



A Helping Hand

A resource for Childminders
looking to create additional places

INTRODUCTION



The recent introduction of 30 hours of childcare for eligible working parents highlighted the need for additional childcare places across Calderdale. Childminders are an important part of our early years and childcare market, particularly in our rural areas or when linked with nursery school attendance, and parental demand is high for 30 hours places with childminders.

This project had a specific aim to consider different delivery models open to childminders to increase the number of 30 hour childcare places they could offer eligible working parents. Some Calderdale childminders already using some of these models very kindly agreed to speak to us about the pros and cons of different ways of working and some of the important considerations. We hope this guidance, funded through government monies, will encourage you to consider one of the models and expand your provision to meet the growing demand for 30 hours childcare places.

PACEY research has identified that some parental reluctance to using a childminder were their concerns around their child's lack of social experiences both with other adults and with their peers. Additionally many childminders acknowledge that the profession can feel lonely at times. They talk of feeling isolated and that there is no one to offload to. Working with other childminders or assistants can ease this by providing company, support, moderation, encouragement and a sympathetic ear, whilst supporting the children to access a broader offer. It also enables you to provide the children with focussed attention to ensure quality of practice is not affected while you complete necessary tasks.

Working with other childminders or assistants enables the children to experience a wider range of teaching styles; each person working with the children will have their own individual strengths and interests to enhance the provision. In particular, male childcare workers can help challenge the traditional stereotypes about men and childcare and especially support children without a regular male role model in their lives. Qualities such as empathy, professionalism, good emotional intelligence and an understanding of early years and how children learn and develop are key skills valued by parents, regardless of the worker's gender.

Of the childminders we interviewed, all worked in partnership with family members, and on the positive side, one of the best things about working with family is the familiarity and trust they have with one another. They have already established their shared values and principles and family members know their strengths and weaknesses, and that too can come in very handy. There are some downsides though, not the least of which is the amount of time they will be spending together. It is important everyone has a life outside of work, especially in a family business where work related conflicts could spill over into their personal life if not properly resolved.

There are a number of resources that have been produced to support this guidance and they are listed at the end, in addition to contact details and useful links for additional support.

Considerations

When deciding whether to work with a co-childminder, or employ a childminding assistant or apprentice the decision is very much a personal one. It should be based on your personality, leadership style, the person you are considering working with and the needs of your business.

For example working with a co-childminder is not necessarily the best option if you don't have shared values and vision for the provision, or if you want full control of the business with clear lines of responsibility, and the ability to lead practice. Equally, when you employ an assistant you are accountable for their practice and take on employer responsibilities; you may not feel comfortable about this.

It is more a personality choice than a business model at the outset. The positive relationships you have with the people you work with will be essential to determining the success of your business.

Key Differences

There are many advantages and disadvantages to both types of role and here are the key differences between a co-childminder, a childminding assistant and a childminding apprentice.

Co-Childminder

- A co-childminder can be left on their own with children for an unlimited length of time under their own Ofsted registration.
- A co-childminder will be separately inspected by Ofsted under their own registration and will need to demonstrate how they meet the requirements of the Early Years or Childcare Register.
- A co-childminder may share the responsibility of the business and establishing the provision.

Childminding Assistant / Apprentice

- A childminding assistant can be left on their own for no more than 2 hours in any one day, providing you have obtained Ofsted and parental consent and they have a valid Paediatric First Aid Training certificate, which is to be renewed every 3 years.
- A childminding apprentice over 17 years of age can be left on their own for no more than 2 hours in any one day, providing you have obtained Ofsted and parental consent and they have a valid Paediatric First Aid Training course, which is to be renewed every 3 years.
- A childminding assistant and apprentice will be inspected by Ofsted under the main childminder's registration and will not receive their own inspection.
- As the main childminder you will have sole responsibility for the childminding assistant and apprentice's practice.
- A childminding assistant and apprentice will need to complete an EY2 form online to be associated with the childminder's registration.
- As the main childminder you may have employer's responsibilities in relation to employee rights.

Over the next 2 pages we consider the strengths, weaknesses, opportunities and threats (SWOT) for each option, and you may want to consider completing your own SWOT analysis before you decide which option will best suit you and your business needs.



Co-Childminder SWOT

Strengths

- Adult conversation and company.
- Ability to walk away for a short reflective break.
- Able to take a bathroom break.
- Able to moderate practice.
- Experience of different teaching styles.
- Increased variety in individual strengths and interests.
- Ability to let off steam.
- Increased adults to speak to parents at collection / dropping off times.
- Not an employer so less financial responsibility
- Reduces vulnerability.
- Shared responsibility for tasks, i.e. cooking.
- Quality not impacted while completing tasks.
- Cover when ill health occurs.
- Don't need to work together 24/7.

Weaknesses

- Lack of hierarchy for decision making.
- More expensive than lower paid staff.
- Lack of control over their practice.
- Logistics of the premises being one person's home while a work location for the other.
- When you are ill your home being used as business premises.
- Risk of them setting their own working hours.
- Differing inspection gradings could impact on the business's reputation.

Opportunities

- Ability to respond to demand for places.
- Ability to respond to parental demand for increased adult and peer experiences.
- Ability to respond to parental demand for 30 hour funded places.
- Increase to occupancy and income generation.
- Ability to claim EEF under the Co-Childminder for your own children, where not a close family member.
- More flexibility to attend training.
- Ability to share ideas.
- Ability to split groups for activities & excursions.
- Shared investment in the business.
- Opportunity for male / female role models.
- Ability to develop skills around diplomacy and negotiation.
- Need for a Partnership Agreement to set out expectations and framework.

Threats

- Trusting them.
- Different ethos, standards and perspective.
- Addressing concerns around practice and training.
- Potential conflict over decision making.
- Potential issues if one refuses to undertake certain duties.
- Need to cover ratios when one is ill.
- Potential disagreements over reinvesting profits versus taking profits out.
- Potential impact on friendships or family relationships.
- Where family working together potential risk of losing the business and home
- Potential issues if the partnership dissolves.

Childminding Assistant/Apprentice SWOT

Strengths

- Adult conversation and company.
- Ability to walk away for a short reflective break.
- Able to take a bathroom break.
- Increased variety in individual strengths and interests.
- Increased adults to speak to parents at collection / dropping off times.
- Reduces vulnerability.
- Quality not impacted when completing tasks.
- Clear structure in place.
- Formal supervisions and performance monitoring.
- Your house = Your rules.
- Assets are yours.

Weaknesses

- Need for Paediatric First Aid for them to be left unaccompanied for up to 2 hours.
- No cover for your ill health due to the 2 hour rule.
- Potential lack of relevant experience.
- Potential need for assistant or apprentice to attend training and associated costs.
- Lack of flexibility to split groups for longer activities and excursions.
- Risk of self-employed assistants setting their own working hours.
- Increased workload to complete observations / supervisions / feedback.

Opportunities

- Ability to respond to demand for places.
- Ability to respond to parental demand for increased adult and peer experiences.
- Ability to respond to parental demand for 30 hour funded places.
- Increase to occupancy and income generation.
- Opportunity for male / female role models.
- Ability to delegate responsibility for tasks, i.e. cooking.
- Ability to mould less experienced staff.
- Financial wage savings from employing an apprentice.
- Need for a clear contract of employment

Threats

- Trusting them.
- Increased liability and responsibility as an employer.
- Need for the apprentice to have day release for college and impact on ratios.
- Liability for sick, holiday, maternity, paternity, redundancy pay.
- Need to work together the majority of the time.
- Need to cover ratios when they are ill.
- Sole investor in the business.
- Cost of training.
- Responsibility for any disciplinary issues.
- Staff giving notice and impact on ratios until you can employ another assistant.
- Potential responsibility for any breaches in confidentiality.

Business Structure and Responsibilities

However the decision whether to work with a co-childminder or employ a childminding assistant or apprentice does not stop there. There are a number of different business structures that you will need to consider:

- **Sole Trader** - also known as being **self-employed**. This is the simplest way of running a business and you will be responsible for completing a self-assessment tax return each year.
- **Informal Partnership** - Partners would share in all aspects of the business, both profits and liabilities as set out in a Partnership Agreement. However as with sole traders, this does not have the benefits of limited liability*.
- **Limited Liability Partnership** - Again partners would share all aspects of the business; however this is registered and governed by Companies House and has the advantage of limited liability*.
- **Limited Company** - This is registered and governed by Companies House. The main advantages are the prospect to potentially pay less personal tax and feasibly take additional benefits from the business plus the reassurance of the protection of limited liability*.

* **Limited liability** is where a person's financial liability / risk is limited to a fixed sum, usually a minimal amount. Partners in a limited partnership or company are not personally liable for any debts of the company, where they have acted responsibly and in good faith.



You will also need to bear in mind that if you choose to employ a childminding assistant or apprentice you will have employers' responsibilities.

These will include:

- The responsibility to comply with National Minimum Wage Regulations
- Their entitlement to paid leave - including holiday / sick / maternity / paternity / redundancy
- Their entitlement to a written statement of employment (contract)
- Their entitlement to an itemised pay slip
- Their entitlement to a work pension if they are aged over 22 and earning over £10,000
- The requirement to comply with the Equality Act 2010.

However, you may choose to act as a **"contractor"**, buying in the assistant's services for which they invoice you. They will be registered as self-employed and submit their own self-assessment tax return. This could also work with a co-childminder, who again invoices you for their services pre-determined in the Partnership Agreement. However you should be aware that self-employed staff have more freedom to set their own working hours and notice periods, and this may not fit with your business needs.

Space

Planning regulations may be a consideration when you are looking to extend your provision. This may take in excess of 6 weeks. Ofsted ratios allow for each childminder, assistant or appropriate apprentice to care for up to 6 children under 8 years of age, therefore giving a potential of up to 18 children under 8 years. Available space and its impact on the environment are important considerations.

Key Considerations when recruiting a Co-Childminder

Recruitment

Whilst you could advertise for a co-childminder to work alongside, it was felt by those childminders taking part in our case study, that for a co-childminding partnership to be successful this would be best working alongside a family member or friend. This was largely due to knowing you had the same principles and values as the person you would be co-childminding with.

Family

Most co-childminding partnerships in Calderdale are those with close family members and of the childminders participating in the case study none had advertised for a co-childminder.

Friends

It was also felt there could be potential issues to consider when working with friends; they may be different to work with than socialise with.



Care needs to be taken to ensure you work with the right person as a poor atmosphere could impact on the children. There is also a clear need for the other co-childminder to be respectful of the boundaries of your home and secure space; however this could leave the other childminder feeling at a disadvantage.

It is essential to have frank conversations at the start of the partnership while preparing your Partnership Agreement. Going through this process may be a good indicator if the partnership is going to work and should reduce conflict in the longer term.

Questions to ask

If the person has childminded before you should consider asking to see a copy of their previous Ofsted Inspection, along with evidence that actions have been completed or are being worked towards. You should also ask for evidence of continuous professional development and self-improvement. Discussions around their practice, ethos, strengths and weaknesses would enable you to determine how you may work together; differing strengths may complement each other. Obtaining references is important in addition to feedback from other parents. You may also wish to check their driving licence to establish there are no driving convictions and see evidence of a recent DBS check.

Key Considerations when recruiting a Childminding Assistant

Recruitment

Again, whilst you could advertise for a childminding assistant the childminders participating in this case study were reluctant to do so, instead opting to recruit people they knew or people who were recommended to them.

Two of the main reasons for this reluctance to advertise were the workload involved in reviewing applications, and the fact you would be admitting strangers into your home to interview.

The childminders participating in the study found that attending recruitment and selection training had strong benefits and supported them in making the best choice.

Things to do

You should complete a formal interview, with a safeguarding and EYFS focus. You could ask about previous experience and give them scenarios to evidence their practice. You will need to obtain written references, including one from their most recent employer. You need to ensure you formally ask about their suitability to work with children, including Disqualification by Association and verify they are legally entitled to work in the UK.

There are also many advantages to asking them to attend for a trial period. This trial could be unpaid, but is a good indicator of their commitment and gives them a chance for them to decide if they would be happy in the role. It is often easier to ask questions during the trial as there are sometimes less nerves involved. This trial could be from 1 to 3 hours.

Things to consider

You will need to consider whether you are looking for someone with early years' experience or someone with initiative who

has a strong desire to work with children. You should also consider if you require any specific skills to support your business. For example: specific language skills, driving licence and good mobility. Most importantly you will need to ensure you feel comfortable with whoever you choose as they will be working in your home, with often limited space.

Requirements

- Clear job description
- Formal induction period, with a clear Induction Checklist to follow
- Time to read all policies and procedures and sign to confirm they have been read and understood
- EY2 and DBS, and consider the benefits of signing up to the online update service
- Confidentiality Agreement
- Contract of employment, allowing for a minimum of 4 weeks' notice period
- Probationary period in their contract of up to 6 months
- Completed 12 hour Paediatric First Aid course if you are intending to leave the assistant on their own for up to 2 hours in a day.

The buck stops with you now anyway - at least with an Assistant you can ask for help.

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Key Considerations when recruiting a Childminding Apprentice

Recruitment



Apprenticeship Providers

If you are considering employing a childminding apprentice there are a number of training organisations and apprenticeship providers who can support you in finding the best candidate. They may advertise your vacancy on their website and will visit your provision to assess its suitability.

Apprentices are assessed by their training provider to ensure they are suitable and progressing in their studies; however you should still conduct a formal interview and trial period to ensure they fit into your childminding provision and that you feel comfortable with the person you will be working with.

Things to consider

Less experienced staff can sometimes have picked up fewer bad habits and can be easier to coach into the ethos and practice at your provision.

If the apprentice is over 17 years of age they may be counted in Ofsted ratios.

You may need to carry out an Ofsted DBS check, as sometimes the training organisation or apprenticeship provider's own check will not carry over to your childminding business.

You will also need to consider that the apprentice will need 1 day out a week to attend training. If the apprentice is over 17 years old and is being counted in ratios this could impact on your child numbers. You should also be aware their training day could change and should establish this pattern with their training provider at the outset.

Co-Childminder

Ofsted

If the co-childminder is new to childminding they may need to complete a pre-registration course and will need to make an online application to Ofsted. Once the application has been received they will be given a pre-registration visit from Ofsted, where they will determine whether they are suitable to be registered as a childminder on the Early Years Register. However if the co-childminder has minded before, they will just need to inform Ofsted they have changed the premises from which they childmind. Ofsted should then link the 2 registrations together so no pre-registration visit is required.

EYFS

There is a clear need for co-childminders to work together to decide how they will comply with EYFS and statutory requirements. As you are separately inspected do you amalgamate your policies and procedures or do you have different policies and procedures? In reality any differences are likely to cause confusion amongst parents and give a lack of cohesiveness to the provision. Working together to decide to co-ordinate policies and procedures is a good idea, as well as preparing an Information Pack / Operational Plan to set out how your provision will operate.

You may choose to split the workload by key children, with each responsible for meeting the individual needs of these children. However you may feel that one childminder is better qualified or has more relevant experience in completing certain tasks, i.e. development tracking, creative activities, outdoor play, and therefore allocate tasks accordingly.



My home is filled with toys,
has fingerprints on everything, and is never quiet.
My hair is usually a mess and I am always tired,
but there is always LOVE AND LAUGHTER.
In twenty years the kids won't
remember the house or my hair,
but they will REMEMBER the time we
spent together and the LOVE they felt.

Communication

As co-childminders you need to ensure you find time for constant communication and mutual feedback to each other. Childminders could consider arranging a catch up meeting once the children have left for the day to ensure discussions do not take place in front of the children. As co-childminders on an equal footing it can be very hard to moderate each other's practice; therefore setting out specific timeframes for positive communication is essential. This does not have to be a formal process; however you need to ensure you have formal and consistent systems to capture and record all the information you collect about the children in your care and their families.

Advantages

One of the key advantages of the co-childminder partnership is the ability to regularly split provision to cater better to the individual needs of the children. The freedom to take one group to a playgroup or the park whilst the other group play at home allows for more focussed time with the children. Subject to ratios, it allows you to complete tasks like supermarket shopping or completing the school run without this impacting on the other children in your care. It also works well for some partnerships as you are not then on top of each other all day – every day!

However you will need to consider the level of trust you have with that individual around leaving them unaccompanied in your home. You may also want to consider if you will want them to continue to operate when you take annual leave; your home will still be a business.

Childminding Assistant / Apprentice

Ofsted

When employing a childminding assistant you must ensure they are not left unsupervised with the children for more than 2 hours in any one day. Childminding apprentices over 17 years of age may be counted in ratios and also left unsupervised for up to 2 hours in any one day. However, of the case study childminders we spoke to, none felt comfortable leaving an apprentice unsupervised with the children. They also rarely left the childminding assistant unsupervised for up to 2 hours. This was primarily done when undertaking a specific learning activity, i.e. a visit to the library, or to complete the school run. The reason for this was they felt very strongly it was their responsibility to supervise practice and that it was their reputation and business on the line.

- Neither the assistant nor apprentice can be left alone until an enhanced DBS check has been completed. You will also need to consider whether you require the assistant to join the Update Service and who will fund this.
- Neither the assistant nor apprentice can be left alone until an EY2 is submitted to Ofsted and a letter of suitability is returned from Ofsted confirming their suitability to work with children.

The steps above may take between 4 – 8 weeks to complete.

- You should risk assess the impact of employing additional staff on your provision.
- You should risk assess the assistant / apprentice being left unsupervised.
- You are strongly recommended to have clear written policies in place when working with others. This is to support them to understand their responsibilities. You should state “any individual working with children” to avoid having to update all policies if there are any staffing changes.



Parental consent - you need to obtain signed parental consent for the children to be left with the assistant or apprentice. Case study childminders did not find they encountered any issues with this as they had already established trust with the parents. It is a good idea to ensure you introduce any new staff to parents as part of their induction. You should clearly record any times you are leaving the assistant or apprentice unsupervised in the diary or register.

EYFS

When working alongside an assistant or apprentice their input can be valuable for moderation of judgement; however you need to ensure consistency. If working with key children their workload can be increased over time and activity planning can be done together. The assistant may also be able to take responsibility for individual areas over time, i.e. mathematics or communication and language.

However you will be responsible for observing their practice on a regular basis at the start to ensure you can feel confident with this. One of the case study childminders found that staff members with less early years’ experience were easier to instil with quality and shape according to the childminder’s preferred practice as they had picked up fewer bad habits.

You could consider holding half termly staff meetings to discuss activities, observations, interests, cohorts, safeguarding, specific children or individual case reviews.

Best practice

You should ensure you or the assistant always take a mobile phone with you when you are out and that you leave all contact details in a safe place for the assistant to find. It is good practice to carry a lanyard on all visits outside of the home stating ‘In case of emergency – I am a childminder and the children in my care are not my own – contact.....’.

It is beneficial to have a number of assistants on your records as emergency backup cover in case of sickness. However you need to be aware that where there are 4 or more members of staff working with the children at any one time this is classed as Childcare on Domestic Premises by Ofsted and no longer childminding.

While setting out their contract of employment, this is also a good opportunity to consider whether you will need an assistant all year round or on a term time only basis.

Disciplinary

There is a need for a Disciplinary Policy in addition to a Confidentiality Policy to ensure you have a clear process to follow if any issues arise. A staff Code of Conduct is good practice, setting out expectations in terms of dress code, jewellery, behaviour etc. These should be clearly explained as part of the induction process.

Breaks

When it comes to providing the assistant or apprentice with a break, there was no consistency amongst our case study childminders. By law, workers have the right to one uninterrupted 20 minute rest break, if they work more than 6 hours a day. This break doesn’t have to be paid. However this doesn’t necessarily apply to childminders as you are required to always ensure you comply with EYFS ratio requirements. This therefore falls under the “compensatory rest” category and you are not obliged to provide specific breaks. You may choose to stagger breaks and eat in the playroom while the other staff member keeps the children occupied, or where ratios allow, take a separate break. You could also consider operating a Time Off In Lieu (TOIL) system. Whatever you choose this must be clearly explained during the induction and set out in the contract of employment.

You may find that employer / employee relationships are easier to manage as there is no close personal attachment. However trust and shared values are easier with personal relationships.

Co-Childminder

Training

As co-childminders are inspected separately they should be responsible for their own training plan, with a feedback system to cascade learning. This should be formalised. Training can be individually led based on specific interests or gaps in knowledge. You may set this out in your Partnership Agreement.

You may find that in relation to mandatory training one person takes responsibility for monitoring this. It can cause major issues if any mandatory training expires for the business as a whole.

Important considerations

One of the main potentials for conflict in a co-childminding partnership is different approaches to continual professional development and varying skills set. If one partner attends a lot of training and the other does little, this may indicate a different ethos and could impact on different quality standards.

There is also the consideration of differing Ofsted outcomes. If one co-childminder successfully achieves an Outstanding outcome, that puts more pressure on the other partner. Think about what might happen if they were to get a lower grading.

A Childminder
Takes a hand,
Opens a mind, and
Touches a heart forever



The relationship you have with your co-childminder is key to reducing conflict in the partnership. It may put a temporary strain on relationships but the overriding priority is what is best for the children.

Frank discussions are needed and you may need to meet in the middle. However you may decide that experience wins over. You may also decide to set out in the Partnership Agreement who has the deciding vote where there is conflict.

Shared values are key to reducing occurrences of conflict. If you are a couple childminding together you will also find you have more to lose and therefore a greater incentive to resolve any conflict.

Things can be overcome and will fall into place - it's all about the children.

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Childminding Assistant / Apprentice

Responsibilities

You should be clear around your organisational structure at the outset as part of the assistant or apprentices induction. They should be clear that you are accountable for their practice and development and what your expectations are. There should be a team ethos.

Support

Regular supervisions are necessary and should be formally recorded. These could take place half termly or termly. You should consider when these will be held and whether they will be paid. You should ask your assistant whether their personal circumstances have changed and any issues which may affect their suitability to work with children -

disqualification by association only applies to others living in their household and not the individual themselves. Supervisions provide opportunities to discuss any issues around well-being, child development, child protection concerns and reflective practice. The assistant or apprentice should sign to agree that the supervision record is an accurate reflection of the discussions held.

Training

The majority of their training and development will be through role modelling and peer observations. You should identify any developmental needs through observation of practice and create a tailored training and development plan for them over time.



Apprentice

An apprentice will have a structured training plan with their training provider that you should be able to support. You will need to take into account that an apprentice will need a day off a week to attend training and this should be factored in to your ratios if they are over 17 years old and you are including them in numbers.

Assistant

You should have a training plan for your assistant which is reviewed at supervisions to ensure that any mandatory training has not lapsed.

- Paediatric First Aid is required if the assistant is ever left unsupervised with the children.
- The Calderdale face to face or on-line Safeguarding E-Learning course should be completed and your Safeguarding Policy shared as part of their induction, in addition to any updates.
- Child protection procedures and responsibilities should be regularly checked through discussions and at supervisions.
- Food hygiene may be appropriate if they will be preparing food on a regular basis.

You should be clear at the outset whether you will pay for training. By paying for staff training you are clear that you value and invest in your staff to enhance the quality of your provision. If you are a limited company training costs can be offset against Corporation Tax.

You should have a written contract in place explaining any repayment arrangements for high value training, i.e. Level 2 / 3, if the assistant leaves within a set timeframe.



Disciplinary

You will need a Disciplinary Policy and follow a graded system of verbal and written warnings. You should also consider what you would do to ensure compliance with ratio requirements if you needed to dismiss someone instantly.

Co-Childminder



Occupancy

Co-childminding can have a beneficial impact on occupancy and support changing parental demand due to the broad offer in place. However you need to give careful consideration to the impact on the quality of the provision when deciding how to expand.

For each childminder on the premises you may care for up to 3 children under 5 years of age. So for 3 childminders this would mean up to 9 children under 5 years of age. You cannot look after more than 6 children under 8 years of age per childminder, so this gives a potential total of 18 children under 8 where 3 childminders or assistants work together. Therefore available square footage is an important consideration.

The positive financial impact of increasing occupancy on income levels is considerable as your overheads and costs do not also significantly increase.

A co-childminder partnership also allows your provision to claim Early Education Funding for your own child under the other’s registration, where the co-childminder is not a close family member.

Financial Arrangements

It is important that your Partnership Agreement sets out all financial arrangements at the start of the partnership.

We have provided a number of options for you to consider, but would always advise consulting an accountant.

Option 1

You may decide to ‘contract’ the co-childminder’s services to support delivery in your home. In this case you would incur all expenditure and receive all income and the co-childminder would invoice you an agreed charge for their services. You would each be responsible for submitting either a self-assessment tax return or limited company accounts.

Option 2

You may decide to ‘employ’ the co-childminder and maintain overall control of the provision. In this case you would give the co-childminder a contract of employment and pay an agreed salary, based on experience and responsibilities, and not enter into a Partnership Agreement. The co-childminder would be entitled to all statutory employment rights and you would have employer responsibilities. You would be accountable for their practice and should conduct all the

responsibilities detailed under the assistant and apprentice sections. However they will still be subject to their own Ofsted inspections and you will incur all costs in relation to insurances and registration fees etc.

The main advantage of this model is that you are able to regularly split provision, without complying with the 2 hours rule. This also allows for greater continuity during periods of ill health or holidays. This model is best delivered through a limited company, due to the potential to offset certain costs against Corporation Tax.

Option 3

The most efficient way to operate a co-childminder partnership is for you to both open a joint bank account together, and employ the services of an accountant.

All income from parents and early education funding will be paid into this account and all expenditure in relation to business costs will also come out of this account. You should also decide how much you will pay yourselves each month and pay yourselves an income / salary from that account. The homeowner will pay all utilities personally and will be reimbursed the relevant apportionment from the business account. You should set out how surplus profits (dividends) will be split and pay these accordingly either monthly, termly or at the year end. You may decide that due to the wear and tear the homeowner will experience at their house due to the increased number of children being cared for, that the other co-childminder may pay an element of rent to compensate for this. Alternatively you may decide to apportion the assets of the business and profits so that the homeowner gets a larger proportion. This should all be clearly set out in your Partnership Agreement.

Each co-childminder will be responsible for submitting their own self-assessment tax return and paying any tax owed.

By placing our business financial matters in the hands of a professional, it allows us to get on with what we do best - the care and development of children.

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Expectations

You should also ensure you have a shared financial ethos with your co-childminder in terms of reinvestment. Conflict may arise if they are reluctant to reinvest if this reduces available profits. You should also ensure you allow a financial reserve to continually reinvest in the business

Insurances

Where your co-childminder is also a key holder at your home you should discuss this with your domestic insurance provider.

You may also wish to consider critical illness cover, if this is not already in place, especially where you are co-childminding with family members with whom you live.

Childminding Assistant / Apprentice

Occupancy

As with co-childminding, working with an assistant or apprentice can have a beneficial impact on occupancy, and the same considerations around the impact on quality and square footage apply.

The financial implications of employing an assistant or apprentice are positive. Whilst your overheads and costs don't significantly increase your potential income can increase substantially. However you should ensure you allow for an additional investment in resources at the outset as your numbers increase, ie. cots, pushchairs, highchairs etc.

You must also ensure you adhere to Minimum Wage requirements.



Payment Arrangements

You should decide at the outset your payment arrangements for the assistant.

Self employed

Your assistant may prefer to be self-employed and will provide you with invoices for payment. They would complete their own self-assessment tax return and you would not have any employer's responsibilities. However the assistant would not be entitled to any statutory employee rights, such as holiday pay, sick pay, redundancy or maternity / paternity pay so may not be satisfied with this option. In addition self-employed staff have more freedom to set their own working hours and notice periods, which may not fit in with your business needs.

Employed

- **Pay** - if you are employing an assistant or apprentice you will be required to register with HMRC as an employer, produce payslips, calculate tax, pensions and national insurance contributions. Best practice is usually to employ the services of an accountant. However HMRC online systems are relatively straight forward if you choose to do this yourself. HMRC also has a free tool that allows you to calculate salaries and reclaim any statutory allowances through PAYE, such as holiday or sick pay. HMRC also deliver regular informative webinars.



Insurances

You will need to update your insurance if you employ an assistant or apprentice; however the financial implications of this are minimal. If you are also working with a co-childminder both insurance policies will need to be updated. Any apprentices will also be covered under their apprenticeship provider's insurance cover and you should request to see evidence of this. Where your assistant or apprentice is a key holder at your property you should also discuss this with your domestic insurance provider. You will also need to ensure that you have Employers Liability Cover in place. If you are delivering any part of the Early Education Funding your Employers Liability Cover should be set at a minimum of £10million and your Public Liability should be set at a minimum of £5million to comply with the Calderdale Council Provider Agreement.

PACEY - If you are covered by PACEY's insurance their Public Liability insurance includes Employers Liability Cover; however you will need to contact them to activate this part of the cover.

- **Pensions** - you may need to source an employer's pension for any employees who are over 22 years old and earn at least £10,000, and make any statutory contributions. The government's NEST pension scheme has no set up costs and is relatively straight forward to operate.
- **Liabilities** - you should give careful consideration to your potential responsibilities in terms of redundancy pay, sick pay and maternity / paternity pay as these could be significant, especially given the impact of children's immune systems on the adults supporting them.

You may also find that when you employ an apprentice they come with a grant to encourage you to support their training. However you should take every care to support their development and not view them as subsidised labour.

While using an accountant may not be the cheapest option, it gives me piece of mind” .

CASE STUDY
CHILDMINDER

Resources

- 1. Partnership Agreement Considerations
- 2. Business Structures Guidance
- 3. Staff Suitability Form
- 4. Supervision Template
- 5. Operational Plan
- 6. Staff Induction Checklist
- 7. Information Sharing Guidance
- 8. Parental Consent Form
- 9. Policies & Procedures Guidance
(covers all provider types)
- 10. Blank SWOT Analysis
(Strengths, Weaknesses, Opportunities & Threats)
- 11. Sample Interview Questions
- 12. Relevant Training List
- 13. Difficult Conversations Guidance
- 14. Code of Conduct
- 15. Confidentiality Policy
- 16. Breakeven Calculator



For Childminding Assistant sample job descriptions and contracts visit:
<https://www.pacey.org.uk/working-in-childcare/childminders/working-with-other-childminders/>
<https://mindingkids.co.uk/downloads/childminder-assistant-employment-pack/>
<https://www.childcare.co.uk/childminderguides>
<https://shop.pre-school.org.uk/A128/recruiting-early-years-staff>

For Disciplinary Policy samples visit:
<http://www.acas.org.uk/?articleid=1439>
<https://resources.workable.com/disciplinary-action-company-policy>
https://www.ndna.org.uk/NDNA/Shop/Policies_and_Procedures_page_1.aspx
<https://shop.pre-school.org.uk/A129/people-management-in-the-early-years>

Useful Contacts and Links

Calderdale Council:
Electronic Guide & Resources -
<https://www.calderdale.gov.uk/v2/residents/education-and-learning/childcare/childcare-providers-support>
Planning Department -
<https://www.calderdale.gov.uk/v2/residents/environment-planning-and-building/planning>

Ofsted:
www.ofsted.gov.uk
Information Commissioners Office:
www.ico.org.uk
ACAS:
www.acas.org.uk
DfE advice regarding DBS checks:
www.gov.uk/guidance/criminal-record-checks-for-childminders-and-childcare-workers
Department for Education:
www.gov.uk/government/organisations/department-for-education
HMRC: Tax Advice for Childminders
www.hmrc.gov.uk/courses/syob3/cm/HTML/cm_menu.html
HMRC PAYE Tools:
<https://www.gov.uk/basic-payee-tools>
PACEY:
www.pacey.org.uk
<https://www.pacey.org.uk/working-in-childcare/business-smart/finance/finance-best-practice/>
Morton Michel:
www.mortonmichel.com

Early Years Business & Finance Team	01422 392581 / 01422392719
Quality Improvement & Support Team	01422 394109
Early Years & Childcare Sufficiency Team	01422 392576
Portage & Early Years Support Team	01422 392508
ACAS Helpline	0300 123 1100
HMRC Helpline	0300 200 3300

 @teamQISO / @Ofstednews / @PACEYchildcare

 Calderdale Childcare Providers / PACEYlocal

All information in this brochure is accurate at the time of printing.

