>
<td>-9700</td>
<td></td>
</tr>
<tr>
<td>(distribution)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase (Decrease) in Cash</td>
<td>7900</td>
<td>190</td>
<td>1810</td>
<td>1200</td>
<td>2900</td>
</tr>
</tbody>
</table>

**NOTE:** GENERALLY 12 MONTH PROJECTIONS ARE REQUIRED FOR ONE YEAR.

### BREAK-EVEN CALCULATION

The computation shown below is for a five year forecast period. This format can also be adapted to reflect either a month or week of operations.

<table>
<thead>
<tr>
<th>Line</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>120000</td>
<td>140000</td>
<td>160000</td>
<td>180000</td>
<td>200000</td>
</tr>
<tr>
<td>Gross Margin (Revenue less controllable expenses)</td>
<td>41300</td>
<td>47550</td>
<td>56800</td>
<td>59050</td>
<td>68300</td>
</tr>
<tr>
<td>Gross margin (2)/(1)</td>
<td>0.34</td>
<td>0.34</td>
<td>0.36</td>
<td>0.33</td>
<td>0.34</td>
</tr>
<tr>
<td>Total Fixed Expenses/interest</td>
<td>39600</td>
<td>41000</td>
<td>42320</td>
<td>43750</td>
<td>45180</td>
</tr>
<tr>
<td>Break-even sales (4)/(3)</td>
<td>116471</td>
<td>120588</td>
<td>117556</td>
<td>117556</td>
<td>132882</td>
</tr>
<tr>
<td>Revenue per child per year (average, all ages)</td>
<td>3600</td>
<td>3900</td>
<td>4200</td>
<td>4500</td>
<td>4900</td>
</tr>
<tr>
<td>#of children needed to break-even (5)/(6)</td>
<td>32</td>
<td>31</td>
<td>28</td>
<td>29</td>
<td>27</td>
</tr>
</tbody>
</table>
SAMPLE PARENT SURVEY

Name
Address
City
Telephone Number

Are you currently in need of child care?

Age and birth date of each child

Type of child care that interests you (please circle and indicate in desired hours):
- Part time
- Preschool
- Before school
- Kindergarten Care
- After school
- Infants
- Special Needs
- Vacation care for school-agers

Are you using an existing child care center or other child care programs? If "yes", please state what other arrangements you may be using (i.e., latch key, relative care, family day care homes).

Yes
No

What, if any, changes would you like to see in the service currently provided?
- Hours
- Program
- Physical site
- Safety
- Other (explain)
- Staff
- Facility
- Location
- Price

Are transportation services needed? If "yes" during what hours?

Rank the following items in order of your priority in child care selection (1 is highest).
- Hours
- Program
- Physical site
- Safety
- Other (explain)
- Staff
- Facility
- Location
- Price

How much are you willing to pay for child care? (optional)

Do you have any other comments?
Appendix
Financial Resources

Community Collaboration Grant
Department of Human Services Division of Child Care
Po Box 25352
Oklahoma City, OK 73125
800-347-2276 or 405-521-3561
http://www.okdhs.org/childcare

Count Me In
The first online micro lender that champions the cause for women's economic independence by providing access to business loans, consultation and education.
http://www.count-me-in.org/what/index.html

Oklahoma Department of Commerce
P.O. Box 26980
Oklahoma City OK 73126
1-800-879-6552.
A business referral service that acquaints businesses with financial services available in Oklahoma

Sales Office of The State Treasurer
State Capitol Bldg., Rm. 217
Oklahoma City OK 73105
Kathy Ehrhard 405-522-4235
Nelda Kirk 405-522-4232
Oklahoma Small Business Linked Deposit Program loans for small businesses that create or preserve jobs.
http://www.state.ok.us/~sto/

Small Business Administration
The SBA offers numerous loan programs to assist small businesses. It is important to note, however, that the SBA is primarily a guarantor of loans made by private and other institutions.
http://www.sba.gov/financing/sbaloan/snapshot.html
Private Funding References

The references listed below include directories of private foundations. These directories can be found in public libraries and are usually indexed by state and category of giving. By referring to these directories, you can locate foundations especially interested in childhood education, youth development and child care, classified by geographic area. Some directories contain instructions on grant and proposal writing.

The DIRECTORY OF CORPORATE AND FOUNDATION GIVERS
A NATIONAL LISTING OF THE 8000 MAJOR FUNDING SOURCES FOR NON-ROFITS
The Taft Group; (March 1998), Katherine E. Jankowski, editor

A GUIDE TO CORPORATE GIVING PROGRAMS AND CORPORATE FOUNDATIONS,
EIGHTH EDITION Foundation Center; (September 2002)

THE FOUNDATION GRANTS INDEX, 1999,
ACUMULATIVE LISTING OF FOUNDATION GRANTS REPORTED IN 1997
Foundation Center: Rebecca Maclean, Editor

THE FOUNDATION DIRECTORY-ON LINE
http://fconline.fdncenter.org

ANNUAL REGISTER OF GRANT SUPPORT, 2002
A DIRECTORY OF FUNDING SOURCES, 35TH EDITION 2002
R. R. Bowker, Editor

THE GRANT SEEKER’S RESOURCE GUIDE: A LIST OF RESOURCES FOR THOSE SEEKING PRIVATE OR FEDERAL GRANTS.
Edward A. Tureen and Catherine C. Cline, Editors

GRANT SEEKERS GUIDE, FOURTH EDITION
NATIONAL NETWORK OF GRANT MAKERS, 2003
Moyer Bell Limited: James Morris McGrath and Laura Adler, editors
Business Resources

Francis Tuttle Commerce Development Center
Training for small business owners
Phone: (405) 717-4745
Email: awhite-klososky@francistuttle.com
http://www.ft-cdc.com/cgi-bin/index.cgi?section=small&name=smallbusiness

Home-Based and Micro Business
Oklahoma State University
135 Human Environmental Sciences
Stillwater, OK 74078
Glen Muske, Business Specialist
405-744-5776
muske@okstate.edu
http://fcs.okstate.edu/microbiz/

Kauffman Foundation's EntreWorld
Information and other resources on starting your own business.
http://www.entreworld.org

National Network for Child Care
http://twosocks.ces.ncsu.edu/cyfdb/browse_2.php?search=NNCC

Oklahoma Business Licensing
Information on required licenses for business.
www.okonestop.com

Oklahoma Child Care Association
405-691-4075, 800-580-4181

Oklahoma Child Care Resource and Referral Association
4200 Perimeter Center Drive, Suite 235
Oklahoma City, OK 73112
(405) 942-5001 (888) 962-2772 fax (405) 942-3740
An organization serving communities statewide to enhance Oklahoma's child care resources.
www.oklahomachildcare.org
Oklahoma Association of Community Action Agencies
2915 Classen Blvd., Suite 215
Oklahoma City, OK 73106
405-524-4124
http://www.okacaa.org/
Contact to determine business development programs operating in your local community action agency.

Self-Employed Entrepreneurial Development System (SEEDS)
Program designed to assist individuals who have the desire to be self-employed.
The S.E.E.D.S. Program is only offered through your local Community Action Agency
http://www.cardcaa.org/seeds.htm

Oklahoma Department of Career & Technology Education
Small Business Development Services (SBDS)
Scott Dean, State Coordinator
405-743-5566
Economic development team provides expertise and support to a wide variety of business programs.
http://www.okcareertech.org/main/busind.htm

Oklahoma Department of Commerce
P.O. Box 26980
Oklahoma City, OK 73126-0980
1-405-841-5236.
Small Business Advocate assists in dealing with federal, state, and local agencies, and in cutting red tape
Rana Steeds
Small Business Incubator Certification
(405) 815-5143

Ken Talley
Minority-Owned Business Assistance
(405) 815-5218
http://www.odoc.state.ok.us/index.html

Oklahoma State Economic Development Website
http://www.state.ok.us/?c=4&sc=28
Oklahoma Finance Authority
301 N.W. 63rd Street, Suite 225
Oklahoma City, OK 73116
(405) 842-1145
Administers a broad mix of programs to meet various economic development needs of the State of Oklahoma.

Oklahoma Tax Commission
Business Taxes and Registration
Taxpayers Assistance Office
405-521-3160
http://www.oktax.state.ok.us

Oklahoma Small Business Development Centers
U.S. Small Business Administration
See website for closest location
http://www.osbdc.org/osbdc.html
http://www.sbaonline.sba.gov/starting_business/index.html

Oklahoma City Minority Business Development Center
1500 NE 4 St., Ste. 101,
Oklahoma City OK 73117
405-235-430

Resources for Child Caring Learning Center Business Series Courses.
The Business Series offers Web-based courses on the business basics of family child care.
http://www.rcclearningcenter.org/

SCORE “Counselors to America’s Small Business”
Service Core of Retired Executives
Nonprofit association dedicated to entrepreneur education and formation, growth and success of small business nationwide.
http://www.score.org/
Program Planning Resources

Child Care Business Magazine
Customer Service
3300 N. Central Ave., Suite 2500
Phoenix, AZ 85012
480-990-1101, x1285
E-mail: cs@vpico.com
http://www.childcarebusiness.com/

Child Care Information Exchange
Information Exchange
PO Box 3249
Redmond, WA 98073
800-221-2864
E-mail: info@ChildCareExchange.com
http://www.childcareexchange.com/

Discount School Supply
Provider of toys, equipment, curriculum guides for child care programs
http://www.earlychildhood.com/

Kaplan Early Learning Company
1310 Lewisville-Clemmons Road
Lewisville, NC 27023
800-452-7526
Toys, equipment, and information for educators
http://www.kaplancollege.com/index.jsp

National Association for the Education of Young Children
1509 16th Street, NW
Washington, DC 20036-1426
202-232-8777
800-424-2460
Curriculum guidelines
http://www.naeyc.org

National Child Care Information Center (NCCIC)
243 Church Street, NW 2nd Floor
Vienna, Virginia 22180
800-616-2242
Information on starting a child care program
http://www.nccic.org/faqs/starting.html
Oklahoma Child Care Resource and Referral Association
PO Box 61085
Oklahoma City, OK 73146
888-962-2772
An organization serving communities statewide to enhance Oklahoma's child care resources.
www.oklahomachildcare.org

Redleaf Press
450 North Syndicate, Suite 5
St. Paul, MN 55104
800-423-8309
http://www.redleafpress.org/index.asp

Working Mother Magazine
P.O. Box 5240
Harlan, IA 51593-2740
800-627-0690
http://www.workingwoman.com/partners/ccac.shtml
Oklahoma Child Care Resource and Referral Association Members

Resource & Referral NW Region
Child Care Finders
A program of CDSA
2615 E. Randolph
Enid, Oklahoma 73701
800-401-3463
http://www.childcarefinder.org

Serving these northwest counties:
Alfalfa, Beaver, Blaine, Canadian, Cimarron, Dewey, Ellis, Garfield, Grant, Harper, Kingfisher, Major, Texas, Woods, Woodward

Resource & Referral North Central Region
Child Care Links
A Delaware Tribe Child Development Program
220 N.W. Virginia Ave.
Bartlesville, OK 74003
866-254-9864
http://www.dtcd.org

Serving these central counties:
Kay, Lincoln, Logan, Noble, Nowata, Osage, Pawnee, Payne, Washington

Resource & Referral Northeast Region
Cherokee Nation
Child Care Resource Center
P.O. Box 948
Tahlequah, OK 74465
888-458-6230
http://www.cherokee.org/services/humanccrc.asp

Serving these northeast counties:
Adair, Cherokee, Craig, Delaware, Mayes, McIntosh, Muskogee, Okmulgee, Ottawa, Sequoyah
Resource & Referral Southwest Region
Child Care Resource & Referral
A program of Great Plains Youth and Family Service
901 South Broadway
Hobart, OK 73651
888-878-4417
http://www.gpccrr.org
Serving these southwest counties: Beckham, Caddo, Comanche, Cotton, Custer, Grady, Greer, Harmon, Jackson, Jefferson, Kiowa, Roger Mills, Stephens, Tillman, Washita.

Resource & Referral Oklahoma City Central Region
Rainbow Fleet
3024 Paseo
Oklahoma City, OK 73103
405-525-3111
800-438-0008
http://www.rainbowfleet.org/
Serving these central counties: Cleveland, Oklahoma.

Resource & Referral Tulsa Metro Region
Child Care Resource Center
A program of the Community Service Council
18 N. Norwood
Tulsa, OK 74115
918-834-2273
http://www.ccrctulsa.org/
Serving these central counties: Creek, Rogers, Tulsa, Wagoner.
Resource & Referral South Central Region
Child Care Resource & Referral
A program of ECU Continuing Education Program
Box E-3
Ada, OK 74820
800-862-5593
http://www.ecok.edu/ccrra

Serving these central counties:
Carter, Garvin, Johnston, Love, Marshall, McClain, Murray, Okfuskee, Pontotoc, Pottawatomie, Seminole

Resource & Referral Southeast Region
Southeastern Oklahoma State University
Continuing Education
1405 N 4th Avenue
PMB 4232
Durant, OK 74701-0609
888-320-5205
http://www.sosu.edu/childcare

Serving these southeast counties:
Atoka, Bryan, Choctaw, Coal, Haskell, Hughes, Latimer, LeFlore, McCurtain, Pittsburg, Pushmataha,
State/National Child Care Organizations

Center for the Child Care Workforce
A Project of the AFT Education Foundation
555 New Jersey Ave., NW
Washington, DC 20001
202-662-8005
ccw@aft.org
http://www.ccw.org/home/

Center for Early Childhood Professional Development (CECPD)
University of Oklahoma at the College of Continuing Education
1801 N. Moore Ave.
Moore, OK 73160
www.cecpd.org

The Child Care and Adult Food Program
U.S. Department of Agriculture
Food and Nutrition Service
Child Nutrition Division
3101 Park Center Drive
Alexandria, VA 22302
http://www.fns.usda.gov/cnd/Care/CACFP/cacfphome.htm

The Child Care Law Center
221 Pine Street, 3rd Floor
San Francisco, CA 94104
415.394.7144
e-mail: info@childcarelaw.org
http://www.childcarelaw.org/contact.cfm

The Children's Defense Fund
25 E Street, NW
Washington, DC 20001
202-628-8787
cdfinfo@childrensdefense.org
http://www.childrensdefense.org/
The Children's Foundation  
725 Fifteenth Street NW, Suite 505  
Washington, DC 20005-2109  
(202) 347-3300  
info@childrensfoundation.net  
http://www.childrensfoundation.net/

ERIC Clearing House on Elementary and Early Childhood Education (ERIC/EECE)  
University of Illinois at Urbana  
Children's Research Center  
51 Gerty Drive  
Champaign, IL 61820-7469  
800-583-4135  
http://ericeece.org/

Early Childhood Association of Oklahoma  
PO Box 1607  
Oklahoma City, OK 73101-1607  
OKC Metro: (405) 946-7872  
Toll Free: 1-866-813-ECAO  
www.ecaok.org

The Ecumenical Child Care Network  
PO Box 803586  
Chicago, IL 60680  
800-694-5543  
eecn@aol.com  
http://www.eccn.org/

Families and Work Institute  
267 Fifth Ave., Floor 2  
New York, NY 10016  
Phone: (212) 465-2044  
Fax: (212) 465-8637  
http://www.familiesandworkinst.org/

National Association for the Education of Young Children  
1509 16th Street, NW  
Washington, DC 20036-1426  
202-232-8777  
800-424-2460  
Curriculum guidelines http://www.naeyc.org
National Association for Education Research
Rutgers, The State University of New Jersey
120 Albany Street, Suite 500
New Brunswick, New Jersey 08901
732-932-4350
http://nieer.org/

National Association of Child Care Resource and Referral Agencies (NACCRRA)
1319 F Street, NW, Suite 500
Washington, DC 20004-1106
http://www.naccrra.org

National Black Child Development Institute
1101 15th Street NW Suite 900
Washington, DC 20005
202-833-2220
http://www.nbicdi.org

National Child Care Association
1016 Rosser Street
Conyers (Atlanta), GA 30012
800-543-7161
http://www.nccanet.org/

Oklahoma Child Care Association
405-691-4075, 800-580-4181

Smart Start Oklahoma
421 NW 13th, Suite 270
Oklahoma City, OK 73103
405-278-9597
http://www.smartstartok.org/

Zero to Three
National Center for Infants, Toddlers and Families
2000 M Street, NW, Suite 200
Washington, DC 20036
(202) 638-1144
http://zerotothree.org/
Licensing Resources
Department of Human Services
Division of Child Care

Contact the Division of Child Care for the licensing specialist in the county of the proposed facility, or contact the licensing specialist at the local county DHS office. For a complete list of counties see the Division website.

http://www.okdhs.org/childcare

Division of Child Care
PO Box 25352
Oklahoma City, OK 73105
405-521-3561 or 800-347-2276
Other Resources and Websites

American with Disabilities Ace Information Hotline (Dept. of Justice)
www.usdoj.gov

American Red Cross
www.redcross.org

Center for Early Childhood Professional Development (CECPD)
www.cecpd.org

Centers for Disease Control and Prevention
www.cdc.gov

Child Care Bureau
www.acf.hhs.gov/programs/cb/

Children’s Defense Fund
www.childrensdefense.org

Connect for Kids
www.connectforkids.org

Consumer Product Safety Commission
www.cpsc.gov

Council for Professional Recognition
www.cdacouncil.org

Healthy Child Care America Newsletter
www.nccic.org/hhc/nl.html

Her Child Care.com
www.herchildcare.com

National Information Center for Children and Youth with Disabilities
http://nichcy.org

National Institute on Early Childhood Development and Education
http://www.fedmoney.org/grants/p-84307-02.htm

National Network for Child Care
www.nncc.org
Oklahoma Institute for Child Advocacy
www.oica.org

Oklahoma Poison Control Center
www.aapcc.org

Oklahoma SAFE KIDS Coalition
www.safekids.org

Quality Care for Children
www.qualitycareforchildren.org

R.E.W.A.R.D. (Child Care Provider Salary Supplements)
http://www.cecpd.org/Reward/rewardoklahoma_new.html

Scholars for Excellence in Child Care (scholarship assistance for child care providers)
http://www.okhighered.org/secc/

Smart Start Oklahoma
421 NW 13th, Suite 270
Oklahoma City, OK 73103
405-278-9597
http://www.smartstartok.org/

Stand for Children
www.stand.org

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