Thinking of Childminding?

Childminders Advisory Service

CHILDMINDERS ADVISORS

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PLANNING A CHILDMINDING SERVICE

When you are thinking of setting up a new childminding service, you need to consider a number of issues:

- How many childcare places can you reasonably provide?
- How much do you need to charge?
- How many days do you want to work?
- What about holidays?
- Will you carry minded children in your car?
- Do you intend to provide meals or not?
- What equipment or toys do you have/will you need?
- Do you need to childproof your house?

1. How many childcare places can you reasonably provide?
   If you are a parent, your childminding service will affect your own children; consider how you can minimize disruption to existing arrangements for them.
   
   a) I have _______ children of my own, their ages are________________
   
   b) My own child(ren) attend _______________ name of playschool
      from ___________ to ___________ (insert times)
   
   c) My own children attend ________________ name of national school
      from ___________ to ___________ (insert times)
   
   d) My own children attend ______________ name of secondary school
      from ___________ to ___________ (insert times)

   Remember, under the revised regulations (2006), you can mind no more than 5 unrelated preschoolers at any one time. See the section on the National Guidelines & Childcare Regulations for more details.

2. How much do you need to charge?
   
   a) I can mind _____ children (in addition to my own if under 6 years old)
   
   b) I need to charge €__________ per child to make childminding a viable option for me
   
   c) Preferably I would like to mind: Babies ☐ Toddlers ☐ School goers ☐
   
   d) I am willing to supervise homework for school going children. ☐

3. How many days do you want to work?

<table>
<thead>
<tr>
<th>I can mind on:</th>
<th>Earliest start time</th>
<th>Latest finish time</th>
<th>Max. hours per day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday</td>
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<td>Tuesday</td>
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<tr>
<td>Friday</td>
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</table>
What about holidays?

<table>
<thead>
<tr>
<th>I can mind for</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank holidays</td>
<td></td>
<td></td>
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<tr>
<td>School holidays</td>
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<td>Overnight</td>
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<tr>
<td>Weekends</td>
<td></td>
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</tr>
</tbody>
</table>

I will take holidays for _____ weeks per year.

4. Will you carry minded children in your car?
   I have access to a car: Never □ Sometimes □ Occasionally □ Always □
   I am insured to carry minded children in my car: □
   I have sufficient car seats and safety belts to carry _______ children in my car
   I can collect children to / from playschool or school: □
   I am willing to bring children to and from after school activities: □

5. Do you intend to provide meals or not?
   I can provide:
   Breakfast □ Lunch □ Dinner □ Snacks □

6. What equipment or toys do you have/will you need?
   I have the following childcare equipment in my home:
   Sterilizer □ Cot □ High chair □ Buggy □
   Stair gates □ First aid kit □ Fire extinguisher / blanket □
   I have a good selection of toys for:
   Babies □ Toddlers □ School going children □
   I will need:

7. Do you need to childproof your house?
   Baby changing area □ Baby / child sleeping area □
   Sufficient space for indoor play □ Storage area for toys & equipment □
   Secure outdoor play area □ Outdoor equipment & toys □
   Parking area for parents □ Phone □
   Two back up people available in case of an emergency □

8. Other things to consider:
   a) I have parenting experience for __________ years
   b) I have childminding experience for __________ years
   c) I have completed childcare training □
   d) I am insured for childminding □
   e) I am registered as a self-employed childminder □
   f) I would like to participate in childcare training □
   g) I hope to start childminding in ___________ (insert date)
   h) I would like to be a childminder for __________ years
   i) I am interested in meeting other childminders. □
GETTING READY TO OPEN YOUR SERVICE

Here are some things you should get sorted before you open your service.

1. **Decide how you want to run your service.**
   - Full-time or part-time, days of the week etc,
   - Fees- daily, weekly, hourly rates,
   - Number of children you can take on,
   - Develop a working agreement to use with parents. *(See sample)*

2. **Prepare advertising.**
   - Brochure to give to parents,
   - Small ad to put in local shops and supermarkets,
   - Put an ad on the discussion board at [www.schooldays.ie](http://www.schooldays.ie) or [www.rollercoaster.ie](http://www.rollercoaster.ie)
   - If you notify your Childminder Advisor of your intended start date, your service can be put on a public list for parents looking for Childminders, be listed on the WCCC website, and/or you can put an ad for your service on Wicklow Childminders Advisory Service Facebook page.

3. **Prepare your home for the service.**
   - Child proof the house as needed – stair gates, socket covers, corner covers etc;
   - Get fire safety equipment as needed – smoke alarms, extinguisher, fire blanket;
   - Make sure you have enough toys, books, paper, crayons, and play equipment for different age groups;
   - Check to see if a Childminders’ Development grant is available to help.

4. **Make sure you have adequate insurance.**
   - If you own your home, your house insurance may cover you to mind up to 2 children, or you can pay a top-up fee to get that cover. Check it out.
   - If you are in rented accommodation or will mind 3 or more children, then you probably need specific Childminding insurance. *(See insurance info on p.7)*

5. **Find out if you should notify the Health Service Executive.**
   - Under the revised Childcare regulations (2006), you can mind no more than 5 pre-schoolers at any one time. *(See the section on the National Guidelines & Childcare Regulations for more details.)*
   - If you are minding 3 or fewer unrelated children, you may notify your Childminder Advisor through Voluntary Notification if you wish.
   - Check with your Childminder Advisor if you’re unsure.
6. **Register yourself as self-employed.**
   - Call the tax office and ask for form TR1 – you may never have to pay tax, but you should be registered. LoCall 1890 306 706 for the form or check the website: [www.revenue.ie](http://www.revenue.ie) to download both the form and explanatory booklet.
   - In addition, if you want to claim the €15,000 tax exemption, then you must be known to your Childminder Advisor, and mind three or fewer children at any one time.

7. **Get Garda Vetting as a Childminder.**
   - Even if you have been vetted for an organisation such as scouts, you still need to retain a copy for yourself in your capacity as a Childminder.
   - You do NOT go through your local Garda station, instead, contact Barnardos in Cork: The Bowling Green, White Street, Cork, Tel: 021 4310591 E-mail: info@cork.barnardos.ie
   - Ask for the Childminders’ info pack, which includes the form and guidance on how to complete it. Fill the form out and return it to Barnardos. The results of your vetting will be sent directly to your home address.
   - If you are not sure about what Garda vetting means to your service, you can ask to go to an information session, which helps considerably.

8. **Hold interviews with any prospective parents.**
   - Discuss your working agreement with them;
   - Discuss the level of care provided – food, nappies, pick ups etc;
   - Discuss how you manage behaviour difficulties etc;
   - Discuss how you will handle sickness, holidays, maternity leave.

9. **Have the new child come for a few settling in visits before you sign a working agreement and get going.**
FINDING THE RIGHT INSURANCE

Many home insurance policies cover childminding for up to 2 children, which can be extended to mind up to 6 children. For specific Childminding insurance, the policies offered by Childminding Ireland, Athlone Childminding Initiative or Allianz are tailored packages, which cover minding up to 6 children. The following is not an exhaustive list but a sampling of what is available. Details exact as of November 2011.

1. Childminding Ireland Members Insurance Package
   This covers up to 6 children, (including childminder’s own children) up to the age of 14 years. Total cost: €150 for the basic package or €180 for the complete package, which covers outings, giving medication etc. To download the application form, go to [www.childminding.ie](http://www.childminding.ie). For complete information contact Kidd Insurance, ph. 01 2079400 or check the website: [www.kiddinsurances.ie](http://www.kiddinsurances.ie)
   To avail of these packages, you must be a member of Childminding Ireland: it costs €55 to join, but only €20 if you are a notified Childminder (as of September 2011). Ph.01 2878466 email: [info@childminding.ie](mailto:info@childminding.ie)

2. Athlone Childminding Initiative Insurance
   This is provided through Gateway Insurance and Investments in Athlone. Cost: €220 per annum, running from September for the year. It offers cover similar to that provided by Childminding Ireland’s complete package. Ph: 090 6492640.

3. Home Insurance
   Some home insurance policies cover Childminding, but if you have not informed your current insurer, they may refuse any claim, even those unrelated to childcare, on the grounds of non-disclosure. Other polices may be extended to cover childminding in the home for up to 6 children, for small increase in your premium. It does not usually cover all that a specific Childcare package covers, so where possible, get a written statement of exactly what is covered when extending a home insurance policy.

4. Insurance for a rented home
   If you are renting and do not wish to join Childminding Ireland, you can go for public liability insurance, which offer a similar level of coverage as a home insurance package. Quotes came in around €170 per annum, but you can shop around for the best deal.

5. Car Insurance
   You should check with your car insurer as to whether or not you are covered to carry minded children. Since you are paid to mind these, they may ask you to get Class 2 insurance to cover the use of your car for business purposes, which will mean an extra premium. However, this is unnecessary as many car insurance packages cover to you carry minded children. So shop around. Childminding Ireland now offers a car insurance package for its members. The premiums can work out as cheap and it covers carrying minded children. However you should compare car insurance costs annually, as they can vary considerably from one year to the next. Again, if possible, get written proof of your coverage.
**FOLLOWING THE NATIONAL GUIDELINES FOR CHILDMINDERS**

This section briefly explains the National Guidelines for Childminders and how the support system for Childminders works in County Wicklow. Please consult the booklet for a complete description.

**What are the National Guidelines for Childminders about?**
The National Guidelines for Childminders explain what you need to know as a Childminder about our system in Ireland. They are intended for all Childminders.

They contain a list of four **core requirements** for all Childminders:
- That s/he is a suitable person to mind children;
- That s/he is committed to the well being of the children in his/her care;
- That the Childminder’s home is a secure and happy place for a child;
- That s/he has adequate health and safety procedures in place.

There are two ways a Childminder can receive support to put these requirements into practice:
- By making a Statutory Notification (where required), or
- By making a Voluntary Notification.

**What is Notification?**
Under the Childcare Act (1991), Childminders may mind up to 5 pre-schoolers, under the age of 6, with no more than 2 babies under 15 months. Once they care for 4 pre-schoolers, they are legally obliged to **notify** the Health Service Executive (HSE) (**Statutory Notification**). They are then inspected by the Pre-School Officer under the Preschool Services Regulations (2006).

**What is the purpose of Notification?**
Statutory Notification is intended to safeguard the health, safety and welfare of pre-school children, to promote the development of pre-school children, and to ensure compliance with the Regulations made under Part VII of the Childcare Act. The Pre-school Inspector inspects the Childminding service, and may make several visits to help the Childminder reach regulatory standards.

**How do I notify in County Wicklow?**
To make a Statutory Notification in this area, phone Loughlinstown Health Centre on 01-2822122, and ask for the Childcare Pre-School Services Section. Then ask for the Notification Form to be sent to you, along with the Explanatory Guide to Notification and Inspection. When you return the form, along with the annual notification fee of €40, the Pre-school Inspector will make an appointment to visit you. After that, inspections are unannounced.

**What is Voluntary Notification?**
This is for Childminders who are not obliged to notify, i.e. those who are exempt from the Child Care (Pre School Services) Regulations 1996 & 2006. Exempt Childminders are:
- Those minding 3 or fewer unrelated pre-school children at any time;
- Those providing after school care.
Now these Childminders may notify voluntarily through the Childminder Advisory Service of Wicklow County Childcare Committee, which runs the Voluntary Notification and support scheme on behalf of the HSE.

**What is the purpose of Voluntary Notification?**
Voluntary Notification allows exempt Childminders to access a range of supports, information and training, which encourage the promotion of improved standards in Childminding. It also gives them the opportunity to be recognised for the valuable service they provide.

A Voluntary Notified Childminder can access:

- €15,000 Childminders’ Tax Relief,
- An advisory home visit,
- Public listing of the service for interested parents.

Statutory Notified Childminders may also access all the above supports, except the Tax Relief, which is limited to those who mind 3 or fewer children at any one time. In addition, notified Childminders in County Wicklow can access:

- 80% discount on Childminding training;
- Full membership of *Childminding Ireland*, the national, professional association for Childminders for only €20.

**If I notify voluntarily, will I be inspected?**
No. Voluntary Notified Childminders are not inspected, instead they are asked to do a **Self Evaluation** based on the core requirements. This is a process. The Childminder does not have to sign off completely on every part of the Self Evaluation before notifying. S/he simply needs to indicate where s/he is at in relation to each statement, and sign off on that. Then the local Childminder Advisor will provide the support needed to help him/her meet the criteria completely.

**How do I make a Voluntary Notification in Wicklow?**
1. Contact the WCCC, and ask for the Voluntary Notification form.
2. Complete the form, including the Self Evaluation, and return it to the office, along with all documents requested.
3. Receive a home visit from the Childminder Advisor, by appointment.
4. Once the visit is made, and all the criteria are met, the Voluntary Notification process is complete.
5. The service can now be added to the public list and/or the web list at the Childminder’s request.

The Childminder Advisor can make an advisory visit on request at any time, before, during, or after notification. On the visit, she brings all the relevant Childminding information and offers advice around both safety and education in the home for the Childminder.
UNDERSTANDING THE PRE-SCHOOL REGULATIONS 2006

The Pre-School Regulations apply to all pre-school services i.e. Pre-School Playgroups, Crèches, Day Nurseries, Naonráí and a certain number of Childminders. As a Childminder you must be aware of the Regulations, and determine whether or not they apply to you. If you do come under the scope of the Regulations, you should take the appropriate steps to comply with them.

The main provisions of the Child Care Act 1991, concerning pre-school services, are set out in Part VII of the Act. In the new Regulations, (2006) a Childminding service is defined as a pre-school service, which may include an overnight service, offered by a person who single-handedly takes care of pre-school children, (including the Childminder’s own children), in the Childminder’s home for a total of more than 2 hours per day.

A pre-school child is defined as a child under six years of age, who is not attending a national school or equivalent. This service may be offered for the full working day or for different periods during the day. In addition, a Childminder must have a telephone and a second person must be available to cope with emergencies.

Ratio of children to Childminder
Under the Regulations, a Childminder should look after no more than 5 pre-school children, including her own pre-school children. No more than two children should be under 15 months. Exceptions in relation to numbers under 15 months can be made for multiple births or siblings.

Childminders exempt for the Regulations
Below is the extract from the 1991 Childcare Act, which relates specifically to Childminders:

58. For the avoidance of doubt it is hereby declared that the provisions of this Part shall not apply to:

(a) the care of one or more pre-school children undertaken by a relative of the child or children or the spouse of such relative,

(b) a person taking care of one or more preschool children of the same family and no other such children (other than that person's own such children) in that person's home.

(c) a person taking care of not more than 3 pre-school children of different families (other than that person's own such children) in that person's home.

Notification
A Childminder who cares for four or five unrelated pre-schoolers under 6 must notify the local Pre-School Inspector of their service. (Statutory Notification) And after September 2007, you may not start to mind more then 5 children in total, including your own. Childminders exempt from the Regulations may notify the local Childminder Advisor of their service.(Voluntary Notification).
AVAILING OF THE CHILDMINDER’S TAX RELIEF

If you mind 3 fewer children in your own home at any one time, and earn no more than €15,000, this scheme is for you!

1. **What is the Childminders’ Tax Relief?** The Childminders’ Tax Relief means that a Childminder can earn up to €15,000 per annum and not pay any tax.

2. **Do I need to tell the HSE that I am a Childminder?** No, but you should tell your County Childcare Committee. They are there to support Childminders, and can offer training, grants, advice and can match you up with a parent seeking a Childminder in your area.

3. **Will I be inspected?** No, the County Childcare Committees offer advisory visits, but these are not inspections!

4. **Can I deduct expenses when coming up with the €15,000?** No. The €15,000 relates to gross income only, not profit, and no business expenses can be deducted for taxation purposes.

5. **How do I avail of this Relief?** You must register as self-employed with your local tax office using form TR1. Even though you have no tax liability, in October each year you will need to file a tax return. There is a simple 2 page tax return form especially for Childminders available from Childminding Ireland.

6. **Can I still make a PRSI contribution?** Yes. A Childminder claiming the tax relief will automatically make the minimum payment - €253 in 2012. Revenue will contact you when the payment is due.

7. **What will this do for me?** This makes it very easy to become tax compliant, you will:
   a. have no worries about being reported to Revenue,
   b. be able to apply for grants without fear,
   c. contribute towards your own State Pension/Maternity benefits,
   d. be in a better position to deal with parents, and
   e. have records for your bank if you need to get a loan.

8. **How many children am I allowed to mind before I am entitled to claim this?** You can mind up to three children (0-17) at any one time.

9. **Can I avail of this if I am minding my grandson, nephew (any related child)?** Yes, if you are providing a Childminding service, and your earnings do not exceed €15,000 per annum.

10. **Can I avail of this if I am working another part-time job?** Yes. This scheme applies only to your Childminding earnings.

11. **What happens if I earn more than the amount of Childminders’ Tax Relief in any tax year?** As soon as you earn in excess of €15,000, even by €1, then you are liable to pay tax on the full amount.

12. **Is this only available to new Childminders?** No, whether you are new, or have been Childminding for years, this scheme applies to you.

13. **Does it affect my Home Carers Credit?** No.

14. **Do I need an Accountant?** No.

The revised Guide to Tax & PRSI for Childminders and Revised Disk is now available from Childminding Ireland, email: info@childminding.ie, website: www.childminding.ie
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