Becoming a Registered Childminder in Calderdale

A Step by Step Guide
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WHAT IS AN OFSTED REGISTERED CHILDMINDER?

Childminders work in their own home caring for other people’s children and giving them plenty of play and learning opportunities. The Childcare Act 2006 defines a childminder as:

“A person who is registered to look after one or more children to whom they are not related on domestic premises for reward.”

If you look after at least one child aged under eight for more than three hours in any one day in your home and for reward, you must become a Registered Childminder. Childminders may work with no more than two other childminders or assistants. Childminders are registered and inspected by Ofsted.

Ofsted is the national body is responsible for registering and inspecting premises where children and young people are looked after and also to ensure that those who look after children and young people are suitable for the role. Ofsted checks that childminders and other providers of childcare are offering a good quality service and striving to improve outcomes for children. Some childminders belong to childminder agencies. More information is available at www.gov.uk.

Ofsted regularly inspects childcare providers and publishes their findings in a report. The report is then made available to families online. You can find out more about Ofsted and how they register and inspect childminders at www.ofsted.gov.uk.

Parents need reliable childcare arrangements that will last. You should only consider becoming a childminder if you can commit yourself to providing a reliable service over a reasonable period of time. Looking after people’s children is a position of great trust.

STATUTORY FRAMEWORK FOR THE EARLY YEARS FOUNDATION STAGE (2017) (EYFS)

This framework is mandatory for all early years providers; maintained schools; non-maintained schools; independent schools; all providers on the Early Years Register and all providers registered with an early years Childminder Agency.

Every child deserves the best possible start in life and the support that enables them to fulfil their potential. Children develop quickly in the early years and a child’s experiences between birth and age five have a major impact on their future life chances. A secure, safe and happy childhood is important in its’ own right. Good parenting and high quality early learning together provide the foundation children need to make the most of their abilities and talents as they grow up.

The Early Years Foundation Stage (EYFS 2017) sets the standards that all early years providers must meet to ensure that children learn and develop well and are kept healthy and safe. It promotes teaching and learning to ensure children’s ‘school readiness’ and gives children the broad range of knowledge and skills that provide the right foundation for good future progress through school and life.

The EYFS seeks to provide:
- quality and consistency in all early years settings, so that every child makes good progress and no child gets left behind;
- a secure foundation through learning and development opportunities which are planned around the needs and interests of each individual child and are assessed and reviewed regularly;
- partnership working between practitioners and with parents and/or carers;
- equality of opportunity and anti-discriminatory practice, ensuring that every child is included and supported.

The EYFS specifies requirements for learning and development and for safeguarding children and promoting their welfare. The learning and development requirements cover:
- the areas of learning and development which must shape activities and experiences (educational programmes) for children in all early years settings;
• the *early learning goals* that providers must help children work towards (the knowledge, skills and understanding children should have at the end of the academic year in which they turn five); and

• *assessment arrangements* for measuring progress (and requirements for reporting to parents and/or carers).

The **safeguarding and welfare requirements** cover the steps that providers must take to keep children safe and promote their welfare.

The EYFS is divided in to three sections:

**Section 1 - The Learning and Development Requirements**

This section defines what providers must do, working in partnership with parents and/or carers, to promote the learning and development of all children in their care, and to ensure they are ready for school. The learning and development requirements are informed by the best available evidence on how children learn and reflect the broad range of skills, knowledge and attitudes children need as foundations for good future progress. Early years providers must guide the development of children's capabilities with a view to ensuring that children in their care complete the EYFS ready to benefit fully from the opportunities ahead of them.

**Section 2 - Assessments**

Assessment plays an important part in helping parents, carers and practitioners to recognise children's progress, understand their needs, and to plan activities and support. Ongoing assessment (also known as formative assessment) is an integral part of the learning and development process. It involves practitioners observing children to understand their level of achievement, interests and learning styles, and to then shape learning experiences for each child reflecting those observations. In their interactions with children, practitioners should respond to their own day-to-day observations about children's progress and observations that parents and carers share.

**Section 3 - The Safeguarding and Welfare Requirements**

Children learn best when they are healthy, safe and secure, when their individual needs are met, and when they have positive relationships with the adults caring for them. The safeguarding and welfare requirements, specified in this section, are designed to help providers create high quality settings which are welcoming, safe and stimulating, and where children are able to enjoy learning and grow in confidence.

Providers must take all necessary steps to keep children safe and well. The requirements in this section explain what early years providers must do to: safeguard children; ensure the suitability of adults who have contact with children; promote good health; manage behaviour; and maintain records, policies and procedures.

The Statutory Framework for the Early Years Foundation Stage 2017 (EYFS 2017), states that:

‘**Childminders are not required to have written policies and procedures. However they must be able to explain their policies and procedures to parents, carers and others (for example Ofsted inspectors or the childminder agency with which they are registered) and ensure any assistants follow them**’ EYFS (2017) The Safeguarding and Welfare Requirements 3.3.

Whilst the EYFS states that childminders do not need any policies and procedures to be written, you will be required to produce policies and procedures; these will demonstrate to Ofsted and parents how you are going to implement the EYFS (2017) into your practice. These will enable you to:

• Share your policies and procedures with parents and Ofsted.
• Demonstrate how you interpret and implement the EYFS into your practice.
• Ensure that every parent receives a consistent message.
• Demonstrate to parents how you are going to offer high quality childcare.
- Meet the statutory regulations of the Early Years Foundation Stage (2017).

You should ensure that prospective new parents are aware of your policies and procedures so they can make an informed choice about which setting they want their child to go to. Parents who already have a child at your setting should be able to access your policies and procedures at all times. You may want to give each parent a copy (remember how large it is) or you may just want to give them certain policies or procedures for their reference. You may want to send copies of policies electronically, remember that policies sent electronically may be copied and changed unless systems are put in place to prevent this. As well as policies and procedures, it is important to think about other ways of communicating your aims, for example, posters, leaflets, on the web, at an open day or evening.

What is a Policy? A policy covers the beliefs and values of your setting and shows how you deliver the EYFS:

- It is a statement of the ethos and values of your setting.
- They are the principles that guide you and if they are formulated, written down and delivered consistently, they will demonstrate a professional approach.
- They clarify roles, responsibilities and can be used to aid decision making.
- A policy will explain what to do in any situation (a procedure will explain how to do it).
- It should contain all necessary information; including legal obligations to your setting and practice.
- It is important that policies are concise and easy to understand.
- Your policies will inform your procedures and make sure that you adopt a standard of practice in your setting that minimises risk to the children in your care.

What are Procedures? A procedure is a documented process to be used as a reference when performing a task:

- It captures the knowledge of a job in a form that can be understood and followed by another person.
- Procedures clearly state the course of action to be taken in a given situation. This makes sure that your childcare practice is consistent and that clear standards of practice are upheld.
- Procedures make sure that everyone knows what will happen in any given situation and if parents know what to expect, they are often more comfortable with leaving their child in your care.
- Carefully planned procedures also make sure that children benefit from a consistent approach that gives them the comfort of an established routine.

The QISO team have produced a policy and procedure guide specifically to support prospective childminders. It includes guidance for writing the following policies:

- Child Protection
- Allegations
- Health
- Food and drink
- Behaviour management
- Smoking
- Confidentiality
- Risk assessment
- Information and records
- Partnerships
- Lost or missing child
- Settling in
- Mobile phone and camera
- Internet usage and social networking
- Medication
- Accident or injury
- Safety
- Alcohol and other substances
- Pricing policy
- Special education needs
- Complaints, concerns and compliments
- Uncollected child
- Arrival or departure, including visitors

You will need to read the guidance, consider the questions and answer appropriately to form your policy. You will need to include all required elements in your policy and consider the good practice points in relation to your individual business. To produce a policy and procedure folder, you might want to consider the following:
- Using a ring binder.
- Including a contents page.
- Pages must be numbered.
- Each page will need a title.
- Use the same size font and font style – this looks professional.
- Put a date and a review date on the bottom of each policy.

Remember the policies that you write MUST belong to you and reflect your practice. Do not copy and paste policies you may find; your policies need to be individual to you.

**RUNNING A BUSINESS**

**Childcare Business Grants Scheme**

The Childcare Business Grants Scheme has been introduced to boost the provision of childcare in England and to incentivise entrepreneurship. For information on what grants are currently available please visit the website at https://www.childcarebusinessgrants.com/

As a registered childminder, you will be developing and managing your own small business. The success of this business will rely on two key aspects; the provision of quality childcare and early years education that meets the needs of children, young parents and their parents/carers and a good understanding of the processes you must have in place to ensure income generated by the business covers your costs and supports continued improvements. You should ensure you keep good financial management records to record the flow of money coming into and going out of the business. Make sure that you meet all your legal requirements regarding tax and national insurance.

An ideal place to start is to develop, maintain and review a business plan. This will help you:

- Manage your business.
- Collect all the information about your business in one place.
- Set out how much income is expected over the year.
- Establish whether you will generate sufficiency income to meet your personal needs.
- Set out the expected expenditure for the year.
- Think about any marketing, promotional activity or advertising you may wish to carry out.
- Describe the business to grant funders of needed.

There are suitable sample business plan templates online, available from your bank or via your Quality Improvement & Support Officer (QISO) in the Calderdale Early Years & Childcare Team.

**TOP TIPS**

**Carefully consider your start-up costs:**
What sort of indoors and outdoors resources and equipment might you need?
Do you need planning permission? Do you need to make any adaptations to your home?
What training do you need before you can be registered?
What safety equipment might you need?
What insurance do you need?
Don't forget to include the costs of your Disclosure & Barring Service check(s) and Health Declaration check.
Take care to ‘mind the gap’ when planning your income – children may leave and you may not have a new child to fill their place straight away.

**Her Majesty’s Revenue & Customs (HMRC)**

Tax is based on your employment. Childminders are self-employed and usually trade as a sole/individual person, although some may operate as a partnership of two or more people in a
As a self-employed person you will be managing your own business and will be responsible for meeting the losses as well as taking the profits.

The self-assessment tax system makes keeping records a legal requirement. You will have a legal responsibility to keep accurate records whether you expect to pay tax or not. The records you keep must tally with the figures entered on any tax return and should contain details of money received from parents/carers and money spent on running your childminding business. A tax return is a form that self-employed people need to complete to provide HMRC with information so that they can assess any tax liability. You can complete your self-assessment online or by using a paper form. For more information visit www.hmrc.gov.uk.

You must notify HMRC that you have become self-employed within three months of starting up or you may be liable for a financial penalty. Your QISO will be able to signpost you to HMRC online webinar training.

If you are planning to employ an assistant you will need to take into account your responsibilities with regards to National Minimum Wage, National Living Wage and Workplace Pensions. Information can be found at www.gov.uk or www.acas.org.uk.

Childminders registered and inspected by Ofsted do not need normally need to consider VAT as they are exempt. You will need to register for and charge VAT if you reach the VAT threshold. For more information call the VAT Helpline on 0300 200 3700.

National Insurance contributions are paid by most people in employment. Self-employed people normally pay Class 2 NI contributions. For more information visit: https://www.gov.uk/national-insurance/overview.

**Financial Record Keeping**

Keeping records is sound business sense. It may seem like a challenge especially when you first set out but if you can establish a proper system at the outset, it will make life easier later on. By law, you must keep records of all your income and expenditure. You must keep these for at least five years after the latest date of sending back your tax return. You can do this yourself or you can pay an accountant to do this for you.

- It doesn’t matter if you use a special account book or a PC software package as long as you have a system geared to your business.
- Keep records throughout the year and deal with them regularly – try not to let them build up over long periods of time.
- Keep a cash book to summarise all bank account entries, cash receipts, payments and drawings etc. and a petty cash book to record all petty cash transactions.
- If you use a software package you will still need to keep all original paper invoices/records unless you have the option to electronically scan and file them. Even then, you must keep the originals of any records showing tax that has been taken from your income.
- If you are claiming business expenses, you must keep the necessary records to back them up. For example, evidence to show that you have correctly claimed a proportion of heating and lighting costs that relate to your business use and your private use. Expenses could also cover petrol, food, advertising, additional equipment, insurance, wear and tear, art and craft materials, stationery, depreciation on a vehicle purchased for business use etc.
- If you haven’t kept adequate records and can’t show sufficient evidence income and outgoings, you could end up paying more tax than you should.

**Setting Fees**

The fees you choose to charge are entirely your choice. You should consider the demand for your childminding services and what other registered providers in your immediate locality charge. You could also consider:

- The impact your childminding will have on your overall household expenditure.
- NI contributions and tax liability.
- Training and qualifications you already hold/your professional experience.
- ‘Hidden costs’ such as food and outings etc.
- What you will charge if you are ill/ a minded child is ill/ if you wish to take a holiday/ if a child is on holiday.
- What you will charge if you take and leave a minded child at the local playgroup for a short session.
- Late collection fees.
- Additional charges for any extra hours, or more flexible hours, you choose to offer.
- Retainers (to reserve places).
- Annual fee increases.
- Settling in fees.
- Whether you will charge your full time fees on an hourly/daily/weekly rate basis.
- Whether you will offer reduced rates to two or more children from the same family.
- Whether you will charge for sundries such as nappies, baby milk, baby wipes etc.
- Whether you will offer the free early education entitlement to eligible two, three and four year olds.

**Collecting Payments**

Fees can be paid daily, weekly or monthly depending upon the contract with the parent/carer. It is good practice to be paid in advance as it will protect your income levels. Consider if you can offer any flexibility to parents who may have just started employment and may not be in a position to pay up front. Consider if you will offer a discount for parents paying by direct debit. Fees tend to be market led depending on the service being provided and the need for childcare in your particular area. Average fees for your area are available upon request from the Early Years Childcare & Sufficiency Team (EYCST) on 01422 392576. Don’t forget to write a clear policy on this for parents/carers who may be using your service.

**Managing and Marketing Your Childminding Business**

Marketing is the process of having a good understanding of what parents/carers, children and young people want from your service. It is also about being able to anticipate customers’ needs and respond to them. Effective marketing will enable you to reach potential new users of your service. You do not have to spend a lot of money on good marketing.

The EYCST can support you with free advertising on the Calderdale Council website. Your information will also be distributed via telephone, email and face to face to parents requesting information. Your local Children’s Centre and school may also be able to offer you advertising opportunities. Ask existing or potential users of your business to complete short questionnaires or comments cards. Make sure all parents/carers, children and young people using your service have the opportunity to provide feedback and act on it, where possible.

- Consider providing information about your business to local schools, health centres or local community venues. Ask your local school if you can attend the parents’ evenings. One of the most effective marketing methods for childminders is ‘word of mouth’; parents/carers like to use a recommended childminder.
- Some childminders find that sweatshirts or gilets with the name of your business on work well in attracting parents/carers’ attention.
- Regularly review the information booklet you provide to parents/carers. If you have a website or use Facebook for your business, keep it up to current and up to date. Consider starting a ‘blog’. Some parents/carers like to read up before calling around to arrange visits.
- Find out if there is a locally distributed newsletter that would be willing to run a short article on your business. Make the piece interesting and informative and use it as an opportunity to promote the quality childcare and range of activities you offer.
- Make links with other local childminders. This might seem counter-intuitive as they are your competition but many areas have very successful childminder groups/vacancy co-ordinators who can support you with filling your vacancies.
• Make links with any new businesses or housing schemes in your area – would they be willing to place your information leaflet in their welcome pack?
• Analyse your competition regularly to ensure you know what they are (or aren't) doing. Can you fill any gaps?
• Ensure you keep your vacancies up to date with the EYCST on 01422 392576 or by emailing fis@calderdale.gov.uk.
• Consider which online sites you might market your business on. Some are free and some make small subscription charges. Ask other local childminders for their recommendations.

**Steps to Registration**

We run Information Sessions for you to find out more and ask any questions. To book a place on an Information Session please call the EYCST on 01422 392576 or email fis@calderdale.gov.uk. If you can’t attend a session, please ask about getting started on our new online course.

The course will give you the key messages that you will need for registration. The emphasis of this course is for you to take control of your own learning. The training will signpost you to further support, reading, websites etc., it will be your responsibility to follow this guidance and ensure that you feel confident and are able to understand and implement the **Statutory Framework for the Early Years Foundation Stage** (EYFS 2017), prior to apply for registration with Ofsted.

It is up to each individual when they feel they are ready to apply for registration, Ofsted state you will have to demonstrate to them that: “you have read and are confident that you will be able to meet the requirements of the Statutory Framework for the Early Years Foundation Stage and all regulations”.

**Sue Overton Applied Practice (SOAP)**

‘Childminders Count’ is an online drama based programme of study made up of 3 modules containing 4 episodes of video learning. Each module is supported by an expert panel discussion to help you fully understand the key learning points. The course also includes downloadable course notes and pro-forma documents. A printable certificate is available on completion.

**Welfare Requirement Units**

In order to pass this part of the course you will be required to produce six policy/procedures to show how you are going to implement the EYFS (2017) in practice. Policies required are:

- Uncollected Child Policy.
- Medication Policy.
- Child Protection Policy to include Allegations and Mobile Phone and Camera Policy.
- Complaints Policy.
- Behaviour management.
- Inclusion.

Good practice for childminders is that you build a portfolio which should include your policies and procedures; these will demonstrate to Ofsted and parents how you are going to implement the EYFS (2017) into your practice. As a childminder you will need a more extensive range of policies/procedures other than the ones that you are being assessed on. A full guide to writing Policies and Procedures is available to buy at a cost of £5.00, please ask the Course Tutor.

**Learning & Development Units**

For the final part of the course you will be required to complete the following units and answer a selection of corresponding questions to demonstrate your understanding of the EYFS (2017):

- Relationships.
- Prime, Specific & Characteristics of Effective Learning.
- Observation, assessment and planning.
- 2 year progress and school readiness.
Your work will be marked and verified and must reach the required criteria in order for you to receive your certificate. Your QISO and allocated Peer Support Childminder will support you during the process through support visits, phone or email during this time.

As this course is mostly based online you will mainly manage your own time and are therefore responsible for your own deadlines.

**Support Package**

QISO Team oversee the pre-registration training package and offer support throughout the registration process.

The QISO team will be able to give you support and guidance in developing your home learning environment, developing appropriate policies and procedures and in meeting all relevant legislative requirements.

A series of home visits will be arranged by the Childminder Support Team Lead; these will support your learning on the course and give you the opportunity to ask questions pertinent to your individual circumstances and business development. The Childminder Support Team Lead will carry out the initial visit followed by Peer Support visits. The visits will support you in completing the registration process with Ofsted.

Once you are registered the QISO Team continue to offer support for up to a year afterwards in helping you develop your business and quality practice, working towards your first Ofsted inspection. They also offer specialist services such as quality assurance through the Calderdale Children Come First Childminding Network and facilitate childminder support groups and drop in sessions.

If you feel you need additional literacy or numeracy support, we work in partnership with a variety of Agencies who are able to offer support, please contact Kathy Norris, Course Co-ordinator for further information on 01422 394109.

Support is also available at your local Children’s Centre. For more information visit: [http://www.calderdale.gov.uk/education/childcare/childrenscentres/](http://www.calderdale.gov.uk/education/childcare/childrenscentres/).

**Frequently Asked Questions**

1. **How Many Children Can I Look After?**

   At any one time childminders may care for a maximum of 6 children under the age of 8, of these 6 children a maximum of 3 may be under 5 years old. There should only be one child under the age of 1 year old. Any care provided for older children must not adversely affect the care of children receiving early years provision. These ratios include your own children so how many children you can care for depends on how many you have yourself, how old they are and how much space you have available in your house. Minimum space requirements are explained in the EYFS Framework and you will be required to demonstrate your understanding of these to the Ofsted inspector. You will also need to demonstrate how you will meet the individual needs of all the children. This may impact the number of children you care for.

2. **Can Grandparents Register To Look After Their Own Grandchildren?**

   Yes, as long as you also offer your childminding service to other children who are not related to you. However, if a grandparent is registered and has not cared for children other than their own grandchildren after three years, they will be taken off the register.

3. **I Have My Own Family. What Will The Impact Be on Them?**
You will need to plan and run a regular and well organised routine for the sake of the children you care for, as well as yourself and your own family, if you have one. However, you must also be able to ‘think on your feet’ and be prepared to deal with unexpected emergencies such as illness or changes in family circumstances. If you have your own family, childminding will affect them and so it is important to discuss your decision with them before you go ahead. Everyone in the family needs to have a positive and realistic attitude towards what childminding will mean. For example, it isn’t easy for pre-school children to have to share their parent, home and maybe toys with other children. Older children may find there is less family time together in the early evenings.

You should also consider the impact on your neighbours and discuss any likely issues with them (neighbours could also object to planning permission so it’s a good idea to talk to them and get them onside). Any pets you have must be kept under control and must not be left alone with children in your care. They must also be healthy with appropriate vaccinations, worming and flea treatments kept up to date. You also need to consider how you will fit in personal aspects of your own life, such as hobbies, appointments and visiting friends and relatives. Take care to consider how you will balance the demands of your work and family life before you go ahead.

All adults over the age of 16 will need an enhanced DBS check. If there is anyone in the household who has a criminal conviction this may affect your ability to register as a childminder. See the Safeguarding Clearance information on page 15 for more information.

4. How Much Should I Charge and How Much Will I Earn?

As a self-employed person you will set your own fees, and this is also looked at in more detail on the pre-registration course. Contact the EYCST (contact details below), to find out average charges for childminders in your area. How much you earn will depend on how many children you look after and the hours you work. Make sure you have a written contract with each family. Keep accurate records of your income and expenditure for the HMRC. Again both of these topics are discussed in detail on the course.

5. Is There Any Financial Help Available For Parents Who Wish to Use My Childminding Service?

Dependent on income, some parents may also qualify for extra help with the costs of registered childcare or for 30 hours of free childcare. More information can be found available at https://www.gov.uk/childcare-tax-credits and https://www.gov.uk/search?q=tax+free+childcare.

6. Can I Offer The Free Early Education and Childcare Sessions For Two, Three and Four Year Olds?

Yes, subject to your registration. Calderdale Council will fund you once you are registered by Ofsted. If you receive a ‘good’ or ‘outstanding’ at your first inspection you will continue to receive funding for two, three and four year olds. If you receive a ‘requires improvement’ you will continue to receive funding for three and four year olds subject to you working with the QISO Team to remedy the Ofsted actions identified at your inspection. For information on which parents are eligible visit http://www.calderdale.gov.uk/v2/residents/education-and-learning/childcare/childcare-funding. For support with claiming the funding visit http://www.calderdale.gov.uk/v2/residents/education-and-learning/childcare/childcare-providers-support.

7. Do I Have to Register if I Want to Care for Children Aged Over 8?

Registered childminders can care for children aged over 8 as long as this does not affect the quality of care given to the younger ones on the premises. If you are ONLY going to care for children aged over the 8, there is no requirement to register with Ofsted. You could choose to go on the Voluntary part of the Ofsted Register, which will also allow parents who are claiming Working Tax Credit to claim towards the costs of childcare. This also shows parents that you meet certain requirements and are monitored through inspections. Visit www.ofsted.gov.uk

8. Do I have to Live in a Big House and / or Have a Garden?
You don’t need a big house or a garden to become registered as a childminder. However, you must demonstrate to Ofsted how you will use the space available safely and creatively and how you will ensure children have daily access to outdoor play opportunities. Prospective childminders wanting to practice from a rented property will need to get written consent from their landlord to do so.

9. **Do I have to register with the Food Standards Agency?**

If you are planning to start up a childminder business that provides food as part of your childminding service, you do not need to register separately as a food business with your local authority. This will happen automatically when you register with Ofsted. This only applies for registrations made on or after 1st January 2014, and is part of the government’s commitment to reduce the burden on business. For more information visit [https://www.food.gov.uk/business-industry/caterers/startingup/childminders](https://www.food.gov.uk/business-industry/caterers/startingup/childminders)

10. **Where Do I Go For Advice After I Have Been Registered?**

The Quality Improvement & Support Team provides ongoing support and advice. Once you are registered, you may also wish to join the Calderdale *Children Come First* Childminding Network which is a quality assurance scheme for childminders. The Network offers regular support visits and additional training and networking opportunities to further develop areas of best practice. The Network also offers opportunities for childminders to specialise in areas such as caring for children with special education needs or mentoring new childminders. To contact the QISO Team, call 01422 394109.

There is lots of useful information available on the Calderdale Council website at [http://www.c Calderdale.gov.uk/education/childcare/care-providers/support.html](http://www.c Calderdale.gov.uk/education/childcare/care-providers/support.html). You can also sign up to receive our free twice monthly E-Bulletin which is emailed to registered childcare providers and which contains a round-up of local and national news and items of interest.

The Workforce Development Team runs a varied range of learning and development activities for registered childcare providers, call 01422 288317.

The Early Years & Childcare Sufficiency Team can provide information on parental demand for childcare and the early education entitlement, call 01422 392576.

The Business Support Team (BST) can offer advice on planning and sustaining your business, call 01422 392719 for more information.

**Other Useful Websites**

- [https://www.gov.uk/national-insurance/overview](https://www.gov.uk/national-insurance/overview)
- [https://www.gov.uk/childcare-tax-credits/what-you-get](https://www.gov.uk/childcare-tax-credits/what-you-get)