<table>
<thead>
<tr>
<th>LOAN SOURCE / NAME</th>
<th>PURPOSE</th>
<th>LOAN AMOUNT TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cal Coastal Microloan Program</td>
<td>Provides funds for inventory, equipment, furniture and working capital</td>
<td>Loans from $5,000 to $25,000</td>
</tr>
<tr>
<td>Northern California Community Loan Fund</td>
<td>Provides pre-development and development funds, including real estate acquisition, new construction, rehabilitation, working capital, equipment purchases and leasehold improvements</td>
<td>Loans from $10,000 to $450,000</td>
</tr>
<tr>
<td>Packard Foundation/Bank of America Community Development Banking</td>
<td>Provides development financing for child care facilities</td>
<td>Maximum loan is $1 million</td>
</tr>
<tr>
<td>Child Care Financing Initiative</td>
<td>Provides development financing for child care centers</td>
<td>Line of credit for cash flow</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ELIGIBILITY</th>
<th>TERM / INTEREST RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>New or expanding small businesses, For-profit child care centers</td>
<td>5 year maximum term, prime plus 2.75% interest rate</td>
</tr>
<tr>
<td>Non-profits that serve poor communities and have limited access to conventional funding</td>
<td>Below market interest rates</td>
</tr>
<tr>
<td>Communities in northern California (from Monterey County north to Oregon)</td>
<td>Maximum terms up to five years</td>
</tr>
<tr>
<td>Preferred target is low-income centers that serve low-income communities/families in Monterey County, Santa Cruz, and Santa Clara</td>
<td>Fixed and variable interest rates</td>
</tr>
<tr>
<td>Open to centers in San Mateo, Santa Cruz, Monterey and Santa Clara</td>
<td>Guarantee is available to up to 90% of total loan amount</td>
</tr>
<tr>
<td>Must be in operation for at least 2 years to be eligible</td>
<td>Interest rate buy down may also be available</td>
</tr>
</tbody>
</table>

| CONTACT | |
|---------| |
| Monterey: 831-641-0722 | 580 Market Street, Room 671, San Francisco, CA 94102; 415-392-3215 |
| Salinas: 831-424-1099 | 970 Market Street, Room 671, San Francisco, CA 94102; 415-392-3215 |
| Santa Maria: 805-962-9251 | 870 Market Street, Room 671, San Francisco, CA 94102; 415-392-3215 |
| Santa Barbara: 805-962-9251 | 870 Market Street, Room 671, San Francisco, CA 94102; 415-392-3215 |
| San Luis Obispo: 805-547-8470 | 870 Market Street, Room 671, San Francisco, CA 94102; 415-392-3215 |
| Ventura: 805-568-2760 | 870 Market Street, Room 671, San Francisco, CA 94102; 415-392-3215 |

[Child Care Financing Initiative] [Packard Foundation/Bank of America Community Development Banking] [Cal Coastal Microloan Program] [Northern California Community Loan Fund] [Packard Foundation/Bank of America Community Development Banking] [Child Care Financing Initiative]
<table>
<thead>
<tr>
<th>Central Valley &amp; Coast Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Santa Cruz Community Credit Union</strong></td>
</tr>
<tr>
<td>* Through Child Care Loans and other programs, the Credit Union provides financing for renovation, expansion, startup, real estate acquisition, working capital, equipment and other fixed assets. *</td>
</tr>
<tr>
<td><strong>Child Care Loans</strong>: amounts range from $5,000 to $15,000</td>
</tr>
<tr>
<td><strong>Real estate secured loans</strong>: amounts range from $5,000 to $15,000</td>
</tr>
<tr>
<td><strong>Below market rates</strong></td>
</tr>
<tr>
<td><strong>Terms of 1 to 5 years</strong></td>
</tr>
<tr>
<td><strong>Market rates</strong></td>
</tr>
<tr>
<td><strong>20 year terms</strong></td>
</tr>
<tr>
<td><strong>The Union serves people who live and work in Santa Cruz County</strong></td>
</tr>
<tr>
<td><strong>512 Front Street, Santa Cruz, CA 95060</strong></td>
</tr>
<tr>
<td>* 831-425-7708</td>
</tr>
<tr>
<td>* Debra Crawford, Supervisor of Loans and Community Development</td>
</tr>
</tbody>
</table>

| **Santa Cruz County Developer & Child Care Loans** |
| * Offers loans that may be used for development that increases or maintains child care capacity in centers or family child care homes * |
| **Loan amounts range from $300 to $75,000** |
| **5.6% interest rate** |
| **1 to 5 year terms** |
| **For each month the operation provides care that month is forgiven** |
| **Provider must provide equal access to families in unincorporated areas of Santa Cruz County** |
| **1040 Emeline Ave., Santa Cruz, CA 95060** |
| * 831-454-4651 |
| * Brenda Lane |

<p>| <strong>Sutter Pacific Medical Foundation</strong> |
| * Provides a variety of loan programs, including the Child Care Facilities Financing Program and others sponsored by the Small Business Administration (see above) * |
| * Business development technical assistance geared to child care providers is also offered * |
| <strong>Varies per program</strong> |
| <strong>Varies per program</strong> |
| <strong>Programs are available for both center- and family-based operations</strong> |
| <strong>Please call for more details</strong> |
| <strong>7035 North Fruit Ave., Fresno, CA 93711</strong> |
| * 559-438-9680 |
| * Lee Takikawa, Vice President / Senior Commercial Loan Officer |
| * Bakersfield Branch Office, 1706 Chester Ave., Suite 200, Bakersfield, CA 93301 * |
| * 661-322-7889 |
| * Keith Wolaridge, Commercial Loan Officer, <a href="mailto:kcwolaridge@usa.net">kcwolaridge@usa.net</a> |</p>
<table>
<thead>
<tr>
<th>LOAN SOURCE / NAME</th>
<th>PURPOSE</th>
<th>LOAN AMOUNT / TYPE</th>
<th>TERM / INTEREST RATE</th>
<th>ELIGIBILITY</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| ACCION San Diego                  | • Provides loans for working capital, capital improvements, or purchasing new business equipment. | • Loan amounts range from $300 to $25,000 | • 1 to 3 year terms • 16% interest rate for first time borrowers; decreases for previous borrowers | • Applicant's business must be located in San Diego County | • 1250 6th Ave., Suite 500, San Diego, CA 92101  
• 619-665-1380  
• accionsandiego.org  
• Susan Lamping, VP of Lending; Patti Mason, VP of Operations |
| Cal Coastal                       | • Provides funds for inventory, household improvements, equipment, furniture and working capital | • Loans from $5,000 to $25,000 | • 5 year maximum term • Prime plus 2.75% interest rate | • New or expanding small businesses  
• For-profit child care centers are ideal candidates  
• Serves providers in Monterey, Santa Cruz, San Benito, S. Santa Clara, San Luis Obispo, Santa Barbara and Ventura | • Monterey: 831-641-0722  
• Salinas: 831-424-1099  
• San Luis Obispo: 805-547-8470  
• Santa Barbara: 805-962-9251  
• Santa Maria: 805-349-0798  
• Ventura: 805-658-7270 |
| CDC Small Business Finance      | • Offers businesses mortgages, loans, credit lines and loan guarantees for pre-development, construction, real estate and business acquisition and other uses | • Loan amounts range from $5,000 to $9 million | • Market and below market rates | • The Corporation serves communities in Imperial, Orange, Riverside and San Diego County  
• Services available to for-profit child care centers and family child care operations | • 5353 Mission Center Road, Suite 218, San Diego, CA 92108  
• 619-291-3594 |
| Community Development Commission, County of Los Angeles | • Grant funds: to start-up or expand a facility, make minor health and safety building improvements, and for permits, equipment and fixture purchases, and other related operations cost | • Amounts range from $2,500 to $100,000 | • Program is in various stages of implementation. Contact the Commission for more information  
• Products are available to centers, large-family and small family child care operations in Los Angeles | | • County of Los Angeles, Community Development Commission, 2 Coral Circle, Monterey Park, CA 91755  
• Ph: 213-430-5400  
• Fax: 213-895-6265 |
<table>
<thead>
<tr>
<th>LOAN SOURCE / NAME</th>
<th>PURPOSE</th>
<th>LOAN AMOUNT / TYPE</th>
<th>TERM / INTEREST RATE</th>
<th>ELIGIBILITY</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development Grant &amp; Loan Program</td>
<td>• Loan funds: for new facility construction, renovation, property acquisition, leasehold improvements, working capital and debt restructuring</td>
<td>• Amounts range from $2,500 to $1,500,000</td>
<td>• Interest rates are negotiated</td>
<td>County • Applicants must: provide services in high need area, agree to be licensed or be licensed, be willing to serve CalWORK's children (along with other children), have site control of the facility (rent, lease, own), and agree to provide services for a minimum of three years.</td>
<td>- 4250 Brockton Ave., Suite 100, Riverside, CA 92501 • 909-786-1370</td>
</tr>
<tr>
<td>Continued from above</td>
<td>• Facility development and business technical assistance is also available.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Investment Corporation</td>
<td>• Provides loans for start-ups, working capital, home improvements and business expansion.</td>
<td>• Maximum loan amount is $25,000</td>
<td>• 72 month term • 10% interest rate</td>
<td>Services available in Riverside County</td>
<td></td>
</tr>
<tr>
<td>Local Initiatives Support Corporation</td>
<td>• For pre-development expenses</td>
<td>• &quot;Recoverable grant&quot; for $5,000 to $50,000 repaid when further financing is acquired</td>
<td>• 1 to 3 years • 0% interest rate</td>
<td>Provides loans and grants to community development corporations (CDCs) who are working in partnership with Head Start Centers and other child care and early childhood development facilities.</td>
<td>- San Diego: 450 B Street, Suite 1010, San Diego, CA 92101 • 619-239-6691 • Robert Turner, Director</td>
</tr>
<tr>
<td></td>
<td>• For development expenses</td>
<td>• Short-term loan, minimum $50,000</td>
<td>• 1 to 3 years • 5-7% interest rate</td>
<td></td>
<td>- Los Angeles: 1055 Wilshire Blvd., Suite 1600, Los Angeles, CA 90017  • 213-250-9550 • Austin Penny, Regional VP</td>
</tr>
<tr>
<td></td>
<td>• Short-term development loans</td>
<td></td>
<td>• 1 to 2 years • Affordable rates</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Neighborhood Development Bank</strong></td>
<td>• Provides pre-construction, construction and mortgage loans for real estate development, • Offers consumer loans for family child care operations and commercial loans for equipment purchases and renovations</td>
<td>• Child care centers or family child care providers • Available to providers located in the San Diego area • Call for more detailed information</td>
<td>• 303 A Street, Suite 409, San Diego, CA 92101 • 619-544-1642</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>One Stop Capital Shop</strong></td>
<td>• Provides a variety of loan and technical assistance programs that may be applicable to child care providers</td>
<td>• Available to Los Angeles and surrounding communities • Call for more details</td>
<td>• 10221 Compton Ave., Suite 103, Los Angeles, CA 90002 • 213-473-5111 • <a href="http://www.sba.gov/onestop">www.sba.gov/onestop</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Valley Economic Development Center, Inc.</strong></td>
<td>• Provides a variety of loan and technical assistance programs, some sponsored by the Small Business Administration (see above) • Loans range from $1,000 to $25,000 • Loan guarantees range from $25,000 to $250,000 • Market interest rates</td>
<td>• Serves clients in the San Fernando Valley and the City of Los Angeles</td>
<td>• 4717 Van Nuys Blvd., 2nd Floor, Van Nuys, CA 91403 • 818-907-9977</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Technical assistance resources can be very helpful for the general business management facility development process. Organizations can share business and facility development expertise that can significantly improve a provider’s ability to access financing. What follows is a brief list of technical assistance organizations and publications, generally available statewide, that child care providers may find useful.

Please note: this is not an exhaustive list. Also, many of the financial organizations listed above provide various forms of technical assistance, some of which is specifically geared towards the child care provider. Inquire about such resources when contacting those organizations for financial support.

<table>
<thead>
<tr>
<th>ORGANIZATION</th>
<th>DESCRIPTION</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alliance for Nonprofit Management</td>
<td>• Provides training and technical assistance to non-profits around fundraising, strategic planning, financial management, and personnel development</td>
<td>• Call 202-955-8406</td>
</tr>
<tr>
<td>CA Child Care Health Program, CA Department of Education</td>
<td>• Workshop on finding the right grant sources and preparing successful grant applications</td>
<td>• See appendix A</td>
</tr>
<tr>
<td>College and University System</td>
<td>• Programs and internships providing assistance to businesses</td>
<td>• Pam Shaw, 510-839-1243</td>
</tr>
<tr>
<td>Department of Health and Human Services-Child Care Bureau: Child Care TA Network</td>
<td>• Manages the National Child Care Information and Technical Assistance Center, the Child Care Technical Assistance Logistics Support Project, and the Tribal Child Care Technical Assistance Center</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Maintains database of child care information</td>
<td>• Contact your local college or university</td>
</tr>
<tr>
<td></td>
<td>• Disseminates resources through information and referral services</td>
<td>• Call 202-690-6782 for more information</td>
</tr>
<tr>
<td>Office of Women’s Business Ownership</td>
<td>• Offers network of women’s business owner representatives for owner-to-owner advice</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Local Women’s Business Centers provide links to local training and financing organizations</td>
<td>• Call 202-205-6673 or 1-800-8-ASK-SBA</td>
</tr>
<tr>
<td></td>
<td>• Online Women’s Business Center provides training and information regarding financial statements, borrowing and lending, banking, capital alternatives, financing, bookkeeping and accounting, business records, budgeting, cash flow, leases and insurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Sponsored by the SBA</td>
<td><a href="http://www.sba.gov/womeninbusiness/">www.sba.gov/womeninbusiness/</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="http://www.onlinewbc.org">www.onlinewbc.org</a></td>
</tr>
<tr>
<td>SCORE (Service Corps of Retired Executives)</td>
<td>• Free financial management workbooks                                                                kürztet</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• General business advice on writing business plans, cash flow management, developing a small business advocacy board, investigating market potential for product or service and assessing capital needs to start a business.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Counselors can provide insight into how to start a business, serve a business, buy a business or franchise and sell a business</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Low-cost workshops and seminars</td>
<td>• Call 1-800-634-0245 to find the SCORE nearest you.</td>
</tr>
<tr>
<td>Small Business Administration</td>
<td>Small Business Development Centers (SBDCs)</td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-------------------------------------------</td>
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</tr>
</tbody>
</table>
| • Provides a variety of management and technical assistance programs to assist both new and expanding businesses  
• Primarily serves for-profit businesses, so some services may be unavailable to non-profit or may not be suitable for non-profits  
• Manages Business Information Centers (BIC), a one stop location where current and future small business owners can receive assistance and advice, and have access to computers, a small business reference library and on-site counseling by SCORE | • Small business counseling and marketing seminars  
• Workshops for beginning business owners  
• Online library and information  
• Online listing of events  
• Sponsored by the SBA |
| Call 1-800-8-ASK-SBA  
www.sba.gov/bi/bics | Call 1-800-303-6600 to find the SBDC nearest you  
www.sba.gov/SBDC/ |
<table>
<thead>
<tr>
<th>RESOURCE</th>
<th>DESCRIPTION</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| **Child Development Policy Advisory Committee**  
*The Foundation Grant Directory* | • Identifies national and in-state foundations that regularly support child care and development initiatives  
• Lists state agencies that offer grants to local providers to implement their programs  
• Includes a “how-to” section on creating a grant proposal | • Call 916-653-3725 |
| **Funding Sources for Community and Economic Development** | • Guide to proposal planning and writing  
• Listing of grant programs, by subject or program type  
• Geographic index | • Lynn E. Miner, ORYX Press: Phoenix, AZ, 2000  
• 602-265-2651  
• [www.oryxpress.com](http://www.oryxpress.com) |
| **National Association for the Education of Young Children: Fundraising for Early Childhood Programs** | • How to start fundraising; strategies for raising money  
• Sources of financial support  
• How to network and present your proposal  
• Bibliography/other resources | • Matia Finn Stevenson,  
• 800-424-2460 |
| **National Economic Development and Law Center**  
*Child Care Financial Planning and Facilities Development Manual* | • A step-by-step guide to financial management and facilities development for child care providers. Topics include:  
• Budgeting and basic financial statements for child care centers  
• Determining debt capacity  
• Business plan development  
• The facilities development process | • Call 510-251-2600 |
| **The Enterprise Foundation**  
*The Enterprise Resource Database* | • Includes more than 1,000 useful resources for affordable housing and community development practitioners  
• Includes “how-to” guides, model documents, and templates for implementing a variety of programs and hundreds of effective program descriptions | • Call 410-964-1230 |
| **The Foundation Center**  
*Online resources* | • Directories of Foundations  
• Specialized funding directories  
• Indexes of recent grants | • Call 415-397-0902  
• [www.fdncenter.org/](http://www.fdncenter.org/) |
| **U.S. Department of Health and Human Services** | • Federal grant search index and directory | • [www.hhs.gov/progorg/grantsnet/](http://www.hhs.gov/progorg/grantsnet/) |
Local Affiliates of the Alliance for Nonprofit Management

The Alliance for Nonprofit Management provides training and technical assistance to non-profits for fundraising, strategic planning, financial management and personnel development. Nonprofit child care providers may find their services helpful.

**Center For Nonprofit Management**  
315 W. 9th Street, #1100  
Los Angeles, CA 90015  
213-623-7080

**The Getty Grant Program**  
1200 Getty Center Drive  
Suite 800  
Los Angeles, CA 90049-1685  
310-440-7320

**The Nonprofit Resource Center**  
Sacramento Public Library  
828 I Street, Second Floor  
Sacramento, CA 95814  
916-264-2772

**Support Center/ Executive Service Corps**  
8265 Vickers Street, Suite C  
San Diego, CA 92111  
858-292-5702

**The Management Center**  
870 Market Street, Suite 800  
San Francisco, CA 94102-2903  
415-362-9735

**Center for Excellence in Nonprofits**  
1515 The Alameda, Suite 302  
San Jose, CA 95126  
408-294-2300

**Volunteer Center of Greater Orange County**  
1901 E, 4th Street, Suite 100  
Santa Ana, CA 92705  
714-953-5757

**Nonprofit Support Center of Santa Barbara County**  
2950 State St., Suite A  
Santa Barbara, CA 93105  
805-687-8560

**Support Center for Nonprofit Management**  
San Francisco Office  
706 Mission Street, 5th Floor  
San Francisco, CA 94103  
415/541-9000

**Support Center for Nonprofit Management**  
San Jose Office  
United Way Building  
1922 The Alameda, Suite 212  
San Jose, CA 95126  
408/248-95
Please take five minutes to complete this survey. Your answers will help us design ways to meet the business management and facilities development needs of Child Care Centers in Alameda County. Your answers will be kept strictly confidential. If you have any questions call Maria Raff, Program Coordinator, at 510/667-3074. Thank you for your time and consideration.

Please return this survey by August 4, 2000, to the Alameda County Children and Families Commission, 1850 Fairway, San Leandro 94577, or fax it to 510/614-8850.

### TELL US ABOUT YOUR PROGRAM

How many child care center sites do you manage?_____
How many do you _____ own _____ rent?

Name of Agency: _________________________ Your Phone Number (optional) _________________

*Business Address: _________________________ _________________________
Street City Zip code

*The above information will insure that your book gift certificate is mailed to the correct address.

Is your agency: ☐ Non Profit ☐ For Profit

Do you have an operational grant from the California Department of Education, Child Development Division (CDD)? ☐ Yes ☐ No

How long has your agency been providing child care? ____ # of years _____ # of months

What are the ages of the children your agency serves?

<table>
<thead>
<tr>
<th>Age Group</th>
<th># Licensed for</th>
<th># Enrolled</th>
<th># on Wait List</th>
</tr>
</thead>
<tbody>
<tr>
<td>Infants (0-18mos)</td>
<td>______</td>
<td>______</td>
<td>______</td>
</tr>
<tr>
<td>Toddlers (18-36mos)</td>
<td>______</td>
<td>______</td>
<td>______</td>
</tr>
<tr>
<td>Preschool (36-school age)</td>
<td>______</td>
<td>______</td>
<td>______</td>
</tr>
<tr>
<td>School Age</td>
<td>______</td>
<td>______</td>
<td>______</td>
</tr>
</tbody>
</table>

Do you currently serve children with disabilities and other special health care needs?

☐ Yes ☐ No

### Days/Hours of Operation: All Sites

<table>
<thead>
<tr>
<th>Days/Hours</th>
<th>Sun</th>
<th>Mon</th>
<th>Tues</th>
<th>Wed</th>
<th>Thurs</th>
<th>Fri</th>
<th>Sat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open at (a.m. or p.m.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Close at: (a.m. or p.m.)</td>
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</tr>
</tbody>
</table>

☐ School Year Schedule (closed during public school breaks) ☐ Year-round Schedule

Do you provide child care to families who receive a child care subsidy (payment from CalWORKS or other sources)? ☐ Yes ☐ No ☐ Don’t Know
TELL US ABOUT YOUR FACILITY

Do you share any of your facilities with another program, or other organization?
☐ Yes ☐ No
If yes, please check all that apply: ☐ Child Care ☐ Family Service ☐ Other: __________

Are you concerned about how long you'll be able to keep your program(s) at current site?
☐ Yes ☐ No
If yes, please explain why: __________________________________________________________

Are your outdoor playgrounds in compliance with state regulations?
☐ Yes ☐ No ☐ Not Sure

Are your child care center(s) accessible to children and families with disabilities and special health care needs?  ☐ Yes ☐ No ☐ Not Sure

Improvements you'd like to make to any of your sites (check all that apply):
☐ Repair major items like the roof, plumbing, electrical, foundation
☐ Interior and/or exterior paint
☐ Install exterior lighting/other security devices
☐ Remove potential environmental hazards (lead, asbestos, etc.)
☐ Purchase indoor and/or outdoor equipment (play structures, oversized furniture, etc.)
☐ Remove structural barriers and install accessible-related devices
☐ Add more square footage to existing building and/or construct new building
☐ Other: ________________________________________________________________

Why do you need these improvements (check all that apply)?
☐ Increase capacity to serve children on waiting list and/or community demand
☐ Extend hours or days of service
☐ Provide services to a different age group
☐ Provide services to children with disabilities and other special health care needs
☐ Meet health/safety and licensing requirements
☐ Enhance overall program quality
☐ Other: ________________________________________________________________

What has prevented you from making such improvements (check all that apply)?
☐ Uncertain about enrollment/demand for services
☐ Uncertain about obtaining planning or zoning approval
☐ Uncertain about obtaining licensing approval
☐ Lack of information, support or training to undertake the project
☐ Landlord/tenant issues
☐ Lack of time
☐ Lack of money (how much do you think you need: $____________________)
☐ Other: ________________________________________________________________
TELL US ABOUT YOUR BUSINESS

Do you have a Business Plan?
☐ Yes ☐ No
If yes, when was the last time it was updated? __________

Of the following financial management tools, which do you actively use?
☐ Budget ☐ Balance Sheet
☐ Income & Expense Statement ☐ Cash Flow Statement ☐ Other: __________

Which do you use for financial management and tax preparation:
☐ accounting staff in house ☐ contracted Accountant
☐ contracted CPA ☐ contracted Bookkeeper
☐ Other, please explain __________________________________________

Have you ever received a loan to pay for facility or program enhancements?
☐ Yes ☐ No

Do you use credit cards to pay for facility or program needs?
☐ Yes ☐ No

If offered, what type of business management assistance would you prefer (example: one-on-one, a class, or series of classes, seminar)? Please describe: __________________________________________

____________________________________

ADDITIONAL COMMENTS and INFORMATION

We'd appreciate any additional comments regarding your child care business management and facilities development needs.

____________________________________

Thank you for your time and consideration in completing this survey. If you are one of the first 200 respondents, you should receive your free book gift certificate in the mail soon.

If you have questions or comments regarding this survey, or the Child Care Fund, please call Maria Raff, Program Coordinator, Alameda County Children and Families Commission at 510/667-3074. Please return this survey by August 4, 2000, to Alameda County Children and Families Commission, 1850 Fairway, San Leandro 94577, or fax it to 510/614-8850.
Santa Cruz County Office of Education Child Development Resource Center

Child Care Facilities and Business Development Project
Child Care Facilities Development Intermediary Collaborative

(A Companion Proposal to the National Economic Development and Law Center
LINCC Proposal for Santa Cruz County)

The Santa Cruz County Office of Education Child Development Resource Center (CDRC) is requesting a grant in the amount of $114,420 to implement a Child Care Facilities Development Intermediary Collaborative (DI) to serve Santa Cruz County. The DI will support and sustain the infrastructure necessary to promote increased capacity in the child care sector and for school-age recreation programs as well.

The purpose of the development intermediary collaborative will be to:

- Increase licensed child care capacity where the need exists in Santa Cruz County, especially in low income areas
- Promote the value of the contribution made by the child care sector to the healthy economic community development of Santa Cruz County
- Promote and facilitate capital investment in the child care sector by public and private stakeholders
- Promote child care sector access to facilities financing
- Develop capital assets to increase the child care sector’s ability to leverage financing for facilities development
- Increase capacity of school-age recreation programs
- Enhance the small business entrepreneurial capacity of the child care sector
- Influence local public policy as it relates to child care facility development
- Support child care program operators with training and technical assistance in business skills
- Provide facility development technical assistance and project management to child care operators and developers, as well as public recreation programs
- Act as a local clearinghouse for information and resources relevant to child care business skills and facilities development
- Increase the effectiveness of the partnering organizations through the collaborative relationship
The proposed project is an outgrowth of the CDRC’s participation in the National Economic Development and Law Center Local Investments in Child Care Project (LINCC). In 1997, a workgroup (stakeholders including child care providers) of the CDRC’s Child Care Facilities and Business Development Project developed the development intermediary concept. The workgroup envisioned an entity that would assist child care operators with loan applications and technical assistance, coordinate financing information and resources, develop real estate, and capture opportunities for local child care supply building. Models for the new entity ranged from an ad hoc community-based collaborative to a new nonprofit organization.

The workgroup continued to meet and has come to consensus on the concept of a formal collaborative model for the implementation of the DI. The on-going planning activities that this group of stakeholders shared resulted in the development of trust, increased collaboration, and the sound foundation for a public-private partnership with the core value of increasing the availability of quality early care and education programs and school-age recreation programs in Santa Cruz County. The group developed a draft DI mission statement and moved the concept of implementing the DI as a project priority.

According to CDRC Child Care Switchboard statistics, there are approximately 4,500 children on waiting lists for subsidized child care in Santa Cruz County. Center based programs (subsidized and non subsidized) identified 1,500 children on waiting lists during an October 1999 CDRC child care provider survey. The California Child Care Resource and Referral Network Child Care Portfolio 1999 reports, “The licensed child care (in Santa Cruz County) meets only 25% of the estimated need for licensed child care for children of all ages. There are four times more children, ages 0-13, with working parents than licensed child care slots.”

While the need is so great for increased child care slots, agencies and organizations considering a child care facilities project confront enormous difficulties in the predevelopment process. Often these difficulties keep the projects from moving forward. Specialized skills are required to guide these projects through the existing planning and development process.

Child care facilities have design needs that may not be compatible with existing planning and zoning requirements. Child care programs and providers often lack the entrepreneurial skills and knowledge (and often the entrepreneurial attitude) to access financing for facilities development. Child care facilities need to be designed to facilitate the implementation of national program standards to promote good outcomes for children. Child care operators and developers must be able to access new financing opportunities as well as coordinate the use of existing loan opportunities and grants to package financing that meets the limited debt ratio that most child care programs can afford. The DI would address these issues at the local level and work with statewide organizations to address these issues in the broader context of state and national public policy.

2. Background Information

The CDRC, a project of the Santa Cruz County Office of Education (SCCOE), is the designated child care resource and referral agency for Santa Cruz County. The SCCOE has a long history of administering grants through the CDRC that enhance the quality and provision of child care in Santa Cruz County. For over twenty years the SCCOE has administered the CDRC California Department of Education child care resource and referral contract. The SCCOE has administered contracts to recruit and train family child care providers through the California Child Care Initiative Project, implement a David and Lucile Packard Foundation grant to facilitate National Association for the Education of Young Children Accreditation for thirteen child care centers, to implement a pilot site for the Wheelock College Family Child Care Accreditation Project, to develop training materials and conduct statewide trainings on fostering and assessing first and second language in early childhood for the California Department of Education, and for the last three years to
implement a child care facilities and business development project with the National Economic Development and Law Center. Other collaborative partners will be the Central Coast Small Business Development Center, the Pajaro Valley Housing Corporation, the El Pajaro Community Development Corporation, the Santa Cruz Community Credit Union, and the County of Santa Cruz.

The SCCOE will serve as the responsible fiscal agent. The CDRC will provide project coordination. The collaborative partners will formalize their responsibilities and relationships with a Memorandum of Understanding.

3. Project Design

a. Governance

Each partner in the collaborative (whether receiving a subcontract or not) will sign a Memorandum of Understanding that delineates each partner's roles and responsibilities. Subcontracts will be designed to assure clear expectations of the work to be done. A steering committee will be formed as a subcommittee of the CDRC Facilities and Business Skills Development Project Advisory Committee. (This group will include existing workgroup members and other identified stakeholders.) The steering committee will provide a planning and oversight role and will inform the Facilities Project Advisory Committee at quarterly meetings of the activities of the development intermediary. The steering committee will make decisions within the parameters of the project design. The SCCOE as the grant administrator and responsible contractor will maintain authority over the grant implementation.

This collaborative model builds on the strengths and expertise of each of the partners. It promotes the efficient use of existing resources and capacity. It allows for flexibility to respond to the specific needs of local child care facilities development projects. It enables stakeholders that have successfully worked together with a common vision to formalize their relationship and use it to increase child care capacity while strengthening our local economic development.

b. Scope of Work (April 1, 2000 – March 31, 2001)

- Implement a formal collaborative structure for the implementation of the DI.
- Provide technical assistance to existing child care facilities development projects.
- Provide project management assistance to existing child care facilities projects as appropriate.
- Identify and prioritize potential child care facilities projects.
- Initiate one new child care facilities development project.
- Coordinate with public recreation programs to promote facilities development for schoolage programs.
- Implement business skills training programs for the child care sector in Spanish and English.
- Implement a business skills training program for nonprofit child care center operators.
- Identify financing sources and assist with loan packaging appropriate for the child care sector.
- Implement a training of trainers program to develop a cadre of child care sector and private sector child care business skills development trainers.
- Develop a business plan to promote sustainability of the DI.
c. Partner Responsibilities

**Child Development Resource Center (CDRC)** – (The responsibilities of the CDRC will be submitted as the Santa Cruz County component of the National Economic Development and Law Center LINCC proposal.) The CDRC will provide project coordination, convene the Child Care Facilities and Business Skills Project Advisory Committee and the DI Collaborative, work with local jurisdictions on land use issues, coordinate the training and technical assistance components and materials development, work with the media and local government, educate lenders to improve access, work to engage the private sector, develop (with the assistance of the National Economic Development and Law Center) a local child care sector analysis, and provide assistance to provider organizations to strengthen their capacity for business-related professional development.

**Central Coast Small Business Development Center (SBDC)** – The SBDC will design and offer four child care industry specific workshops (two for nonprofit child care center operators) in English, 100 hours of follow-up counseling to workshop attendees and other providers in all areas of child care business management, provide loan application assistance capacity building to CalCoastal, the County of Santa Cruz Child Care Loan Program, CELDI, Santa Cruz County Community Credit Union, and other lenders, and design and implement two “train the trainers” workshops.

**Santa Cruz County Community Credit Union (SCCCU)** – The SCCCU will implement its low interest Child Care Revolving Loan Fund, pursue the feasibility of home loans for family child care providers, analyze loan process obstacles for the child care sector, will coordinate and analyze the process and provide feedback on loan packages, and will provide borrowers referrals for business skills technical assistance.

**Pajaro Valley Housing Corporation (PVHC)** – The PVHC will provide coordination and management assistance for all aspects of the development process for a minimum of three child care facilities projects and will research and analyze the feasibility of establishing a child care land trust.

**County of Santa Cruz** - The County of Santa Cruz will implement its Child Care Developer Fee Loan Program, will coordinate with the Santa Cruz County Credit Union’s revolving loan fund (cross referring), and will work with the CDRC on land use issues, planning issues, and economic development strategies.

**El Pajaro Community Development Corporation (EPCDC)** – The EPCDC will develop an eight week business development class in Spanish for 10-15 licensed family child care providers in the Watsonville area, will provide 100 hours of technical assistance to class participants, and will develop technical assistance materials in Spanish.

**Other Interested Groups/Agencies** - Other groups that have participated in the DI workgroup and/or have indicated interest in participating in the DI collaborative include: the Employment Development Division, Cabrillo College ECE Department, County of Santa Cruz Parks and Open Space, and child care provider organizations.

d. Coordination with other Groups

The DI collaborative will work in coordination with the Santa Cruz County Child Care Planning Council, the Children and Families Commission, provider associations and networks, and jurisdictional planning groups. The CDRC Facilities and Business Skills Development Advisory Committee is a sub committee of the Child Care Planning Council. Facilities development is an activity in the Council’s Child Care Master Plan.
e. Evaluation

Each partner in the DI collaborative will develop an ongoing process for evaluating the effectiveness of its work plan. Work plans will be reviewed and revised quarterly. The overall effectiveness of the project will be assessed by provider feedback, a written evaluation mailed to child care providers and programs, by the number of providers accessing financing, evaluations of trainings and consultations, and by progress in achieving the proposed scope of work.

4. Timeline

April 2000

Convene Partners
Develop Subcontracts and MOU's
Formalize Governance Policies
Identify Steering Committee Membership

May 2000

Convene Steering Committee
Develop Intake and Referral Procedures
Design Outreach Process and Materials
Develop Work Plans for Partners
Design Training Components
Identify/Prioritize Potential Child Care Facilities
Projects

June 2000 - March 2001

Initiate Outreach Process
Implement Partner Work Plans
Convene Monthly DI Collaborative Meetings
Identify New Facilities Development Project
Design and Implement Project Evaluation

September 2000

Convene Steering Committee
Revise Work Plans as Necessary

December 2000

Convene Steering Committee
Revise Partner Work Plans as Necessary
Initiate Development of Sustainability & Business Plans

January – March 2001

Develop Sustainability and Business Plans

March 2001

Convene Steering Committee
Evaluate Project
Write Final Report
Business Plan Issues for Child Care Providers

While love for children and an understanding of how they learn and develop are essential for providing child care in your home, you must recognize that you are engaging in a small business. As the owner-operator of such a business, you will be responsible for many management details in order to be successful in your profession. Some issues you must consider when developing your business plan include:

- **Setting rates:** The fees you charge will provide the financial base for your business and your income. Setting your fees, explaining them to parents, and collecting them are all necessary tasks. Your child care resource and referral agency (R&R) or local family child care association can help you determine fair, competitive rates. They may also be able to provide you with information about serving low income and other eligible families through the child care subsidy system in your community.

- **Record keeping:** Attendance, medical, and payment records, as well as emergency contact information may be required by state regulations, the Child Care Food Program, and other public funding programs. In addition, these records will be fundamental to filing your federal and state tax returns. You will need to have accurate and complete records to receive the full benefit of deductions associated with running a home-based business.

- **Contracts:** To help eliminate possible misunderstandings between you and the families in your child care program, use contracts to clarify the rights and responsibilities of each party regarding payment rates and policies, hours that you will provide care, and other important details.

- **Liability insurance:** Providers are responsible for the supervision of children in care at all times and for the appropriate handling of an emergency. Having the appropriate liability insurance can help protect your livelihood.