

South Tipperary County Childcare Committee

Childminding

Guidelines on Planning a Childminding Business in your Home

Transforming Ireland

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INTRODUCTION

So, you have thought about it over and over and you have decided to operate a childminding business from your home. It is essential that you embark on your childminding career with a strong business sense as it will have added benefits for you in terms of the professionalism of your service and also the potential financial returns for your work. Running your own business involves responsibility and risk with the goal of achieving reward for your effort. You can greatly increase the likelihood of success by forward planning and accessing advice and mentoring from others in the childcare sector.

As a professional Childminder operating a childminding service with a strong business sense:

- You are in a better position for negotiation on payment and conditions with parents/guardians
- You can apply for funding towards your business
- You can keep track of your income and expenditure
- You may be eligible for a €15,000 tax exemption on your childminding earnings
- You can operate in a confident and professional manner and treat childminding as a professional career choice
- By operating within the formal economy the risk of being reported is eliminated facilitating you to promote your business in your local area
- You have the opportunity to make your own PRSI contributions which may entitle you to a contributory state pension and other entitlements

As with any new business it is worthwhile considering doing a start your own business course to get acquainted with the details of managing your accounts, keeping track of expenditure, marketing your service etc.

WHAT KNOWLEDGE, EXPERIENCE & QUALIFICATIONS DO YOU NEED?

In Ireland childcare services come under the auspices of the Childcare (Preschool Services) (No 2) Regulations 2006. Childcare services including some Childminders must meet certain requirements specified in these regulations. A person carrying on a preschool service should be both “suitable” and “competent”. Under these regulations an appropriate qualification in childcare is also required. There are many varied childcare courses on offer but for accredited training it is best to contact your local Vocational Educational Committee and ask about the range of FETAC accredited childcare courses on offer. The Childcare Committees run a variety of practical childcare training courses including First Aid, Child Welfare and the Quality Awareness Programme etc. Childminders are also required to do a Child Welfare course.

Any childcare experience you already have, including experience as a parent, will benefit you greatly in informing you on how to work with children and families. However it is also important to consider the financial and business end of the childminding service. Discuss the intricacies of your childminding business with your family and access the supports available from the Childminding Advisory Officer in the City / County Childcare Committee.

Refer to the following:

- National Guidelines for Childminders & Childminding First Steps both available in the Step by Step Guide to becoming a Professional Childminder
- Childcare Preschool Services Regulations 2006 www.hse.ie
- National Framework for Qualifications in Ireland www.nfq.ie
- South Tipperary VEC Tel 052 6121067

LEGAL REQUIREMENTS

Legal structure:

In most instances in the Country, childminding businesses operate as Sole Traders. This means the business is owned and run by one person, you the Childminder.

Consider the following points:

- Register as a self employed Childminder by completing and returning the registration form (TR1 form) to the Revenue Commissioner.
- There is a tax exemption called the Childcare Services Relief in place for Childminders earning less than €15,000. (Further details in this document)
- To be eligible for the tax exemption you must Voluntary Notify your childminding service to your local City / County Childcare Committee.
- If you will be caring for 4 or more preschool children or children not yet attending National School you are required under the preschool services regulations to notify the Health Service Executive of your proposed childminding service. To do this just contact the local HSE for details.
- Insurance is required for all Notified and Voluntary Notified childminding services, check details of cover available with your home insurance broker or specific childminding insurance providers. Further information is provided in the Step by Step Guide to becoming a Professional Childminder.
- If you are in receipt of social welfare payments find out what the cut off points for payments are and discuss your childminding business plan with your local Social Welfare Officer.
- If you are using existing rooms in your home for childminding you do not require planning permission. However planning regulations do come into effect if you are changing use of existing premises, eg garage or building an extension. If this is the case you must make contact with the planning department in your local City / County Council.
- Childminding in the family home is usually exempt from rates but it is useful to check this with your local City / County Council.
- If you live in Local Authority Housing or rented accommodation clarify conditions of your tenancy before setting up a childminding service.

Refer to the following for further information:

- Citizens Information Centre for advice www.citizensinformationboard.ie
- Childcare Regulations (preschool services) Regulations www.hse.ie
- Revenue information on taxation www.revenue.ie
- Your local Enterprise Board www.enterpriseboards.ie
- Social welfare information on PRSI, entitlements etc www.welfare.ie

Record keeping:

It is good practice for all childminders to have a clear method for recording information on a range of issues relating to your business.

All Notified and Voluntary Notified Childminders are required to keep records on attendance, medicine administered, any accident/ incident forms etc. Parents should be aware of the records you maintain on their children and records like the medicine administration, incident / accident form etc should also be signed by parents. It is good practice to give parents a copy of these forms for reference. All records should be stored safely. A comprehensive sample of record forms is available in the Step by Step Guide to becoming a Childminder. Please note all information records regarding attending children **MUST** be kept until that child has turned 21 years of age.

In addition to childcare records it is also advisable to keep a good record of all financial transactions involving your business. Samples are available from the Enterprise Boards, County Childcare Committees etc.

Refer to the following for further information:

- Sample policies & procedures, working agreements etc are available in the Step by Step Guide to becoming a Professional Childminder available from your Childcare Committee.

HOW MANY CHILDREN CAN YOU MIND?

This is an important decision and is affected by many issues.

- The Childcare (Preschool Services) Regulations 2006 state that a single-handed Childminder should look after no more than 5 preschool children including your own preschool children.
- Safety and child welfare issues must override all other aspects of running a successful and profitable childminding business. Consider also how many children you can take care of at any one time where all your attention and energy can be devoted exclusively to minded children.
- The free Preschool Year in Early Childhood Care & Education (ECCE) can be offered by participating childminders. There are several requirements including FETAC level 5 accreditation, notification to HSE & all 5 attending children must be of eligible age (currently 3 years & 2 months and 4 years & 7 months on 1 September each year)
- If you are a parent, how many children do you have, what are their ages?
- Are your own or minded children attending a childcare service, national school etc? Do you have to do school pick-ups or drop off?
- What childcare services are already operating in your area?
- Parents often require childcare for part time hours so you must keep track of your schedule. Will there be times when you have a greater number of children at any one time?
- What number of children will your insurance cover cater for? Remember your own children are often counted in the ratios for insurance purposes.

Please refer to the following:

- Details of the ECCE scheme available from the Office of Minister of Children & Youth Affairs www.omcya.ie
- Childcare (Preschool Services) Regulations 2006 www.dohc.ie
- Information on local childcare provision available from your Childcare Committee

DECIDING A PRICE

The price you charge for your childminding service is closely associated with the quality and credibility of your childminding service and will in the end determine your own salary. Prices don't stay the same so plan your increases according to needs and let parents know well in advance. What you charge is up to you. The following factors need to be taken into account:

- It is important to realize that your household expenditure will increase.
- Do you have a preference to mind babies, preschool or school going children? Generally parents of babies and preschool children will require childminding services for longer times of the day.
- What are the existing prices for childminding in your area? Talk to other childminders & childcare services.
- Remember as an individual childminder you are free to negotiate a fee with parents based on your individual childminding service being offered. However it is important that it remains affordable for parents.
- What is special about your childminding service? What added benefits can you offer children & parents?
- Prices should be established according to the quality of the service you offer. As a Childminder you should think about the expenses incurred. Please refer to income and expenditure section above.

Refer to the following:

- Survey of childminding charges (if available) from your City / County Childcare Committee
- The National Association of Childminders in Ireland - Childminding Ireland
www.childminding.ie

INCOME & EXPENDITURE

Consider the following issues when setting up a new childminding service in order to maximise the profitability of your service.

Income:

If you are a parent of young children you will save money by not paying someone else to care for them. However will the childminding service be viable / feasible from an economic standpoint? Are you solely dependant on income from childminding? As a self-employed person you will have no income until you are minding children. If it takes a month or two to get established as a Childminder - how will you pay bills in the meantime?

The following factors will affect your income:

- Decide how many children you can care for at any one time.
- What will your operating hours be? Can you offer part time, fulltime or drop in care?
- Will you be available early in the morning or later in the evening? Do you wish to offer overnight / weekend childcare if required?
- Decide if you will offer a discount for more than one child from the same family.
- You will need to consider whether you will charge for bank holidays (9 annually), holidays, absence due to illness, settling in period, extended absences etc.
- Can you do pre-school / school drop offs or pick-ups? Have you a relative/ neighbour who could help supervise children while you do pick up / drop offs?
- Who provides meals (breakfast, lunch & snacks) for the children?
- Do you require parents to pay in advance, by cash, cheque or direct debit?
- Will you use a working agreement with parents to negotiate fees? How much notice do you require before a parent exits your service?
- Clarify with parents how long the child will be absent from your service during any extended absences of minded children eg. maternity or parental leave, school holiday periods etc and discuss the possibility that you might take on additional children during this period.
- It is advisable to write down your fee policy and keep a record of what you agreed with parents so you can refer to it. Using the Working Agreement in the Step by Step Guide can assist you to

agree and maintain your fee structure with parents. Remember this document should be reviewed periodically and communicating with parents both orally and using written notes on a regular basis about fees and charges, planned absences or any other changes to your childminding service can minimize misunderstandings.

- Some Childminders recommend that you receive payment by cheque or standing order as then you have a record of fees received. This record is required when preparing your accounts, evidence of fees if you are claiming loss of income under insurance policy or to negotiate with banks.

Expenditure:

- Are you insured to childmind in your home and carry minded children in the car? Your home insurance company may cover you for childminding a small number of children in the home at no additional cost but check that you are completely satisfied with the cover offered.
- What childcare equipment do you require? If you are minding babies you will need a variety of equipment including sterilizer, cot & blankets, high chair, buggy (double?), changing mat etc.
- What safety measures will you need to take in the home? Think about the need for stair gates, fire guards, fire safety items, first aid kits, secure outdoor play area? Have you an area where you can change nappies, put small children down to sleep etc.
- Do you have sufficient car seats & seat belts to accommodate all the children safely in the car?
- Have you a good selection of games & activities for children of all ages for both indoor & outdoor play?
- Do you have adequate storage for toys & equipment?
- The €1,000 Childminding Development Grant typically covers safety, childcare equipment and play items for children.
- Your household bills will increase so consider ongoing costs like:
 - Food
 - Heat & light
 - Water
 - Telephone
 - Insurance
 - Petrol / diesel
 - PRSI contribution
 - Extra refuse, cleaning products etc
 - Childcare training & resources
 - Childcare equipment & toiletries, arts and craft materials
 - Accountancy fees

- Advertising
- Outings
- Optional gifts for children, (birthday, Christmas, Easter eggs, parties)

Refer to the following from your City / County Childcare Committee:

- Sample working agreement and survey of childminding charges in the Step by Step to becoming a Professional Childminder.
- List of other voluntary notified Childminders in your area.

MARKETING YOUR CHILDMINDING SERVICE

Until you let people know you are childminding you will have no business. How do you plan to sell your childminding service to families? How will you present the service as an attractive, high quality and practical option for families? What can you offer parents that compliments or supplements what is already available in the area?

Identify the methods of advertising, which shall be used such as:

- City / County Childcare Committee's Directory of Childcare Services
- Classified advertisement in your local newspapers
- Posters in local businesses
- Door to door leaflet drops
- Poster in local childcare services and national schools
- Parent and Toddler groups
- Internet
- Community Notice Boards
- Talk to other Childminders at events organized by the City / County Childcare Committee
- Meet your Public Health Nurse
- Tell all your friends, neighbors, family about your new childminding service.

CHILDCARE SERVICES RELIEF

- The tax exemption applies only to Childminders who are self-employed. Therefore you **must** register with Revenue as a self employed Childminder to avail of the tax exemption.
- The childminding services must be provided in your own home.
- You may mind up to 3 children (under 18 years) at any one time, excluding your own children. A childminder could, conceivably, mind 3 children in the morning and 3 different children in the afternoon and still qualify.
- The tax exemption applies to gross annual income from childminding and must not exceed the limit of €15,000. Gross income is all childminding fees received from parents within the year without taking account of any expenses incurred in running your childminding service.
- If 2 Childminders are minding children in the same premises, the limit is split between them. Each is not entitled to €15,000.
- The tax exemption ensures that as a qualifying Childminder you will have no income tax liability and also that your entitlement to the home carer's allowance, mortgage interest relief, and principal private residence relief is not affected. Income to which the tax exemption applies will not be taken into account in determining entitlement to capital gains tax relief on gains from the disposal of your home as a principal private residence.
- You will be liable to pay PRSI on your income, at a flat rate of €253 provided the income is €3,174 or more in a tax year and this payment will be a contribution towards your Class S benefits. (See more information on next pages). (These figures are subject to change)
- Keep a record of the fees received from childminding; a weekly record in a diary can suffice. Another option would be to open a specific bank account and lodge all fees received. Using a cheque book to pay for specific items for your childminding service would be a good business practice.
- Childminders earning less than €15,028 per annum are not liable for the 2% income levy

How to apply for the childcare services relief:

- Voluntary notify your service to your City / County Childcare Committee. You will receive a Certificate of Voluntary Notification, this should be kept on file for future reference. This certificate will be renewed on an annual basis.
- Contact the local tax office and ask for a form TR1 to register as a self employed Childminder. (This form is also available to download on www.revenue.ie - go to forms and registration forms)
- To ensure you avail of the tax exemption, you must submit an Income Tax Return (form 11) each year and claim the childcare services relief on the Tax Return. You will need to confirm that you have a certificate of voluntary notification and also to confirm your total childminding income for the year of claim, provided it is less than €15,000. Where a couple are being jointly assessed when submitting a form 11 please ensure that the section being completed by the Childminder indicating exempted income includes the Childminders PPS number.
- As a self employed Childminder you will be required to pay Class S PRSI. This is your contribution towards such benefits as Old Age Contributory Pension, Maternity Benefit, Bereavement grant etc. A flat rate of PRSI of €253 for the year is due if the earning is over €3,174 and under €15,000. In the event that your income is less than €3,174 Revenue will notify you of non liability. PRSI due on certain tax exempt income will be included in the Income Tax assessment for the year's 2009 onwards. This means that €253 should be paid when filing the tax return and another €253 paid for the current tax year to satisfy preliminary tax obligations for 2010.

Please note:

If a Childminder does not apply for the childminding tax exemption or is earning over €15,000 gross per annum, then the income is fully taxable. However in this case, a Childminder is allowed deduct a variety of expenses which he/she may have incurred in earning that income before tax is applied i.e. toys, equipment, insurance etc.

REGISTERING AS A SELF EMPLOYED CHILDMINDER

To complete the appropriate forms you must have a Personal Public Service Number (PPS Number). To register as a self employed Childminder you need to complete the appropriate registration form. The registration form you require is form TR1. This form is for Individuals / Sole Traders, Partnerships, etc., and is used to register for:

- Childcare services relief (tax exemption) or if applicable income tax
- Employer's PAYE/PRSI
- VAT (if applicable)

PRSI & PENSIONS FOR THE SELF-EMPLOYED

Class S applies to self-employed people with an annual contribution of €253 for any given year. For Childminders earning over €15,000 the PRSI contribution will be €253 or 3% of taxable income, whichever is the greater.

What are the benefits of paying PRSI?

- Widow's/Widower's (Contributory) Pension
- Guardian's Payment (Contributory)
- Old Age (Contributory) Pension
- Maternity Benefit
- Adoptive Benefit
- Bereavement Grant

Personal pension provision

If you are self-employed, you may provide additional income in your retirement by saving via a PRSA or a Personal Pension Plan.

What is a PRSA (Personal Retirement Savings Account)?

A PRSA is a long term savings account designed to assist people to save for retirement. Anybody can contribute to a PRSA i.e. self-employed, employed, unemployed, home makers, carers. A list of approved PRSA providers and their products can be obtained from the Pensions Board. A Childminder can pay contributions to a PRSA directly. Tax relief is granted on contributions to a PRSA.

What is a Personal Pension Plan?

A Childminder (self-employed person) may take out a Personal Pension Plan with an insurance company. This is an individual contract between you and the insurance company. You pay contributions direct to the insurance company. Tax relief is granted on your contributions to a personal pension

Please refer to the following:

- Queries relating to PRSI can be made to the Childminders PRSI section, Department of Social & Family Affairs on 051 356000.
- For further information on PRSA's contact The Pensions Board on (01) 6131900.

REGISTERING FOR TAX IF YOU DON'T QUALIFY FOR THE CHILDCARE SERVICES RELIEF

- Complete the form TR1 as above.
- You are obliged as a Childminder to keep financial / accounts records. You must keep full and accurate records of you business from the start.
- Complete a tax return (form 11) at the end of the business year.

What records must you keep?

- All purchases of goods/services
- All moneys received and paid out
- All relevant documents such as invoices, bank statements, cheque stubs, receipts, etc., should also be retained.
- Any expenses incurred in the running of your business must be wholly and exclusively for the purpose of your business.
- Your business takings (income): these should be recorded in a cashbook as and when you received payment.
- It is easier to keep records if you pay your business expenses by cheque or direct debit.
- Lodge your money on a regular basis and ensure it always balances with your cashbook.
- All items of expenditure: telephone, rent, ESB, insurance, heating, motor expenses, childcare equipment & materials, etc.

You must keep your records for six years unless Revenue advises you otherwise.

Paying your Income Tax:

You must pay Preliminary Tax on or before the 31st October of each year, except in your first year of business. Preliminary tax is an estimate of your tax due for the current year. Although you are paying tax in October for the current year you have 3 options from which to choose:

Pay 90% of your final tax bill for current year

OR

Pay 100% of your previous year's tax bill

OR

Pay 105% of your final tax bill for the year before last, if paying by direct debit. (This option is only available in your 3rd year of business)

Income Levy

Self employed Childminders whose taxable income exceeds €15,028 per annum have responsibility for operating the 2% levy in respect of all income sources. (Taxable income is gross income less expenses) You should make a payment of income levy along with your preliminary tax payment, the balance is payable when the return is filed. Gross income is determined after deductions of legitimate expenses directly associated with the childminding business. No deductions for capital allowances or for losses are allowed from gross income.

It is recommended that you consult your local tax office to clarify the above.

Tax Rates and Tax Bands 2010

Single/Widowed without dependant children	€36,400 @ 20% Bal. @ 41%
Single/Widowed qualifying for One-Parent family tax credit	€40,400 @ 20% Bal. @ 41%
Married couple (one spouse income)	€45,400 @ 20% Bal. @ 41%
Married couple (both spouses with income)	€45,400 @ 20% (with an increase of €27,400 max.) Balance @ 41%

Income Tax Credits 2010

Single	€1830
Married	€3660
One parent	€3660

Widowed Parent Tax Credit

(These credits are for 5 years and reduce as follows):

Bereaved in 2009	€4,000
Bereaved in 2008	€3,500
Bereaved in 2007	€3,000
Bereaved in 2006	€2,500
Bereaved in 2005	€2,000

Home Carer's Tax Credit €900

Aged tax credit

(over 65 years)

(a) Single/Widowed	€325
(b) Married	€650

Incapacitated Child - Tax credit €3,660

Dependent Relative - Tax credit €80

Employee - Tax credit €1,830

Expenses That Can Be Offset Against Tax

As a Childminder all, or a proportion of, the following expenses can be offset against income for taxation purposes.

Notification fee	To your local Health Services Executive (full amount)
Membership	To relevant bodies eg Childminding Ireland (full amount)
Premises/charges	Rent (not mortgage), repairs, general maintenance, replacements and refurbishment (proportion)
Insurance	Specific childminding insurance, specific car insurance (full amount)
Telephone	(Proportion)
Equipment	Any equipment required to meet statutory regulations, cots, buggies, playpens, high chairs, stair gates, fire extinguishers/fire blankets, sterilisation equipment, toys etc. Capital costs: written off at 12.5% per year
Services	Heating, light, cooking, phone – (proportion)
Play materials	New books, arts & crafts materials, paper, paints etc (full amount)
Cleaning materials	Cleaning products, soaps, toiletries etc (proportion)
Food	Proportion of the household food costs
Furniture & Fittings	Repair, refurbishment, additional wear and tear (proportion)
Transport	Mileage allowance (proportion)
Training	Course fees, text books, training materials, travel and subsistence (proportion)
Marketing	Advertising costs (full amount)
Secretarial	Expenses involved in keeping records and accounts, computer equipment, stationery and other office requirements (full amount)
Accounts	Book-keeping/accountants fees (full amount)
Staff	Payment to childcare assistant, contract cleaner, window cleaner, garden maintenance (full amount)

Source: Childminding Ireland

Sample of Tax Assessment (Single person income based on single persons Tax Credits)

Based on Caring for 3 Children: Child A @ €140 per week

Child B & C (Same Family) @ €200 per week

Total Childminders income: €17,000 (€340 per week x 50 weeks)

Against the Childminders income you are entitled to offset expenses which are and must be wholly and exclusively for business purposes.

Annual Childminders Income	€17,000
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Less Expenses (examples only):

Rent (1/3)	€1,500
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Light & Heat	€350
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Phone	€300
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Insurance	€200
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Consumables (food, cleaning, paper etc.)	€2,000
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Equipment @ 12.5% of capital	€300
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Accounts fees	€450
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Advertising	€200
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Training	€150
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Travel	<u>€100</u>
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Total	€5,550
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Taxable Income	€11,450
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€11,450 @ 20% = €2,290

Less tax credits - €1,830 allowance for a single person

Tax due for this period	€460
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PRSI €11,450 @ 3% = €343.50

Total tax & PRSI due	€803.50
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Sample of Tax Assessment (Single person income based on single persons Tax Credits)

Based on Caring for 6 Children: Child A @ €120 per week

Child B @ €120 per week

Child C & D (Same Family) @ €200 per week

Child E (afterschool) @ €60 per week

Child F (afterschool) @ €60 per week

Total Childminders Income: €28,000 (€560 per week X 50 weeks)

Against a Childminders income you are entitled to offset expenses which are and must be wholly and exclusively for business purposes.

Annual Childminders Income	€28,000
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Less Expenses (examples only):

Rent (1/3)	€1,500
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Light & Heat	€350
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Phone	€400
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Insurance	€220
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Consumables (food, cleaning, paper etc.)	€4,000
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Equipment @ 12.5% of capital	€350
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Accounts/Audit	€450
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Advertising	€200
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Training	€200
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Travel	<u>€200</u>
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Total	€7,870
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Taxable Income	€20,130
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€20,130 @ 20% = €4,026

Less Tax credits - €1,830 allowance for a single person

Tax due for this period	€2,196
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Income levy 2%	402.60
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PRSI €20,130 @ 3% = € 603.90

Total tax, income levy & PRSI due	€3,202.50
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Sample of Tax Assessment (Married Income)

As above except:

Married persons circumstances may differ slightly. A married couple has a tax credit of €3,660 all together. They may allocate their credits as they wish i.e.

- One person takes all the credits (€3,660)
- Each person takes 50% (€1,830 each)
- Each person takes a percentage (60%/40 % or 70%/30%)

Sample of Tax Assessment (Single Parent Family Income)

As above except:

Single Parents receive tax credits of €3,660.

SOCIAL WELFARE PAYMENTS

Single Parent Family Income

An individual can earn up to €146.50 per week without affecting lone parent benefit

If you earn between €146.50 - €425 per week you may qualify for a reduced payment

If you earn over €425 a week, you can no longer claim benefits but some transitional payment may be due.

Back to Work Enterprise Allowance (BTWEA)

The Back to Work Enterprise Allowance encourages people getting certain Social Welfare payments to take up self-employment. Participants of the scheme retain a percentage of their Social Welfare payment for 2 years. To qualify, participants must be setting up a self-employment business which has been approved in writing in advance by a Partnership Company or a Job Facilitator and be in receipt of one of the qualifying payments listed below:

- Jobseeker's Benefit*
- Jobseeker's Allowance
- One-Parent Family Payment
- Blind Pension
- Disability Allowance
- Carer's Allowance (having stopped caring duties)
- Farm Assist
- Invalidity Pension
- Incapacity Supplement
- Pre-retirement Allowance
- Widow's or Widower's (non-contributory) Pension
- Deserted Wife's Benefit or Allowance
- Prisoner's Wife's Allowance

*A person on Job Seekers Benefit must have an underlying entitlement to Job Seekers Allowance otherwise the qualifying period is 2 years. You may also qualify if you have been receiving Illness Benefit for at least 3 years

From 1 May 2009, new participants will keep the following portions of their social welfare payments including increases for a qualified adult and children for a maximum of 2 years, 100% for the 1st year, 75% for the 2nd year.

Short term enterprise allowance

The short term enterprise allowance is a new back to work scheme introduced. There is no qualifying period. You can get immediate access to the allowance but you must meet the qualifying conditions: to qualify you must have an entitlement to job seekers benefit and either 104 contributions paid in the last 2 years or qualify for statutory redundancy.

The short term enterprise allowance will be paid to you for a maximum of 1 year. It will end when your entitlement to job seekers benefit ends (that is at either 9 months or 12 months)

Medical card holders who are eligible for the BTWEA are entitled to keep their medical cards for the duration of the scheme.

Secondary benefits

Any income earned through childminding *may* affect a Childminders secondary benefits (rent allowance, back to school & foot ware etc.) For further details Childminders should contact their Community Welfare Officer

These details are subject to change, please refer to

- Department of Social & Family Affairs Website: www.welfare.ie
- Citizens Information Centre Website: www.citizensinformationboard.ie

STEPS TO TAKE TO BECOME A PROFESSIONAL CHILDMINDER

- ❑ Contact the Childminding Advisory Officer in the City / County Childcare Committee
- ❑ Enroll in childcare training including the Quality Awareness Programme, First Aid, Child Welfare & Protection etc
- ❑ Arrange an advisory visit to access advice on the physical layout and set up of the service
- ❑ Read the information in the Step by Step Guide
- ❑ Organize 2 written references and take copies to share with potential parents
- ❑ Organise insurance cover
- ❑ Write your own Childminding Policies & Procedures by consulting the samples available in the Step by Step Guide. Print a copy for parents.
- ❑ Complete and return the Voluntary Notification Form
- ❑ If required to do so notify your childminding service to the HSE
- ❑ Register your new Childminding business with Revenue
- ❑ Consider if you will be applying for the Childminding Development Grant to access a variety of new equipment & toys.
- ❑ Decide on your fee policy and preferred hours of work etc.
- ❑ Request that your contact details be included in the local Directory of Childcare Services
- ❑ Participate in organized childcare networks to meet other Childminders
- ❑ Design a flyer and place in your local supermarket, library, parent & toddler group preschool / school etc.
- ❑ Place a classified advertisement in the local newspaper and run for several weeks

USEFUL CONTACTS

Childminding Advisory Officer

South Tipperary County Childcare Committee
Unit 5, Ground Floor, Hughes Mill, Suir Island,
Clonmel, Co Tipperary

Tel: 052 6182274

Email: carol@southtippchildcare.ie

Website: www.southtippchildcare.ie

Pre School Services Officer

Health Service Executive
34 Queen St, Clonmel
Co Tipperary

Tel: 052 6170931

Website: www.hse.ie

Environmental Health Officer

Health Service Executive
34 Queen St, Clonmel
Co Tipperary

Tel: 052 6170931

Website: www.ehoa.ie

Planning Office

South Tipperary County Council
County Hall, Clonmel
Co Tipperary

Tel: 052 6134455

Website: www.southtippcoco.ie

Citizens Information Centre

Clonmel CIC

Market Place, Clonmel,
Co. Tipperary

Tel: 052 6122267

Tipperary CIC

Community Centre
St. Michael Street, Tipperary
Co. Tipperary

Tel: 062 52102

Website: www.citizensinformationboard.ie

County Enterprise Board

1 Gladstone Street , Clonmel
Co. Tipperary

Tel: 052 6129466

Website: www.southtippceb.ie

Childminding Ireland

9 Bulford Business Campus, Kilcoole,
Co. Wicklow

Tel: 01 2878466

Website: www.childminding.ie

Kidd Insurances

Unit 6, Block E, Nutgrove Office Park,
Rathfarnham, Dublin 14

Tel: 01 2079017

Website: www.kiddinsurances.com

Department of Social & Family Affairs**Clonmel**

Harbour House, New Quay, Clonmel

Tel: (052) 6170220

Cahir

Market Yard, The Square, Cahir

Tel: (052) 7445200

Cashel

Bohermore, Cashel

Tel: (062) 64220

Tipperary

8 Church Street, Tipperary

Tel: (062) 80230

Website: www.welfare.ie

Financial Advisor

Colin Comerford

18 Cois Cille Dunhill, Co Waterford

Tel: 051 396703

Email: colin@comerfordfinancial.ie

Training

South Tipperary VEC

Administrative Offices

Western Rd, Clonmel

Co. Tipperary

Tel: 052 6121067 **Website:** www.tippsouthvec.ie

Revenue

(The Waterford Revenue District covers the entire county of Waterford, the Clonmel area of South Tipperary and South Kilkenny.)

Government Offices The Glen, Waterford

Tel: 051 862100

Website: waterford@revenue.ie

(The Tipperary Revenue District covers county Tipperary except for the area around and including Clonmel that is covered by the Waterford District.)

Government Offices,

Stradavoher,

Thurles

Co. Tipperary

Tel: 0504 28700

Website: thurles@revenue.ie