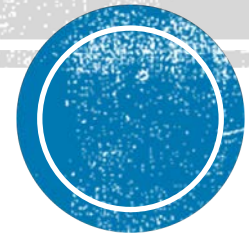


# Running a Licensed Home Daycare in Oxford County

August 2021



OXFORD COMMUNITY  
CHILD CARE  
EDUCATION THROUGH ELEVATION

# Introductions

- Lindsay Wilson, CED Coordinator, Community Futures Oxford
- Leanne Dale, Home Childcare Consultant, Oxford Community Child Care
- Nancy Demarest, CPA, CMA, Access Accounting Solutions
- Ronda Stewart, Economic Development Director, Rural Oxford EDC

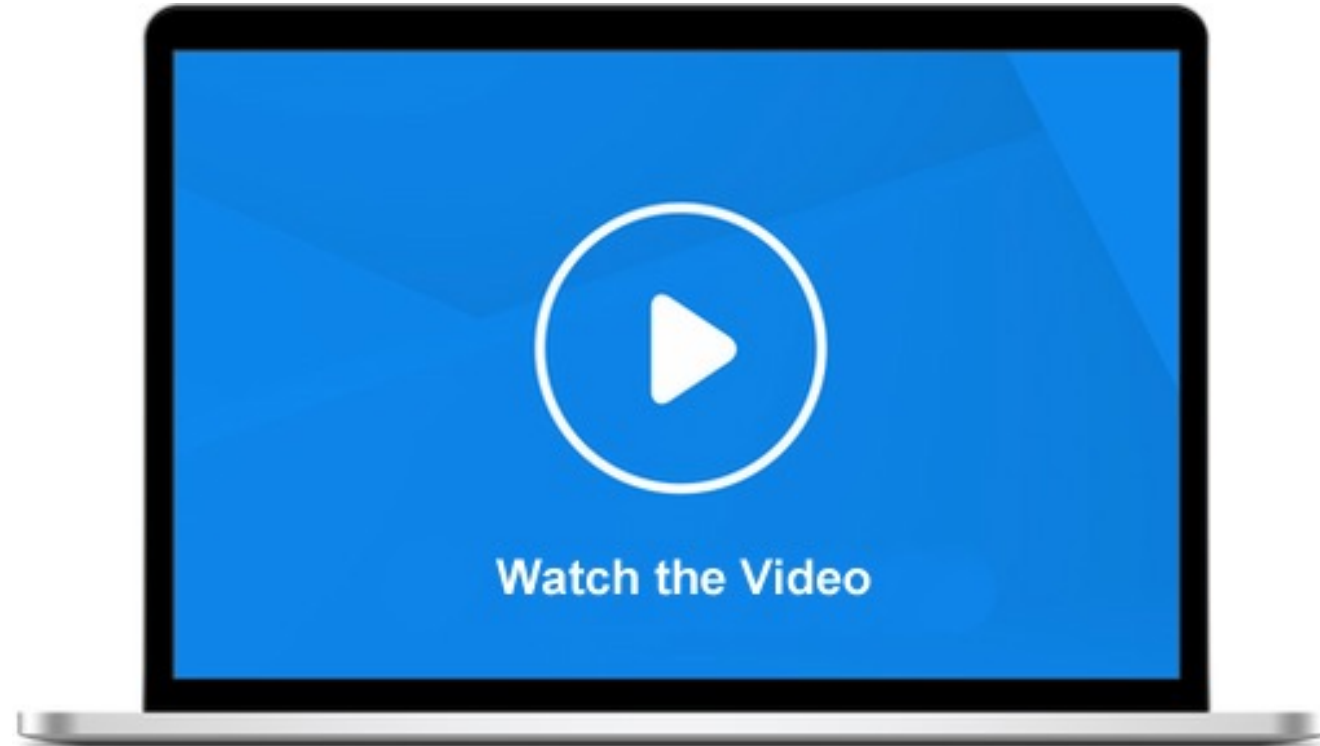


# Webinar Overview

- Licensed Home Child Care Provider Video
- Rules and regulations of operating a home daycare
- Perks of affiliating with Oxford Community Child Care
- Basics of setting up a home-based business
- Tracking your income and expenses
- What is a business "Write-off" anyways?
- Resources and supports available to you
- Q&A



# Licensed Home Child Care Provider Video



<https://youtu.be/Bilu8GsAjJ8>



# Rules & Regulations

In Ontario, a home childcare business is governed by the Ministry of Education and the Child Care & Early Years Act. Each provider is self-employed and independently contracted by the licensed agency.

## **Minimum legal requirements for a Home Child Care Provider:**

- Vulnerable person criminal reference checks for all adults 18+ years, who reside in the home
- Children's Aid Society background checks for all individuals 16+ years, who reside in the home
- \$2 million childcare liability insurance policy
- Vehicle liability insurance rider, if transporting children in care
- Standard First Aid - Level C



# Rules & Regulations

- Fire Safety Plan- An escape plan for each floor of your premises must be drawn and a fire inspection completed; Fire extinguishers, smoke detectors and carbon monoxide detectors are required and must be in place
- Rabies vaccines must be up to date for any pets present
- Immunizations for your family must be up-to-date
- Appropriate areas for indoor/outdoor play, sleeping, eating, and toileting
- Nutritious snacks and meals in keeping with Canada's Food Guide
- Smoke Free- The premise must remain smoke free whether children are present or not (Eff. May 31/06)
- Monthly and quarterly visits support the quality of care, ongoing education and self-reflection



# Perks of Affiliation

## **Flexibility**

- You are self-employed- Choose the days and hours you'd like to operate
- You can potentially care for 6 children in your home
- Families can be registered with the agency and/or privately
- You determine which families are welcomed into your home based on your family/business needs

## **Professional Development & Support**

- Ongoing monthly support from the Home Child Care Consultant
- Supportive Home Child Care networking connections
- Emergency Safety Starter Kits, PPE, Menu & Activity resources provided



# Perks of Affiliation

## **Family Referrals & Guaranteed Payment**

- The Oxford County One List is a waitlist program that allows all families needing childcare to apply- OCCC is required to use this list when filling available spaces at your premises
- You can provide care for families who require subsidized childcare
- Guaranteed payment for agency referred families you provide care for

Note: We cannot guarantee subsidized spaces in the provider homes- Oxford County looks after the financial support and OCCC looks after the childcare





# Home-based Business Set-up

## **Plan – Write it down!**

- The 5 W's
- Understand the numbers. Can I make a profit?
- What resources do I have, what do I need?
- Consider the format of your business
- Understand the regulations, licenses and permits required from municipal, provincial and federal governments that are specific to your business
- Register your business name with Service Ontario, if it is different than your personal name
- Set up a designated Bank Account for your business
- Register for a CRA Business Number (BN), if required



# Tracking Income & Expenses

## **Get Organized! Stay Organized!**

- Keep your receipts – all of them.
- Track your mileage
- Manual solutions
- Technology solutions



# What is a Business "Write-off"?

**A Write-off is a business expense that offsets your taxable income.**

- Expense items that are directly related to running your business
- The obvious ones are: start-up costs, insurance, marketing, office supplies, cleaning and personal care supplies, food, toys, craft items...
- Business-use-of-home Costs
- Automobile Expenses
- Capital Costs



# Resources & Support Available

- OCCC Home Childcare Providers

<https://oxfordccc.ca/hcc-providers>

- Oxford County One List

<http://oxfordcounty.ca/Services-for-You/Human-Services/Childcare>

- Childcare Rules in Ontario

<https://www.ontario.ca/page/child-care-rules-ontario>



# Resources & Support Available

- Business Start Up 101 Guide

<https://bit.ly/3sbpU6x>

- The Small Business Centre – Start Up Advice & Guidance

<https://www.thesmallsbusinesscentre.ca>

- Community Futures Oxford – Micro Loan Program

<https://cfoxford.ca>

- Community Employment Services- Newcomer Support

<http://www.cesoxford.ca/programs/newcomer>



# Regulations, Licenses, Permits

- Child Care Licensing Resources

[http://www.edu.gov.on.ca/childcare/licensing\\_resources.html](http://www.edu.gov.on.ca/childcare/licensing_resources.html)

- Registering your business name with Service Ontario

<https://www.ontario.ca/page/registering-your-business-name>

- Register for a CRA Business Number (BN), if required

<https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/registering-your-business/register.html>



# CRA Resources

- Business Income

<https://www.canada.ca/en/revenue-agency/services/tax/businesses/small-businesses-self-employed-income/business-income-tax-reporting/business-income.html>

- Business Expenses

<https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/sole-proprietorships-partnerships/business-expenses.html>

- CRA Form T2125 – Statement of Business or Professional Activities

<https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t2125.html>



# Q&A







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