

Child Care Business Initiative *Evaluation Report, FY I*

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Introduction

The Vermont Child Care Business Initiative (CCBI) is a statewide project of the Vermont Community Action Agencies' Micro Business Development Program. Four of the five Community Action Agencies in Vermont are involved, including: Bennington, Rutland Opportunity Council (BROC), Central Vermont Community Action Council (CVCAC), Champlain Valley Office of Economic Opportunity (CVOEO), and Northeast Kingdom Community Action (NEKCA). These Community Action Agencies build on 13 years of business development experience to bring business expertise and resources to the vital sector of child care. CCBI is funded by the JOLI program from the Department of Health and Human Services, Office of Community Service for three years, from October 1, 2002 to September 30, 2005.

The CCBI project provides business training to start-up and existing childcare businesses so that they may be better prepared to net more income and stay in business longer. Business training is provided through a 12-week course (meeting three hours one evening a week), with technical assistance and follow-up workshops offered based participant needs. The curriculum is tailored to the childcare sector through the use of the Kauffman Foundation's curriculum, *Developing Your Family Child Care Business*. Further, Child Care Business Specialists (CCBS) hire a co-teacher, who is an established childcare provider in the community, to assist in teaching the course specific to childcare businesses. Major anticipated outcomes of the grant are to assist clients to: start and retain new and existing businesses, complete a business plan, obtain funded as needed, demonstrate effective financial management and budgeting, and earn a livable income.

The Center for Rural Studies (CRS) at the University of Vermont provides evaluation services for the CCBI project for the three years of grant funding. The following report provides the evaluation findings for the first year of the project, October 1, 2002 to September 30, 2002. For more information about this study or to request additional copies of this report, please contact Michele Cranwell, Evaluation Coordinator, at (802) 656-0256 or Michele.Cranwell@uvm.edu.

Evaluation Goals and Objectives

The following are the revised goals and objectives for the CCBI as of September 30, 2003.

Goal 1: Enable low-income individuals, including TANF recipients to start and operate successful childcare programs

Objectives (Intermediate Outcomes):

- Train 160 individuals in child care business planning and operating curriculum (Kauffman's *Developing Your Family Child Care Business*).
 - (40 in FY 2003; 80 in FY 2004; 40 in FY 2005)
- Ensure that 75% (120) of individuals who start training complete training and write a business plan.
 - (30 in FY 2003; 60 in FY 2004; 30 in FY 2005)
- Ensure that 75% (90) of individuals who write a business plan get capital if needed to start and successfully operate childcare businesses.
 - (23 in FY 2003; 45 in FY 2004; 22 in FY 2005)
- Ensure that each childcare business creates one FTE job providing a livable income. (90 jobs)
 - (23 in FY 2003; 45 in FY 2004; 22 in FY 2005)
- Ensure that 75% (120) of the individuals who receive training can demonstrate the ability to effectively budget and manage their monthly and yearly incomes (personal and business) 6 months after completing training.
 - (30 in FY 2003; 60 in FY 2004; 30 in FY 2005)
- Ensure that 50% of family child care businesses' net income is above \$15,000 after one year in business.
- Ensure that 60% (72) of individuals who started childcare businesses have retained these businesses for at least one year after startup.

Goal 2: Enable existing family childcare businesses to operate more successful businesses

Objectives (Intermediate Outcomes):

- Train 100 low-income individuals, already operating a family childcare business in child care business planning and operating curriculum (Kauffman's *Developing Your Family Child Care Business*.) (50 in FY 2003 and 50 in FY2004)
 - (25 in FY 2003; 50 in FY 2004; 25 in FY 2005)

- Ensure that 75% (75) of individuals who start training complete training and write or rewrite a business plan.
 - (19 in FY 2003; 37 in FY 2004; 19 in FY 2005)
- Ensure that 75% (28) of the individuals who receive training can demonstrate the ability to effectively budget and manage their monthly and yearly incomes (personal and business) 6 months after completing training
 - (7 in FY 2003; 14 in FY 2004; 7 in FY 2005)
- Ensure that 50% of family child care businesses' net income is above \$15,000 after one year in business.
- Ensure that 60% of individuals who participated in childcare initiative have retained these businesses for at least one year after startup.

Methodology

This evaluation report is for the first year of the CCBI project and collects baseline data on which the next two years will be based and compared. The CCBI evaluation collects process and outcome data. Process data is collected to document how activities and training are carried out, what worked, what did not work, and ways the program can improve services. Outcome data is collected to measure the effect of JOLI funded training on participants, based on the evaluation goals and objectives. The following highlights the evaluation activities this past year to collect outcome and process data.

Client intake data

Client intake data was collected upon enrollment to generate baseline data of participants including wage, income, health care, childcare, reliance on public assistance, and assets. This form also helped participants identify their goals for being in the program.

Client output data

Client output data was collected by the CCBS at the end of each CCBI course. Data collected includes: number of participants who enrolled, number who receive five or more hours of services, number of participants who started the course and completed the course, number who completed a business plan, number of client business start-ups, and client jobs created. Data for JOLI eligible clients are compared to the grant objective numbers for each category to determine the extent that the CCBI project is meeting its intended objectives.

Client focus groups

Five client focus groups with 23 participants were conducted in September and October 2003 to obtain information on client immediate outcomes and feedback on course curriculum, presentation, and materials (Appendix A). Two were held with NEKCA in St. Johnsbury and Newport, one was held with CVCAC in Barre, one was held with CVOEO in Burlington, and one was held in Rutland, for BROCC. The focus groups were designed to collect qualitative case study data from clients about their business, services received, impact of services, and program feedback. The CCBS recruited clients by sending invitations to all active clients who completed the CCBI course to attend the groups. Dates and times were selected based on the majority of clients' availability. This qualitative data was analyzed by searching for common themes throughout the data. Client case study information is except from these interviews. This information provides data on both project process and outcome.

Staff focus groups

The initial staff focus group was held in June 2003 to establish baseline data on project process. The discussion concentrated on: marketing, recruitment, and enrollment strategies, participant assessment, coordination with project partners, training, and technical assistance and support. A subsequent questionnaire was administered via the CCBS electronic mail listserve in October 2003 to follow up with staff on these areas (Appendix B). The information collected provides qualitative data on project process, best practices, and lessons learned for improving the project over the next two years.

Services Provided

In the first year of the grant, the CCBI project focused on providing the Kauffman Child Care Business Training, one-on-one technical assistance and business counseling, and follow up workshops. A total of 136 clients received CCBI services in FY 03. Seventy clients received five hours or more of services, with 46% (32) 100% below poverty level, including TANF recipients, dislocated workers, and unemployed individuals (herein referred to as “low income” or “JOLI eligible”), and 54% (38) above this threshold (herein referred to as “above low-income”). Data in this report is based on clients who received five or more hours of services, unless noted.

Courses and technical assistance

Table 1 depicts the services that clients received in FY 2003. A total of 48 clients received one-on-one technical assistance and counseling, with 52% low income and 48% above low-income participants. Fifty-nine clients participated in the Kauffman Child Care Business Course, with 44% low income and 56% above low income. As of September 30, 2003, the overall course completion rate was 53%. Broken down by income, low-income clients had a completion rate of 50% and above income clients had a completion rate of 55%. It is important to note that some of the sites had not yet completed their second course cycle by the end of the first fiscal year. Thus these individual are reported as being enrolled in the course, however they are not included in the “course completer” category. Thus, course completion rates may be higher than indicated. This will be reported on in the next reporting period.

Post-start up workshops

Post start-up workshops are held by the CCBS on an as needed basis to provide further, more in-depth information about a particular topic for new or established childcare providers. Workshops were scheduled to begin in September 2005 to provide technical assistance and support for participants in their first year of businesses. However, because of participant request for further information, workshops were offered on the following topics:

- Goal Setting
- Parents and childcare businesses
- Marketing your childcare
- Creating an image for your childcare
- Designing a flyer or brochure
- Tax planning for your childcare
- Developing a bookkeeping system
- How to set up your books
- Tax preparation for childcare providers

Table 1 shows that seven clients participated in workshops by the end of the fiscal year, with 2 low-income participants and 5 above low-income participants. These numbers may reflect the fact that those above low-income participants are significantly more likely to enroll in CCBI with an existing business, compared to low-income participants, thus workshops were appropriate for their business stage.

Table 1. Client Services Received

	One-on-one technical assistance and Counseling	Kauffman Child Care Business course	*Course Completion	Course Completion Rate	Workshops
# of low income participants	25 (52%)	26 (44%)	13 (42%)	50%	2 (29%)
Total hours	190	262	-	-	4
Average # of hours per participant	8	10	-	-	2
# of above low-income participants	23 (48%)	33 (56%)	18 (58%)	55%	5 (71%)
Total hours	190	519	-	-	14
Average # of hours per participant	5	16	-	-	3
Total participants served	48	59	31	53%	7

*Several courses were still in progress by 9/30/2003, thus those participants are not listed as "completers". This will be accounted for in the next reporting period.

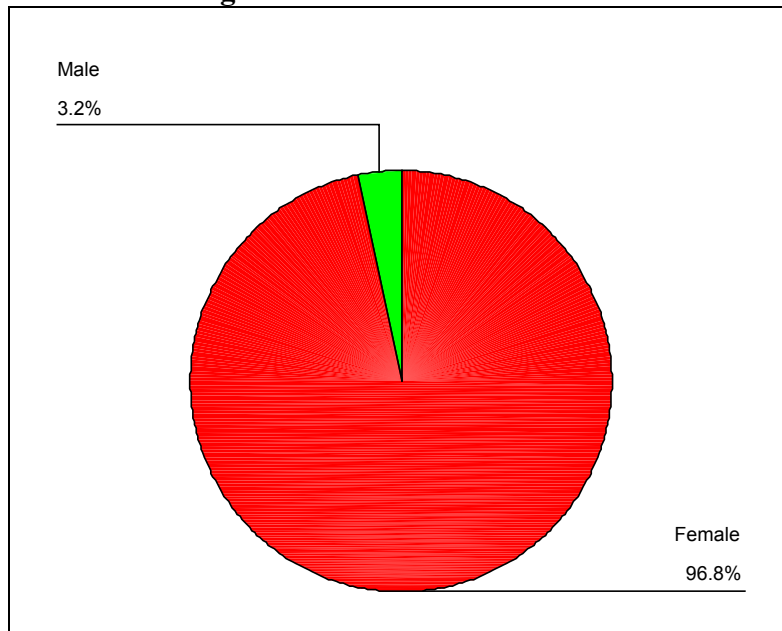
Client Characteristics

Client characteristics of gender, ethnicity, age, education, family characteristics, poverty and public assistance, income, status in the labor force, area of client interest, and business status were collected at intake. This demographic information is only reported for JOLI eligible clients, with exceptions as noted. Characteristics of focus group participants are also presented below, separated out by JOLI and non-JOLI. These include business status, why they decided to start a childcare business, why they decided to enroll in the CCBI program, their referral source to the program, and providers to which they were referred.

Gender

This year, ninety-seven percent (30) of the CCBI population was female and 3% (1) was male (Figure 1).

Figure 1. CCBI Client Gender



Ethnicity

Eighty-one percent (25) of participants identified their ethnic background as Caucasian, 6.5% (2) identified as African American, 6.5% (2) as Hispanic, and 6.5% (2) identified as "other" with no specification.

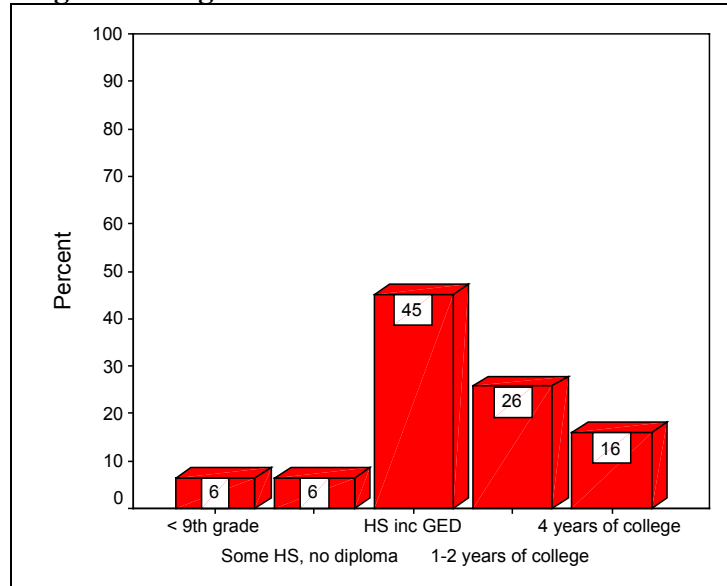
Age

- Mean = 31
- Median = 30
- Mode = 26
- Range = 25-48

Education

58% (18) of clients reported having a high school degree or less education. 26% (8) reported having completed one to two years of college education, and 16% (5) reported completing four years of college (Figure 2).

Figure 2. Highest level of education at client intake



Family Characteristics

CCBI client family characteristics are presented in Table 2. Family size of participants ranged from 1-7 people with an average family size of over three people (3.4). Most of the people in the CCBI project come from small families, with 65% (20) coming from a family of one to three people. Sixteen percent (9) come from a family of four to six people and 7% (2) come from a family of seven people.

Sixteen percent (5) of clients do not have children and 84% have children living at home, with a range of 1 to 5 children and an average of about 2 children. Fifty-five percent (17) are single parents, with 42% (13) having children under six years of age and 13% (4) with dependents between the ages of six and seventeen years old.

Table 2. Family Characteristics of Low Income CCBI Participants

Family Size	Number of dependents living at home
Range = 1-7	16% (5) do not have children
Average = 3.4	84% (26) have children living at home
Family size of 1-3 = 65% (20)	Range = 1-5
Family size of 4-6 = 16% (9)	Average = 1.6
Family size of 7 = 7% (2)	
	Single parents = 55% (17)
	Single w/ children <6 yrs = 42% (13)
	Single w/ children 6-17 yrs = 13% (4)

Poverty and Public Assistance

Client information on poverty and public assistance is presented in Table 3. Forty-four percent (31) of all CCBI participants meeting the JOLI requirements of being 100% or more below poverty level, a TANF recipient, dislocated worker, and unemployed person. Forty-eight percent (15) of JOLI eligible clients receive TANF benefits. Nineteen percent (6) reported that they have a verifiable disability. Sixteen percent (5) of the JOLI eligible clients receive income from either Social Security or disability. Of these individuals, two receive income from SSDI and three receive income from SSI. About two thirds of low income CCBI participants (65%; 20) receive food stamps, 26% (8) receive housing assistance, and 13% (4) live in public housing. Of all clients, including above low income, 89% (62) are 70% of HUD medium income.

Table 3. Poverty Statistics of Low Income CCBI Participants

100% below poverty	44% (31) of 70
Receive TANF	48% (15)
Income from SSI or SSDI	16% (5)
Food stamps	65% (20)
Housing assistance	26% (8)
Live in public housing	13% (4)
70% of HUD medium income (all clients)	89% (62)

Participant Income

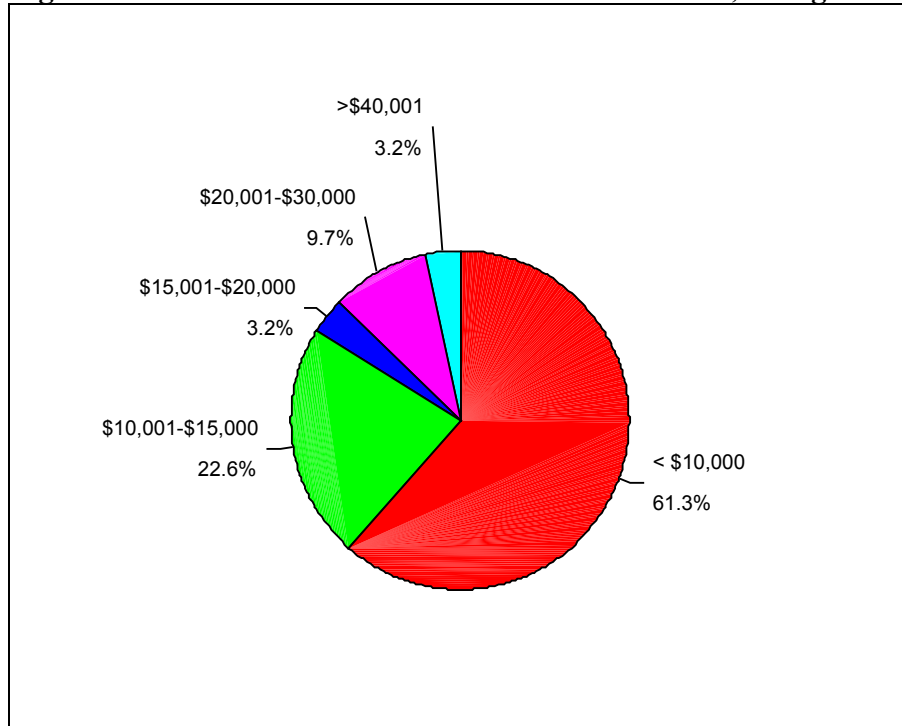
The average monthly income of participants upon enrollment was \$902 with monthly income ranging from \$.00 to \$3,420. The median monthly income was \$750. Examining annual income upon enrollment, the average annual income was \$10,824 with a range of \$.00 to \$41,000 and median income value of \$9,000 (Table 4).

Table 4. Income Statistics of Low Income CCBI Participants upon Enrollment

Average monthly income	\$902
Range of monthly income	\$.00 to \$3,420
Median	\$750
Average annual income	\$10,824
Range of annual income	\$.00 to \$41,000
Median	\$9,000

Looking at low-income participant income broken into categories (Figure 3), almost two-thirds of the respondents (61%; 19) reported an annual income of under \$10,000 upon enrollment. Almost a quarter of the respondents (23%, 7) reported an annual income of \$10,001-15,000, 3% (1) reported an income of \$15,001-20,000, 10% (3) reported an income of \$20,001-30,000, and 3% (1) reported an income of over \$40,000.

Figure 3. CCBI Low Income Client Income at Intake, Categorized



Status in the Labor Force

At participant intake, 16% (5) of low-income participants were employed, 16% (5) were self-employed, 39% (12) were unemployed, and 29% (9) were not in the labor force. Ninety-four percent (29) reported that they are not dislocated workers, while 7% (2) are dislocated (Table 5).

Table 5. Employment CCBI Participants

Status	2002-2003
Employed	16% (5)
Self-employed	16% (5)
Unemployed, 1-14 weeks	10% (3)
Unemployed, +15 weeks	29% (9)
Not in labor force	29% (9)

Area of Client Interest at Intake

In order to understand the two populations who use CCBI services, low income and above low income, the following is an analysis of the areas of counseling and business stage that each income group needed at intake. Figures 4a depicts the areas of business counseling by all participants and Figure 4b shows that for only low-income individuals. Figure 4a shows that for all participants, 67% were interested in services for start-up or business acquisition. The other major categories include: 11% were interested in marketing, 10% were interested in accounting, and 6% financial assistance. Figure 4b shows that 87% low-income participants were interested in start-up or acquisition services, 6% in accounting, and 3% each in personnel and financial management.

Figure 4a. Service area of interest at intake, all clients

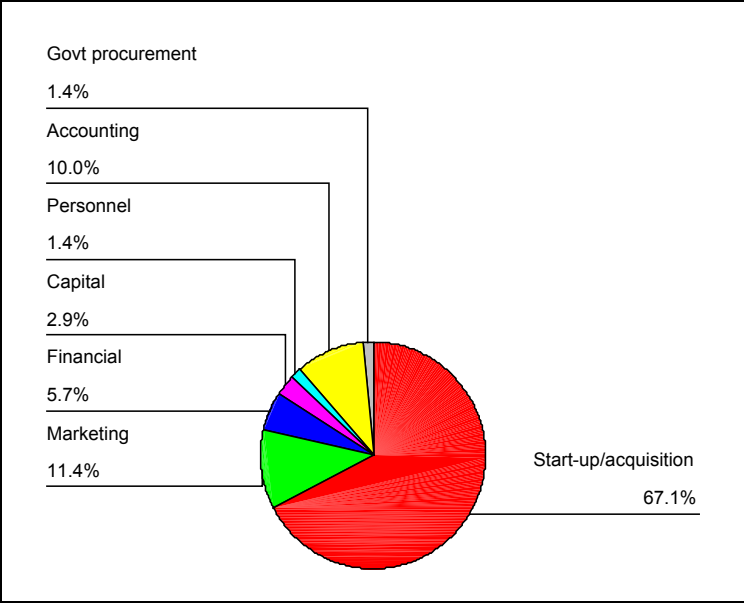
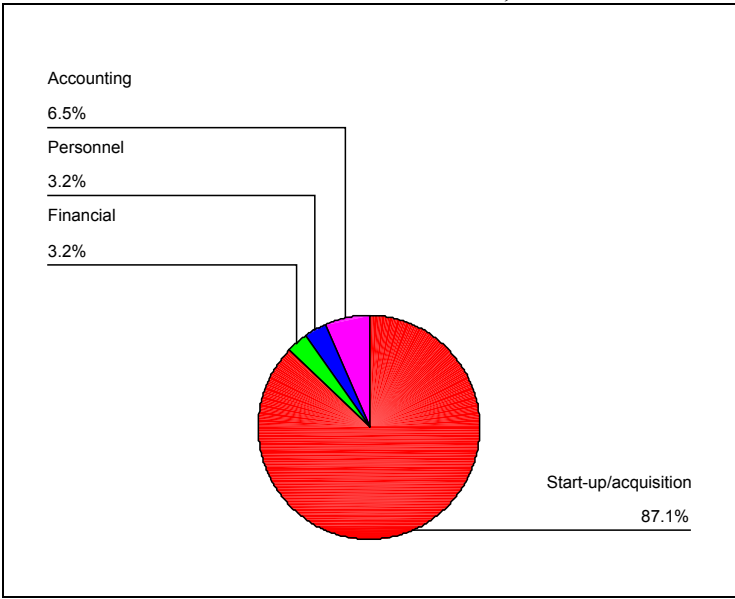


Figure 4b. Service area of interest at intake, low income clients only



In cross tabulating client area of business counseling at intake by income qualification, Table 6 shows that low-income participants (87%) are significantly more likely to need start-up acquisition services compared to those who are above low income (51%).

Table 6. Cross tabulation of area of business counseling at intake compared by income qualification ($X^2 = 10.04; p < .01$)

	Low income	Above low income	Total
Start-up/acquisition	87% (27)	51% (20)	67% (47)
All other services	13% (4)	49% (19)	33% (23)
Total	31	39	70

Business Stage at Intake

Figure 5a shows that at intake, 9% of all low income clients had an existing business, whereas, 91% were in the start-up stage. This figure includes all clients, even those who received less than five hours of service.

Figure 5a. Business stage at intake of all low-income clients (N = 69)

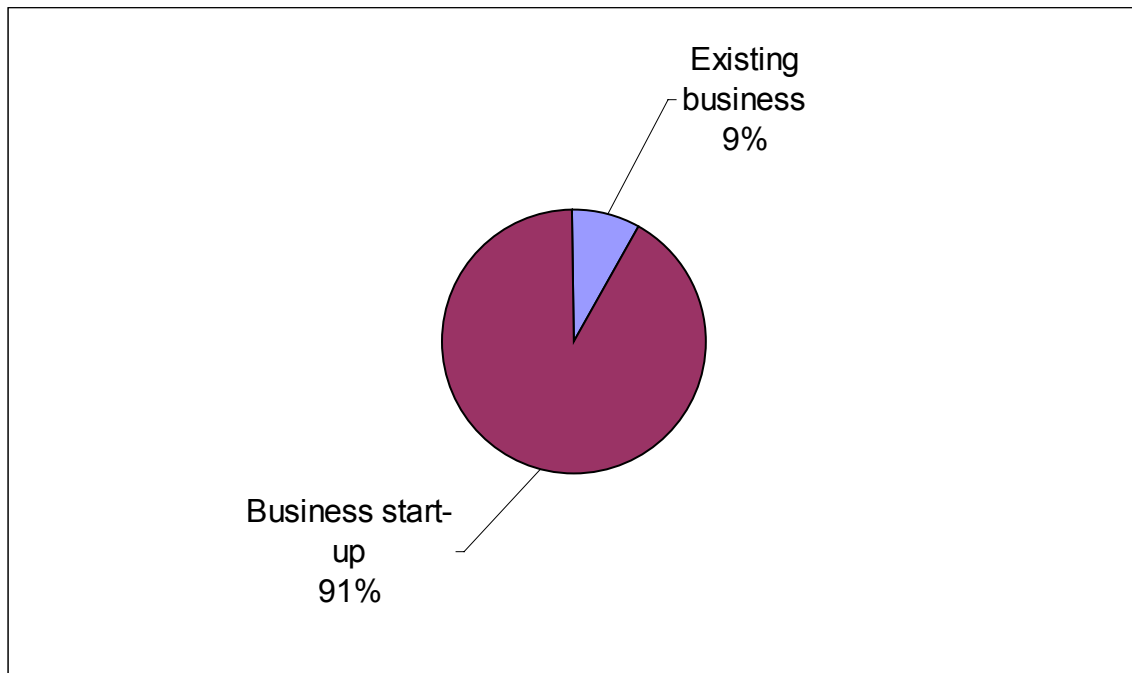
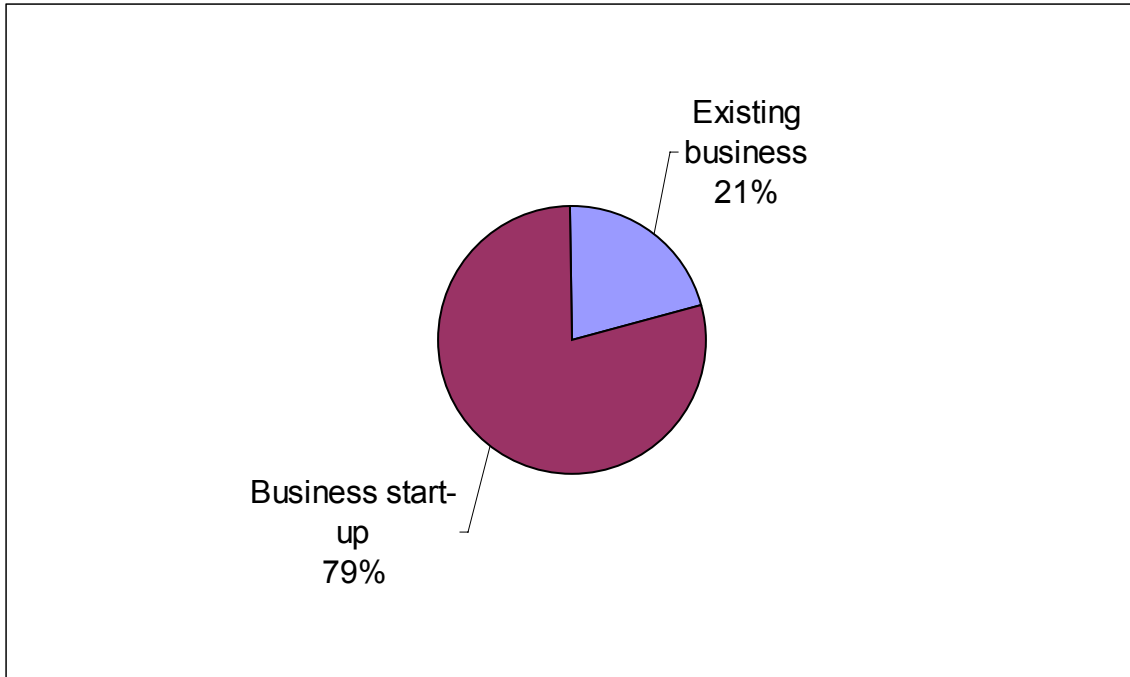


Figure 5b shows that of all clients, including both low and above low income who received any amount of service, 21% had an existing business and 79% were in the start-up stage.

Figure 5b. Business stage of all clients at intake (N = 136)



Characteristics of Focus Group Participants

Five focus groups were held in September and October 2003 to follow up with participants who had just completed the first or second course cycles. A total of 23 women participated, with eight low-income participants and fifteen above low-income participants. Table 7 presents the business status of participants from the focus groups. Of the JOLI eligible participants, three were not yet in business, four had started their business after the CCBI course, and one was previously in business prior to attending the course. For those who had not yet started their business, one was still thinking about it, one was remodeling their home to become registered, and one was waiting for the registration process to be complete.

Table 7. Business statistics of focus group participants

Business Status	Low income	Above low income	Total
Not yet in business	3	2	5
Business started after CCBI course	4*	2	6
Previously in business prior to CCBI course	1	11	12

*One woman started a legally exempt childcare business, as she wanted to continue to work at a part time job for supplemental income.

Why participants decided to start a childcare business

All of the *JOLI eligible participants* decided to start a childcare business because they needed employment, could not afford the cost of childcare for their own children, enjoyed working with children, and wanted to work at home and be with their children. In addition, several had a background in the childcare field or early childhood education. Starting a childcare business was a feasible solution to their situation. Several of the women were single parents and needed to find employment where they could care for their children and earn a primary source of income.

Of the *above low income participants* interviewed, most agreed that starting an in-home childcare business provided employment, with childcare, and were able to make a living while spending time at home with their children. Many of these clients also previously worked in a childcare and/or education setting before going into business for themselves. All of the participants interviewed, all enjoyed the freedom of being their own boss, determining their own hours, and the benefits for themselves and their family members of working outside of a mainstream work environment.

Why clients initially contacted CCBI to enroll in the course

Regardless of client income qualification, clients cited different reasons for enrolling in the CCBI course depending on their business stage.

In start-up phase

For clients in the start-up stage or thinking about starting a childcare business, they enrolled in the CCBI course to learn how to start a childcare business, including both the business aspect and childcare aspect. Many were interested in hearing from established providers on whether or not a childcare business can provide a livable income for their family. They were also interested in learning how to register their business and meet state regulations for the in-home childcare registration. Further, many needed assistance in completing the registration forms. Several JOLI clients in the start-up phase, were interested in starting a childcare business to provide a primary or secondary source of income.

Already in business

For those who were already in business, they were interested in learning or refreshing their skills on the business aspect of being a childcare provider. They were looking to network with other childcare providers to find out if they were doing anything new or using new materials. Many were also interested in learning about tax preparation relating to self-employment, budgeting information, and childcare policies through developing a childcare handbook. A few mentioned that they were looking for funding options to expand their business. Three students who were experienced providers also had high leadership positions in their local and state Network and Resource and Referral Agency. They specifically noted that they enrolled in the course in order to share information to other community providers, in efforts to improve the quality of childcare businesses throughout Vermont. Further, through their leadership position, they wanted to encourage other experienced providers to enroll in the course to benefit from the information.

Source of Client Referral to CCBI

Table 8 shows JOLI eligible client referral sources to CCBI, collected at intake. This data shows that the Department of Prevention, Assistance, Transition, and Health Access (PATH) provided the majority of referrals (32%) to the CCBI program, followed by Vocational Rehabilitation (13%). “Other” referral sources were not specified.

Table 8. Referral source to CCBI for JOLI eligible participants (intake data)

Source	% (n)
PATH	32% (10)
Vocational Rehabilitation	13% (4)
Department of Employment and Training	7% (2)
MBDP client	7% (2)
Word of mouth	7% (2)
MBDP promotion	7% (2)
Other	29% (9)

Referral of Focus Group Participants

Focus group participants were also asked who referred them to the CCBI program. This is presented in Table 9. *JOLI participants* were referred to the CCBI project primarily through a previous contact or work with the MBDP program. One was referred through her PATH worker, one received a flier in the mail, and the one who already had an established business noted that a CCBS spoke about the course at the spring Child Care Network conference. Most of the *above low income participants* were referred by a CCBS who spoke at their local child care network meeting, three received a flier in the mail, one through a prior MBDP contact, and one through Head Start.

Table 9. Referral source to CCBI by income qualification (focus group)

Referral source	Low income	Above low income	Total
Child Care Network meeting	1	10	11
Flier in mail	1	3	4
MBDP contact	5	1	6
PATH provider	1	0	1
Head Start	0	1	1

Project Implementation

As part of the process evaluation, a staff focus group and a questionnaire via electronic mail were conducted with the four Child Care Business Specialists (CCBS). Questions focused on marketing and recruiting strategies, participant assessment, relationships with project partners, course implementation and curriculum, and follow up workshops. A comparison of CCBS strategies at the beginning of the grant and the end of the first fiscal year is presented where changes were made. It should be noted that one of the four Community Action Agencies did not report on this section. Steps will be taken to ensure complete representation in the next reporting cycle.

Marketing and recruiting strategies

The CCBS discussed several strategies to recruit the JOLI eligible population to enroll in the CCBI course. Strategies discussed at the beginning of the grant year included:

- Mail fliers statewide to Reach-Up participants
- Meet with the Department of Prevention, Transition, and Health Access (PATH), Department of Employment and Training (DET) and Vocational Rehabilitation (VR)
- Meet with the Childcare Network groups (not target market)
- Women, Infant, and Children (WIC) clinics
- Mail fliers to recipients of the Child Care Food Program
- Speak at “Futures” Classes
- Place tear-off fliers in PATH office
- Attend Sustainable Housing meetings
- Work with Refugee MED program staff
- Mail fliers to churches, Planned Parenthood, and Spectrum Youth and Family Services office
- Contact specific PATH caseworkers who have agreed to assist in recruitment

New strategies used at the end of the year:

- Make visits to the Department of PATH waiting rooms
- Advertise on busses
- Advertise in newspapers
- Make presentations to Section 8 Housing tenants
- Attend PATH orientations for new client intakes
- Attend New Provider Orientations
- Offer workshops before classes start, to get people interested
- Email PATH, DET, and Child Care training personnel to raise awareness of project
- Recruit clients during their intake into the Child Care Food Program

Most effective recruitment strategies include:

- Working with the Department of PATH
- Child Care Resource and Referral Agency
- Attending various trainings and orientation sessions that target low income clients
- Face to face contact with project partners
- Word-of-mouth through CCBI participants

Referral sources for participants

The three most commonly cited referral sources for participants include the Department of PATH, the local MBDP or Community Action agency, and local Childcare Resource and Referral agencies. New referral sources mentioned at the end of the year is the NEKCA Careers and Work Placement programs, the Child Care Food Program, Family Center of Washington County, DET, VR, and the Burlington Housing Authority.

Barriers to recruitment relating to starting a childcare business

At the beginning of the project, the CCBS noted that low-income participants often face several barriers to starting a childcare business, thus hindering their recruitment and enrollment. Several noted that some clients who are recipients of TANF are concerned that they will not be able to meet their work requirements through a childcare business. Further clients are concerned that the earning potential of childcare business is low and they will not be able to meet the cost of their family needs. Other barriers low income participants are concerned about in starting a child care business include: cost of insurance, cost to purchase or renovate house adequate for business and cannot meet state standards, living in rental unit and landlord does not allow childcare business, and poor or no credit and cannot afford to borrow money.

Barriers relating to referral sources

At the beginning of the grant a common barrier mentioned in recruiting low-income participants is the resistance of some PATH social workers to refer clients to the program. CCBS anecdotally reported that they are often resistant to self-employment as a feasible option for a low-income person to earn a living. Further, TANF recipients are required to earn a livable wage within a certain time frame of being employed. As income may be low in the start-up stage of a childcare business, PATH workers often prefer to encourage more mainstream employment where the person will immediately earn a livable wage. It should be noted that at the end of the grant year, several CCBS noted that their relationship with the local PATH office and workers has improved and some are now directly interacting with PATH recipients. Many also continue to have a good working relationship with the Childcare Resource and Referral Agencies and mail them materials for their newsletters.

Difficulty in retaining JOLI eligible clients

Three of the CCBS specifically noted that a problem they continue to encounter is that students who self-refer to the program do not meet income eligibility and referrals from other sources that are income eligible do not complete the program. Consistent with this,

another CCBS noted that almost half of students referred from PATH actually attend class, even with persistent follow up.

Participant Assessment

Once participants were recruited into the CCBI project, they met with the CCBS to discuss the project, their goals, objectives, and barriers, complete paperwork, and refer to other service providers.

Initial meeting with participants

Once an individual is referred to the CCBI project, the CCBS meet with potential participants to review general MBDP services, the CCBI project and service offerings. The CCBS's also ask the participant why they are interested in starting a childcare business, their business goals, and barriers or challenges they may face to starting one. One CCBS specifically noted that she discusses the issue of criminal records and landlords up front with potential clients so that they understand the parameters within which they must operate to start a childcare business. Several CCBS noted that this is often a drop out point for participants as they realize this may not be a feasible option or do not want to commit time to the course.

Second meeting

At the second meeting, the CCBS review the criteria for starting a childcare business, discuss the state registration packet, and administer the CCBI Assessment forms. The CCBS and participant then review their responses to the assessment forms and talk about their goals for their participation in the program. Once the individual has agreed to enroll in the CCBI project, they obtain their intake data and have participant sign a contract informing them of the CCBI evaluation and gaining permission to contact them for this purpose (informed consent form). During this meeting, participants are often referred to other service providers to assist them in addressing barriers to starting a childcare business. One CCBS reported that she tries to visit the homes of JOLI eligible clients to assess their readiness with them in the environment where the business will take place.

Completion of paperwork

CCBS reported several methods for having participants complete the intake and assessment forms. One reported that she gives them to participants to take home to complete. Two use the forms during the initial meeting with clients. One CCBS noted that she uses the questions as a guideline, rather than a formal questionnaire, so to not intimidate clients or overwhelm them with paperwork. She noted that if the participant is wavering, she will use the form to determine barriers, however if the participant is a strong candidate, she will ask questions in a free form manner.

Preparation prior to class

Some of the CCBS noted that clients do not do any previous preparation before beginning the CCBI course, aside from receiving the state registration packet. However, one remarked that clients arrange childcare and transportation, if needed, and work on gaining the support of their family members to starting this type of business. Furthermore,

participants who are in the Reach Up program will most likely make the course a part of their plan.

Strategies for JOLI participant retention

All of the CCBS reported that they work specifically to retain JOLI eligible clients by giving them a lot of individual attention and calling several times to follow up if they do not show up after enrollment or miss class. One CCBS noted that she will schedule individual appointments with students if she senses that they are not coming to class because the material is moving too quickly for them. She will call to reschedule this appointment up to three times if they student does not show up to this meeting. Another CCBS reported that she would try and make as many accommodations as possible to retain JOLI eligible clients. Another commented that she would hold “make-up” or “catch-up” classes for those who miss classes or start late. One CCBS reported that they use a “wide net” recruitment strategy in that they enroll all clients who are interested in the course with the idea the word of mouth will spread about the course through the provider networks.

Even though many CCBS have had difficulty if recruiting and retaining JOLI eligible clients, one noted that after following up again with two women who did not complete the course in the fall, they decided to enroll in the spring 2004 course.

Course Implementation and Curriculum

Once clients were enrolled, the CCBS conducted the first and second cycle of the CCBI course, with assistance from the co-teacher.

Barriers participants face upon enrollment

The CCBS discussed several barriers that low-income participants face upon enrollment. These barriers include:

- Lack of childcare and transportation
- Childcare business is new and different to them
- Participants are not entrepreneurial and find the business aspect challenging
- Participants are concerned that they will not make enough money running a childcare business
- Poor literacy skills or low education
- Family or life issues, such as children with ADHD, personal disabilities, and family problems
- Poor credit
- Funding for improvement to home

To address the barrier of childcare and transportation, the CCBS offer participants reimbursement for these expenses. To address other barriers, CCBS refer clients to landlords who are supportive of childcare businesses in their buildings, VR, and the Credit Counseling Service of Vermont and New Hampshire. Clients who have funding issues for home improvement are recommended alternative low cost options for improvement, especially fencing. Clients are also referred to various budgeting programs through Community Action.

Problems encountered in conducting the class

The CCBS encountered several issues in the first year of running one to two course cycles. These include:

- Difficult to retain some students – many decide to not pursue a childcare business, feel the course is too overwhelming, or do not return to subsequent classes.
- Low enrollment
- Reimbursement for child care and transportation are not being used much
- Co-teacher was not able to continue with course
- It is difficult to serve rural communities during certain times of the year

Co-teacher

The Kauffman curriculum highly recommends that the Business Specialists identify a childcare specialist to co-teach the course with them. For two of the locations, the CCBS recruited the co-teacher from the Childcare Resource and Referral staff and a Child Care Provider group leader. One CCBS recruited a co-teacher from participants in each of the classes. She waited two to three weeks after starting the class to see who emerged as a leader in the group, then asked them to be the co-teacher.

The co-teachers identified had between 3 and 20 years of experience in running either a registered in-home or licensed center-based childcare business. One of these women was JOLI eligible. The role of the co-teacher was to help answer questions that came up that were not business related, specifically parent relations and dealing with needy children. Some of the co-teachers brought in additional material to share with students. In addition to providing materials and experience in running a childcare business, they participated in the course as a student. The co-teacher for one site had to leave the position due to a family emergency, and although she was not formally replaced, several experienced students took on this role.

Other course presenters

Several of the Specialists noted that they invited people with various expertise to speak with the students in class. These include:

- Child Care Trainers
- Child Care Food Program staff
- Persons with expertise in personal and business financing, such as accountants and Community Action Outreach specialist
- Childcare Resource and Referral agency specialist

Curriculum

The CCBS were asked to discuss the use of the Kauffman curriculum and provide feedback on it.

Positive aspects of the Kauffman curriculum:

- Breaks business plan into manageable pieces
- Disk provides templates for course deliverables
- Stories and case studies are provided to illustrate various points

- Repetition in book is helpful for students

Negative aspects of the Kauffman curriculum:

- CCBS needed to condense the first four classes into the first and second class in order to pick up the pace of the curriculum
- Facilitator's guide is not helpful
- Curriculum is more tailored for larger classroom sizes
- Writing a business plan and parent handbook may be difficult for some students
- Financial section needs to be taught in more depth than presented in book

Changes to the Kauffman curriculum at the end of the year

CCBS were asked whether or not they made any changes to the Kauffman curriculum or planned to use other material in future classes.

- All of the CCBS reported that they use supplemental material to teach the curriculum on finances, as the Kauffman course does not go into depth in this area. All develop spreadsheet templates for students to use in developing their budgets and cash flow analyses.
- One teacher developed her own curriculum for two classes on bookkeeping and taxes as these are popular topics with students and the Kauffman guide does not adequately cover this section as well. This teacher also uses the "Power Pay" software to teach personal finances as it calculates the savings of larger or extra payments of debt, especially credit card debt.
- Several have made changes to the first through third lesson plans, by combining them into fewer classes or focusing less on them in general.

Providing feedback to the Kauffman Foundation

One CCBS reported that she attended a three-day advisory session in Kansas City, MO, sponsored by the Kauffman Foundation. The Foundation was interested in gathering feedback and reactions from organizations that had used the textbook, *Developing Your Family Child Care Business*. This CCBS represented Vermont out of the six agencies from around the country. She was honored to represent the CCBI project and felt that her comments on improving the financial statement chapter and the addition of a chapter on the basics of income tax returns were well received.

Location diversification

The CCBS noted that they will hold courses in other locations if they can recruit at least six participants to sign up. At present, one of the locations will be holding courses in Morrisville, Randolph, and Springfield, Vermont in the next year.

Course benefits

The CCBS were also asked to discuss the impact they perceived the course to have on their students.

- Many noted that this course should be a requirement for all start-up businesses because of the business plan and parent handbook exercise.

- The CCBI course gives students' practical know-how and confidence to start up a childcare business. However, the cash flow analysis shows some that their chances of earning enough money in childcare to support themselves are slim, and they will decide to not start this type of business. Those already in business are able to understand the business element and handling parent relationship better, and ultimately improve their existing business.
- The CCBI course helps students to be more focused and attentive to professionalism and the business aspects of their childcare business. It helps students become more aware of the needs of their own families and how to keep the business from interfering with their family life as much as possible.
- The CCBI curriculum gives students insight into the detail they need to consider and the tools to start dealing with obstacles they face. For instance, in reviewing the contents of a business plan, students are at first confused, and then realize how this experience clarifies their business for them.
- Because running a childcare business is such a personal business, any improvement in their business is likely to improve their personal lives.
- All noted that the students bonded with one another and benefited from the interaction of both new and experienced providers.

Technical assistance and support outside of class

CCBS offer one-on-one meetings with participants outside of the classroom as needed. For both additional assistance, as well as catching up of missed material or if the course is moving too fast. They have assisted participants outside of the classroom in developing, editing, and revising their business plans, writing contracts, and developing their parent handbooks. Many also provide assistance with the development of marketing materials, such as business cards and posters.

- One CCBS reported that she offers one-on-one technical assistance with students for the cash flow analysis part of the curriculum. The analysis covers a twelve-month period and requires a lot of estimating, especially for start up childcare providers. If the participant is currently in business, she travels to their home to help them there. If students do not have access to a computer, she will assist them in word-processing their Parent Handbooks and supply them with a printed document for them to copy.
- Another noted that she makes sure that the client works to the best of their capabilities even though she provides assistance. If she doesn't know the answer to a question, she will consult one of her co-workers.

Follow-up Workshops

The CCBS discussed various areas that participants requested for follow-up workshops. These topics include:

- Taxes
- Marketing
- Financial management
- Insurance
- Legal
- Retirement

Relationship with Project Partners

As previously discussed, project partners play an important role in the CCBI project, in providing referrals, client assistance, guest lecture in class, and refer co-teachers.

Communication with other CCBS

All of the CCBS reported having occasional contact with one another, with communication occurring primarily by telephone or email and at grant meetings. CCBS contact one another to discuss, provide support, and discuss an issue or problem solve for when they are confronting a problem.

Project partners

At the beginning of the grant, CCBS reported that the Department of PATH, Childcare Resource & Referral Agency (RR), DET, and Child Care services were the main project partners. These organizations continued to be main project partners' through the first year of the grant. The major role project partners played was as a source of referral and technical support. PATH provided childcare and transportation for some students. The RR agency provided a variety of support, including curriculum development, Calendar Keepers, referral of Co-Teachers, and emotional support. Furthermore, the MBDP food program is a major support to childcare providers. CCBS reported communicating with project partners by making site visits, email, and sharing success stories.

At the end of the grant, CCBS reported that they have improved their relationships with their local RR agency. They have had more communication with RR since the inception of the grant, as needed. Several commented that they have regular communication with RR. CCBS are supported by their local RR agency and have met with staff, attended trainings, and presented on the CCBI course at trainings and meetings. They also send information on the CCBI course and workshops to network leaders and encourage them to use the CCBS as a speaker.

Two commented that they have frequent communication and attend staff meetings of PATH and DET, specifically when they are recruiting for a class. They speak with counselors, case managers, and kept them up to date on workshops and the course.

Issues with project partners

At the beginning of the grant, CCBS identified a few issues they have encountered with project partners, which have possibly impacted participant enrollment into the program. Several feel that the Department of PATH is resistant to referring clients to the option of self-employment, particularly in the childcare field where income may not be steady. There is also some individual resistance to the program that should be addressed on a one-on-one basis. By the end of the grant, most noted that their relationship with PATH had improved, however, few have successfully worked with a PATH client to start a childcare business. This would provide great success stories to help exemplify the program and reinforce it as a feasible option.

One CCBS continued to note that social service agencies in particular are still concerned about the low-income population providing childcare. She also noted that she is having difficulty getting one of the local RR agencies on board with the project. A question was raised in general of how to increase interest in the program in general among the referring agencies.

Strategies to overcome partner issues

The CCBS suggested the following strategies to improve the relationship with project partners.

- Counter the stereotype and bias of low-income people by highlighting success stories of TANF recipients
- Increase the use of emails to communicate
- Meet with collaborators and answer questions they have about CCBI
- Include PATH and DET in CCBI email communication as appropriate
- Increase communication and support with MBDP peers
- Hold weekly meetings with supervisor to keep them informed and involved
- Present positive outcomes of the CCBI project at PATH meetings

Success in working with project partners

- One CCBS reported that she organized a half-day, statewide Internal Revenue Service “Train the Trainer” meeting for all CCBS and invited all RR agencies to attend. The training covered areas of interest for childcare providers, such as where and how to find additional information, and presented a guide to childcare providers’ on completing their tax returns. Approximately fifteen people attended from the CCBI project and RR agencies from around the state.
- CCBS partners have show more support for the CCBI project because of the steady flow of information about the project offerings.
- One CCBS commented that by working together with project partners, they can provide a comprehensive safety net for the needs of people entering the childcare business.

Project Outcomes and Impact

The CCBI project measures client success through various outcomes. These include business accomplishments, loans received, client outcomes compared to the grant objectives, and impact of the CCBI project on client business, personal, and financial life. The following highlights the client outcomes for the first year of the grant.

Client Accomplishments

CCBI client accomplishments include business outcomes and loans received.

Business Accomplishments

Business accomplishments for the CCBI project include: starting a childcare business, owner job (start-up) creation, assisting an existing business (through expansion or enhancements), and any additional employment created by an existing business. Table 10 depicts the CCBI client business accomplishments broken down by income qualifications. Seven low-income clients and two above low-income started a childcare business, with seven self-employment jobs created. One low income and seven above low-income clients were assisted with their existing business.

Table 10. Client business accomplishments

	Low income	Above low income	Total
Child care businesses started	7 (78%)	2 (22%)	9
Start-up jobs created	7 (78%)	2 (22%)	9
Existing businesses assisted	1 (12%)	7 (88%)	8
Existing business jobs created	0	0	0

Loans received

Another accomplishment in the CCBI project is whether or not clients applied and received loans, depending on their business capital needs. Table 11 shows that two JOLI eligible clients made and received loans for a total of \$17,000 and an average of \$8,500. One of these clients was in the start-up phase of her business and the other already had an existing business.

Table 11. Client loan accomplishments

	Low income	Above low income	Total
Loans made	2	1	3
Total loan amount	\$17,000	\$750	\$17,750
Average amount of loans	\$8,500	\$750	\$5,917

Project Objectives

The following data compares the CCBI grant objectives for FY 2003 with the actual outcomes achieved.

Business start-up objectives

The first goal of the CCBI grant is to enable low-income individuals, including TANF recipients, to start and operate successful childcare programs. The following outcomes presented for low-income and above low-income clients, provide an indicator of project success. The proposed grant outcome is measured against the low-income client outcomes only, with the percentage of meeting the outcome indicated in parenthesis. Overall, the program outcomes were less than the anticipated grant objectives, when just looking at the low-income population.

It should be noted that outcomes are expected to be low in the first year because of the grant start-up period. As CCBS reported, it took the entire year to build a support network of referral agencies, gain their support of the program, and increase the effect of word-of-mouth referrals on self-referred clients. It is anticipated that FY 04 and 05 outcomes will be more on target with these support mechanisms in place.

Course training - Train 160 individuals in childcare business planning and operating curriculum (Kauffman’s *Developing Your Family Child Care Business*). The objective for FY 03 was to train 30 clients through the CCBI course. Of the low-income population, 22 individuals in the start-up business stage were trained, which is 55% of the objective.

Objective – FY 03	Low income	Above low income	Total
40	22 (55% of objective)	16	38

Course and business plan completion - Ensure that 75% (120) of individuals who start training complete training and write a business plan. Grant objectives anticipated that 30 clients would complete training and 30 would complete their business plan through the CCBI course. Of the pre-business low-income clients, 11 (37% of objective) completed the training and 10 (33% of objective) completed their business plan.

Objective – FY 03	Low income	Above low income	Total
30 complete training	11 (37% of objective)	6	17
30 complete business plan	10 (33% of objective)	3	13

Capital - Ensure that 75% (90) of individuals who write a business plan get capital if needed to start and successfully operate childcare businesses. The objective for FY 03 was for 23 pre-business individuals who write a business plan to get capital if needed to start their business. One low-income client (4% of objective) identified this need and applied for and received funding.

Objective – FY 03	Low income	Above low income	Total
23	1 (4% of objective)	1	2

Self-employment creation - Ensure that each childcare business creates one FTE job providing a livable income (90 jobs). For FY 03, the target objective was for 23 clients to create one FTE job that provides a livable income. Of the pre-business low-income group, 7 created on FTE job (30% of objective). Given that they just started their business, it is difficult to measure if this job is earning a livable income yet.

Objective – FY 03	Low income	Above low income	Total
23	7 (30% of objective)	2	9

Established business objectives

The second goal of the CCBI grant is to enable existing family childcare businesses to operate more successful businesses. The following outcomes presented for low income and above low-income clients, provide an indicator of project success.

Course training - Train 100 low-income individuals, already operating a family childcare business in child care business planning and operating curriculum (Kauffman’s *Developing Your Family Child Care Business*). For clients that entered the program with an established business, the grant anticipated training 25 individuals for FY 03. Of the JOLI eligible population served, 4 established business owners were trained, which is 16% of the objective.

Objective – FY 03	Low income	Above low income	Total
25	4 (16% of objective)	17	21

Course and business plan completion - Ensure that 75% (75) of individuals who start training complete training and write or rewrite a business plan. For objective FY 03, the grant anticipated 19 clients with an established business to complete the CCBI training and complete their business plan. Of the low-income group, 2 completed the course and the business plan, 11% of the objective.

Objective – FY 03	Low income	Above low income	Total
19 complete training	2 (11% of objective)	12	14
19 complete business plan	2 (11% of objective)	5	7

Focus Group Client Outcomes

Twenty-three CCBI participants attended five client focus groups to obtain information on course impact and feedback. Of the group, eight JOLI eligible attended and fifteen above low-income attended. Two major areas that clients reported on were knowledge and skills gained from the CCBI course and the impact of the course on their social and human capital. Please refer to p.17 of this report for the characteristics of focus group clients.

Knowledge and skills gained from the CCBI course

Areas of knowledge and skill gain include client business plan and parent handbook development, registration of start-up businesses, understanding state regulations, and financial and business management skills. The following outcomes are distinguished for both JOLI and above low-income participants as applicable.

Business plan

All CCBI clients, regardless of income qualification, worked on completing a business plan. Many *JOLI clients* who are starting their business noted that the exercise of writing a business plan was extremely useful. One woman noted that she would not have known how to start a childcare business without the experience of writing a business plan. Further, several JOLI clients noted that the business plan would be useful if they needed to apply for a loan at a future point in time.

Parent handbook

In addition to the business plan, all CCBI clients worked on completing a parent handbook. This experience was useful for both JOLI and above income students. It helped new and experienced businesswomen alike establish or revise their parent handbook, business philosophy, policies, payment and fee schedule, and other forms, such a child injury report form.

Childcare business registration

Many of the new JOLI providers learned about the paperwork, requirements, and process of becoming a registered childcare provider. All commented that their CCBS assisted them in the process, by helping them to complete the forms and making the necessary

phone calls to set up the appointments. Providers who were just starting out also noted that it was helpful to hear about the registration process of experienced providers through this discussion.

State regulations

Several JOLI clients commented that as they were in the business planning and start-up stage, they were not familiar with the Vermont state regulations governing childcare businesses. They learned about this topic through the CCBI course while discussing the childcare registration process. One woman noted that the class received a checklist from the state of things to do to ensure that they are meeting regulations through the course. One person noted that she put up a fence around the perimeter of her yard and “child-proofed” her backyard after talking about these requirements in class.

Financial management skills

- Business income information – Many *JOLI clients* with start-up businesses commented that they benefited from learning about potential income in running a childcare business from the experienced group. One woman noted that she realized that until the business is established, she might run the risk of not earning a lot of money now and then, until her child slots are to capacity and clients come on a regular basis. However, once the provider is past this start-up stage, a person can earn a livable income with a family through running a childcare business.
- Business feasibility – Through the process of business budgeting and financial management, many JOLI providers initially asked themselves the question of whether or not a childcare business would work for them. By the end of the course, three became registered and started their business and two were in the process of registration. One decided to continue to think about it (she just had a baby) and one decided to remain a legally exempt childcare provider so she would have the flexibility to keep her second job until her business became more established and stable. Thus, most of the JOLI participants determined that a childcare business was a feasible option for them.
- Tax information – All clients, regardless of income qualification, reported that they learned a lot of helpful information regarding business taxes. This section of the curriculum was so well received that most of the sites offered a follow-up workshop on managing business taxes. Specific comments providers noted about taxes include that they learned to save receipts and what expenses could be deducted from their earned income from their taxes.
- Bookkeeping and budgeting – As part of the CCBI curriculum, all students developed a business budget, cash flow plan, and profit and loss spreadsheet based on their actual or estimated expenses. All of the students learned from this activity, as most had not done this type of in-depth financial analysis before. Many of the experienced providers commented that they did not separate their business expenses from their family expenses, and never really knew how the

business was doing. This exercise encouraged these people to set up a separate checking account to track their expenses. All commented that they became more aware of their inflows and outflows, and how to improve their business profitability by monitoring and adjusting this. One experienced provider noted that with her newfound financial management skills, she was not able to do her own payroll and most of her taxes, thus reducing her expenses to outsource these activities.

- Loan application and enrolling in a savings program – As discussed below, many JOLI and non-JOLI clients stated that the CCBS referred them to an Individual Development Account or assisted them in applying for a loan.

Business management skills

- Business policies – Both new and established providers learned a lot about policies that childcare business providers should have for their protections and the parents. Example policies that students now implement include: parent contracts, discipline policies, travel and activity authorization form, accident and injury form, and parent late fee agreement.
- Organization – All of the women interviewed, regardless of income noted that they learned a lot about how to better organize their business through improved filing systems and receipt saving systems. Many noted that they are much less stressed because they know that they are saving all of their business receipts and have this organized for when they need to complete their income taxes. Several people stated that their CCBS provided them with a file organizing box to assist them with their filing system.
- Time/space organization – several clients, including a few JOLI clients, noted that their business benefited from the time/space percentage organization of their in-home childcare business.
- Payment policies – after taking this course and learning about the current, standard rates that other childcare providers charge, many established providers decided to change their rates, pay structure, or payment schedule to improve their income.
- Business insurance – Several JOLI clients commented that they learned about the importance for business insurance and received a recommended list of companies to contact for this purpose.
- Flexibility – New providers (JOLI clients) benefited by learning from experienced providers that a childcare businesses needs to be flexible in dealing with parent and children's schedules and lives.

- More professional – All of the providers remarked that after taking this course, they are more business-minded and think of themselves as a self-employed, professional and not a babysitter

Networking Opportunities and Benefit of Group Learning

All CCBI clients, specifically JOLI clients, reported gains from being in a mixed level group-learning environment, networking opportunities, client referral, reduced isolation, and social networking.

Benefit of mixed level, group learning environment

All but one *JOLI client* interviewed came to the CCBI program as a start-up business. They reported that the networking experience and opportunity CCBI offered was invaluable to their business planning and start-up. Specifically, the women noted that they benefited from the mix of business stages and different levels of experience. All noted that they learned a lot about how to run a business and the high and low points of running an in-home childcare business from other more established and experienced providers. All noted that a class with just start-up students would probably not generate as much discussion, ideas, networking, and sharing as a mixed environment did.

Experienced providers, mostly clients *above the JOLI income threshold*, remarked that they also benefited from the networking opportunities and group learning from a mixed level class.

Networking opportunities

All focus group participants commented that they benefited from the opportunity to network with other providers, both new and experienced, and make new friends with providers in their community. Many of the students are involved or active in their local Child Care Provider Network. Thus, new providers were introduced and welcomed to this professional network through the course.

Referral of parents and children to new businesses

Several new providers who became friends with experienced providers through the CCBI course noted that some of the experienced assisted their business by referring clients to them. One woman commented that as a new provider in a small, rural community, it is difficult to become established because everyone knows who the “good” providers are already. However, an experience provider in her community, who is going on maternity leave, began referring her current parents and those interested in enrolling in her program to this new woman’s business. This reference immediately provided credibility for her and her business, which is needed when competing for clients against experienced providers in a small town.

Reduced isolation and social interaction

Many of the women who live in more rural areas, specifically the NEKCA and CVCAC clients, noted that this course helped to reduce their feeling of isolation, in being self-employed and working out of the home in rural Vermont. Group discussion also confirmed that other providers share similar issues and concerns for both their business

and personal life. Many enjoyed discussing ideas and sharing both business and personal issues with others who understood their situation. Furthermore, the group learning environment provided adult interaction for women who work with children on a regular bases.

Impact on social and human capital

Both JOLI eligible and above low income clients reported various impacts the CCBI course had on their personal life, financial situation, family situation, and community life.

Personal life

- Improved self esteem
- Empowered
- Confident in ability to run business
- Motivated to stay with childcare business
- Enjoy staying at home with children
- Recognized that business location, training and experience made providers highly qualified to run a registered childcare business
- Recognized the importance of child care

Financial situation

- JOLI clients, who are mostly new business providers, noted that it was too soon to tell how the business would impact their financial situation as they are still enrolling. This will be examined in subsequent client follow-up. However, many were confident that this would be a feasible business for them, thus they sought registration and have begun to advertise their services.
- As previously stated, most established providers commented that this course greatly improved their bookkeeping, organizational skills, budgeting, and cash flow management. This has positively impacted their financial situation by becoming more aware of income and expenses and knowing ways to save money through the use of their spreadsheet and tax deductions.

Family situation

- Improved family relations because of more time spent at home with family and children
- Improved family disposition because of new career
- Providers are able to watch children learn and grow every day as they are a part of their childcare business

Community life

- Made friendships and built relationships with new and established providers through CCBI course
- JOLI clients reported being more active in community with neighbors, schools, and parents because of their business start-up and involvement in the Childcare Provider Network
- Made new connections in the Community Action program and through referrals

Other services clients were referred to through CCBI

Clients interviewed reported that they were referred to financial resources, the MBDP food program, other courses and workshops for continuing education, and the Childcare Provider Networks. Almost all JOLI eligible participants reported being referred to various financial programs and the Network groups. However, all clients discussed being referred to the food program and various avenues for continuing education.

Financial

Several of the *JOLI participants* were referred to an Individual Development Account program in their area, Tangible Assets and Assets for change. They wanted to take advantage of the savings matching program to buy a new home for their business or make renovation to their current one. One JOLI participant reported that she applied and received a Job Start loan with assistance from her CCBS during the course, to build an addition on her house and purchase materials for her childcare business. Another woman also noted that she was referred to the Vermont Community Loan Fund. Both JOLI and non-JOLI clients also mentioned that they were provided information on insurance companies for their business.

Child Care Food Program

Both JOLI and no-JOLI clients reported that their CCBS referred them to the MBDP childcare food program to subsidize the cost of the food for their business.

Continuing education

All focus group participants, *regardless of income* qualification reported that their CCBS referred them to follow up CCBI workshops as well as other Community Action or MBDP workshops and classes that would be helpful for their business. Several were also referred to the Women's Business Center for materials and to use the computers to write their business plan and parent handbook.

Connection to Community Childcare Providers Network

All of the clients who had an established business were involved or had an active leadership role in their local Childcare Provider Network. Thus, through relationships made during the course, and with the mix of business stages, new providers were introduced to the network and instantly had a support group of childcare providers.

Provider Case Studies

The following are stories of JOLI eligible clients who experienced different types of success through the CCBI program.

Human and social capital impact on a single mother

One client is a single mother who receives TANF benefits. She enrolled in the CCBI course to learn how to run a childcare business so she could be her own boss, work at home, raise her family, and make a living. She noted that taking the class was an overall good experience for her. It provided a springboard from which she can start her business. She now feels confident that she knows how to start and manage her business. She enjoys running her business from home and raising her children. She also enjoys being a part of a group of women who successfully run childcare businesses. She is in the process of setting up an IDA, to save money so that she can make home improvements for her business registration.

Loan received to build a Montessori school

One mother of three decided that she and her husband would open up a Montessori school in their community and run it out of their home. After writing her business plan, her CCBS helped her to apply for a Job Start loan. She received the loan for \$12,000 and will begin building her school this fall. She is currently a legally exempt childcare provider and takes care of her children in addition to two other families until she becomes registered.

Successful business start-up

Another single mother of three children opened up her registered in-home childcare business in July after taking the CCBI course. She lives in rural, northern Vermont where there is little economic opportunity. She cannot afford to work and pay for childcare, thus she decided to go into business for herself as a childcare provider, and take care of her own children while caring for others. To become registered, she put up a fence around her home and made her backyard “child proof”. She is now registered and is beginning to advertise her business.

Experienced provider hired to be the CCBI Co-teacher

One woman, who is married and has five children, has run a registered in-home childcare business for the past four years. She is regularly active in her Provider Network meetings and was recruited by a CCBS to be the co-teacher in the CCBI course. The students in her class gave very positive feedback on her assistance. They were glad that she was there to provide the childcare perspective of the class.

Single mom opens an LECC before becoming registered

One woman is a single mom receiving TANF benefits. Her classmates told her that the start-up of a childcare business could be a bit risky. Thus, decided to initially open a legally exempt childcare business before becoming a registered provider. As a single mother, she needed to have a steady income stream while building her business. By taking this route, she can build her clientele, earn money, and have the support of a steady flow of income until she is ready to transition to running a registered business.

Participant Feedback

Focus group participants were asked to provide feedback on the CCBI course, instructors, and materials. They were also asked to discuss any topic areas that they would like to see covered more in depth through workshops.

Course strengths

As indicated throughout the outcomes section of this report, the CCBI course strengths enable participants to work towards and establish their business and personal goals.

Specific course strengths include:

- Hands on learning to develop business plan and parent handbook based on own business
- Students were encouraged to discuss ideas and share business and personal issues, stories, and questions with other students and the CCBS
- Networking opportunity between new and established providers
- Knowledgeable and supportive instructors
- Co-teacher as a resource
- Benefits from mix of business stages in group – enabled both new and experienced to learn from others experiences
- Focus on writing business plan helped students to develop this skill

Positive instructor feedback

CCBI clients provided very positive feedback on course instructors. Specific feedback on instructors includes:

- Very supportive and helpful
- Business expertise
- Great resource
- Felt comfortable asking questions or challenging their point of view
- Personal experience of some CCBS in running a childcare business
- Very knowledgeable and would find out answers if they did not know them at the time
- CCBS connected the book and case studies to the providers real-life situation
- Consistent and continuous follow up kept participants involved and felt appreciated
- Benefited from one-on-one interaction to develop and revise business plan and develop budget and cash flow plan
- Benefited from knowledge, experience, and information of child care co-teacher in the areas of:
 - State registration
 - Business start-up
 - Pricing and other policies
 - Developing business plan and parent handbook

Helpful/usefulness of materials and presentations

Most participants provided positive feedback on the helpfulness and usefulness of materials and presentations. Specific comments include:

- Co-teacher was useful to provide childcare expertise
- Presenters and handouts were very useful
- The disk templates were very useful
- CCBS provided templates and forms that were not available on the disk or in the book.
- Kauffman guide is a great resource
- Kauffman guide was helpful to write the business plan
- Some case studies in the Kauffman guide were useful

Overall satisfaction with CCBI course

All participants interviewed reported that they were very satisfied with the CCBI course and that it met or exceeded their expectations.

Suggestions for improving the CCBI course

Various suggestions were made during client focus groups to improve the CCBI course content, materials, and instructors.

Course content

- Several clients suggested that the course should be longer to allow for more time to cover specific areas in-depth.
- CCBS should make expectations on completing course assignments more firm. Several students noted that if they are not held accountable, they have difficulty completing the task.
- Some students noted that the business plan should be broken down into manageable chunks that are completed every week, so in the end the student has a complete business plan.
- Some students asked that CCBS assist new business providers in estimating numbers to complete their financial spreadsheets, so they have an idea of what it takes to keep a business going.
- Course should provide a specific section on running a childcare business in Vermont or specific to the type of community (i.e. rural) in which the Community Action agency is located.
- Several people indicated that CCBS should cover the parenting handbook piece of the curriculum in the beginning of the course, as this is the most applicable and immediately useful deliverable to starting a business. Others suggested that CCBS cover business finances in the beginning as this is more difficult and requires more time.

Course materials

- A few clients felt that the course material was too in-depth and that it might be difficult for new providers to stay in the class without being overwhelmed.

- The Kauffman book would be more useful if it was in loose-leaf, binder format so that students could insert their own notes and handouts.

Instructors

- Students suggested that if the co-teacher needs to leave their position during the course, that another person should be identified and hired to fill this position because they provide a necessary perspective on running a childcare business.
- Three clients who are highly involved in their Provider Network meetings suggested that their regional CCBS hold follow-up workshops at these meetings.

Other suggestions

- The CCBI project should provide time (either in or outside of course) for providers to talk and network with one another.
- New providers should be encouraged to try and start their business without going into debt for loans. Inexpensive and creative options should be used to start the business. Loans are not necessary.

Topic areas that should have been covered more in depth

CCBI clients indicated that the following topic areas should be covered more in-depth, either through the course or follow-up workshops.

- Tax information
- More detailed financial information than what is presented in the book.
- Communication with parents
- Describe a day in the life of a childcare business provider (for start-up providers)
- More focus on in-home childcare business
- More focus on issues facing childcare businesses in rural Vermont – curriculum was too center-based focused in more urban areas

Conclusions

The following summarizes the major findings of the CCBI evaluation report for FY 03.

Total number of clients who received five or more hours of services = 70 clients

- 46% (32) were 100% below poverty level (including TANF recipients, dislocated workers, and unemployed individuals)
- 54% (38) were above the JOLI income eligibility (89% of total were 70% of HUD medium income)

Client Characteristics

Client characteristics are reported only for the JOLI eligible clients

Gender and age

- 98% female, 3% male
- Average age of 30, range of 25-48

Education

- 58% have a high school degree or less education
- 26% completed one to two years of college education
- 16% completed four years of college

Family characteristics

- 84% have children living at home, average of 2, range of 1-5
- 55% are single parents

Poverty and public assistance

- 44% 100% below poverty
- 48% Receive TANF
- 16% Income from SSI or SSDI
- 65% Food stamps
- 26% Housing assistance
- 13% Live in public housing

- 89% are 70% of HUD medium income (all clients)

Annual income

- Average annual income = \$10,824
- Range of annual income = \$.00 to \$41,000
- Median = \$9,000

- 61% earn less than \$10,000
- 84% earn less than \$15,000

Status in labor force

- 16% Employed
- 16% Self-employed
- 39% Unemployed
- 29% Not in labor force

Area of interest at intake

- 87% low-income participants were interested in start-up or acquisition services
- 6% in accounting
- 3% each in personnel and financial management
- Low-income participants (87%) are significantly more likely to need start-up acquisition services compared to those who are above low income (51%)

Status of business at intake

- 91% were in the start up stage
- 9% were in the developmental planning stage

Referral source to program

The top three referral sources include:

- 32% were referred by the Department of PATH
- 14% were referred through MBDP sources
- 13% were referred by Vocational Rehabilitation

Services Provided

- 48 clients received *one-on-one technical assistance and counseling*
 - 52% low income and 48% above low-income
- 59 participated in the *Kauffman Child Care Business Course*
 - 44% low income and 56% above low income
- The overall *course completion rate* was 53%
 - 50% of low-income clients completed and 55% of above income clients completed the course

Post-start up workshops

Post start-up workshops are held by the CCBS on an as needed basis. Two low-income clients and 5 above low-income participated in a workshop. Workshops were offered on the following topics:

- Goal Setting
- Parents and childcare businesses
- Marketing your childcare
- Creating an image for your childcare
- Designing a flyer or brochure
- Tax planning for your childcare
- Developing a bookkeeping system
- How to set up your books
- Tax preparation for childcare providers

Client accomplishments

- Number of low income clients that *started a childcare business* and one self-employment job = 7 (9 in total)
- Number of low income clients who were assisted with their *existing business* = 7 (8 in total)
- Two low-income clients made and received loans for a total of \$17,000 and an average of \$8,500

Project Objectives

The following data compares the CCBI grant objectives for FY 2003 with the actual outcomes achieved by JOLI eligible clients only. The complete report presents the data for above low-income clients as well.

Business start-up objectives

The first goal of the CCBI grant is to enable low-income individuals, including TANF recipients, to start and operate successful childcare programs. The following outcomes presented for low-income and above low-income clients, provide an indicator of project success.

Course training - *Train 160 individuals in childcare business planning and operating curriculum (Kauffman's Developing Your Family Child Care Business)*

- FY 03 objective = 30 take CCBI training
- 22 individuals (55% of the objective) in the start-up business stage were trained

Course and business plan completion - *Ensure that 75% (120) of individuals who start training complete training and write a business plan.*

- FY 03 objective = 30 complete training and business plan
- 11 (37% of objective) completed the training and 10 (33% of objective) completed their business plan

Capital - *Ensure that 75% (90) of individuals who write a business plan get capital if needed to start and successfully operate childcare businesses.*

- FY 03 objective = 23 get capital as needed
- 1 (4% of objective) identified this need and applied for and received capital

Self-employment creation - *Ensure that each childcare business creates one FTE job providing a livable income (90 jobs).*

- FY 03 objective = 23 clients create one FTE job, providing livable income
- 7 created on FTE job (30% of objective). Given that they just started their business, it is difficult to measure if this job is earning a livable income yet.

Established business objectives

The second goal of the CCBI grant is to enable existing family childcare businesses to operate more successful businesses. The following outcomes presented for low income and above low-income clients, provide an indicator of project success.

Course training - *Train 100 low-income individuals, already operating a family childcare business in child care business planning and operating curriculum (Kauffman's Developing Your Family Child Care Business).*

- FY 03 objective = 25 clients take CCBI training
- 4 established business owners (16% of objective) were trained.

Course and business plan completion - *Ensure that 75% (75) of individuals who start training complete training and write or rewrite a business plan.*

- FY 03 objective = 19 complete training and business plan
- 2 (11% of objective) completed the training and their business plan.

Focus group client outcomes

Twenty-three CCBI participants attended five client focus groups to obtain information on course impact and feedback. Of the group, eight JOLI eligible attended and fifteen above low-income attended.

Knowledge and skills gained from the CCBI course

- Writing a business plan and parent handbook
- Childcare business registration
- State childcare regulations
- Financial management skills (business income, taxes, bookkeeping, budgeting)
- Business management skills (business policies, organizations, insurance)

Networking Opportunities and Benefit of Group Learning

- Benefit of mixed level, group learning environment
- Networking opportunities
- Referral of parents and children to new businesses
- Reduced isolation and social interaction

Impact on social and human capital

Both JOLI eligible and above low income clients reported various impacts the CCBI course had on their personal life, financial situation, family situation, and community life.

Referral to other services

- Financial/IDA services
- Child Care Food Program
- Continuing education
- Community Childcare Providers Network

Project Implementation

Focus groups and electronic mail surveys of Childcare Business Specialists (CCBS) gathered information on how the CCBI project was implemented. For the first two course cycles, CCBS marketed the project and recruited clients through fliers, attending meetings with project partners, and newspaper advertisements, among other methods.

The most effective recruitment strategies include:

- Working with the Department of PATH
- Child Care Resource and Referral Agency
- Attending various trainings and orientation sessions that target low income clients
- Face to face contact with project partners
- Word-of-mouth through CCBI participants

Major barriers to recruiting low-income clients include:

- TANF are concerned that they will not able to meet their work requirements through a childcare business
- Concerned that the earning potential of childcare business is low
- Various costs and expenses involved in starting a childcare business
- Resistance of some referral sources to refer clients to the program
- Income eligible clients may not complete the program compared to above income

Participant assessment

After recruiting clients, participants were assessed prior to entry through several meetings, discussion of the CCBI course, goals, objectives, and barriers, referral to other service providers, review of the childcare registration packer.

Strategies to retain JOLI eligible clients include:

- Give clients a lot of individual attention
- Continuous follow up to check in, specifically if missed class
- Set up individual appointments as needed
- Provide catch-up classes as needed
- Re-invite participants that dropped out to enroll again in following cycle
- Provide reimbursement for childcare and transportation
- Refer clients to service providers or MBDP services as needed

Barriers participants face upon enrollment include:

- Lack of childcare and transportation
- Childcare business is new and different to them
- Participants are not entrepreneurial and find the business aspect challenging
- Participants are concerned that they will not make enough money running a childcare business
- Poor literacy skills or low education
- Family or life issues, such as children with ADHD, personal disabilities, and family problems
- Poor credit
- Funding for improvement to home

Course administration

Once clients were enrolled, the CCBS would teach the CCBI course with the assistance of a co-teacher who is an experienced childcare provider. The course followed the Kauffman Foundation's curriculum, *Developing Your Family Childcare Business*. As

needed, guest presenters would cover topics more in-depth given their expertise. CCBS would provide technical assistance and support outside of class as needed to develop students' business plans, parent handbooks, and develop marketing materials.

Problems encountered in conducting the class include:

- Difficult to retain some students – many decide to not pursue a childcare business, feel the course is too overwhelming, or do not return to subsequent classes.
- Low enrollment
- Reimbursement for child care and transportation are not being used much
- Co-teacher was not able to continue with course
- It is difficult to serve rural communities during certain times of the year

Relationship with project partners

The main project partners include the Department of PATH, Child Care Resource and Referral Agency, Department of Employment and Training, and Child Care services. Project partners assist CCBS in referring clients and co-teacher, technical support, curriculum development, and materials. Communication with partners is made on an as needed basis, with some CCBS in frequent contact with partners.

Issues with project partners

At the beginning of the grant, CCBS felt that the Department of PATH was resistant to referring clients to the option of self-employment, particularly in the childcare field where income may not be steady. However, many noted that by the end of the grant, their relationship with PATH had improved.

Strategies to overcome partner issues include:

- Counter the stereotype and bias of low-income people by highlighting success stories of TANF recipients
- Increase the use of emails to communicate
- Meet with collaborators and answer questions they have about CCBI
- Include PATH and DET in CCBI email communication as appropriate
- Increase communication and support with MBDP peers
- Hold weekly meetings with supervisor to keep them informed and involved
- Present positive outcomes of the CCBI project at PATH meetings

Participant feedback

All participants interviewed reported that they were very satisfied with the CCBI course and that it met or exceeded their expectations. The course had many strengths, such as hands on learning, student discussion and networking, the co-teacher, and benefit of learning with other childcare providers in a variety of business stages. Clients noted that instructors were very helpful, supportive and knowledgeable in business expertise. They also offered a lot of individual support, as needed, to develop business plans and carry out cash flow analyses. Respondents also noted that the course materials were very useful and provide a great resource.

Recommendations for CCBI Program Improvement

The following are recommendations for improving the CCBI program, based on the various evaluation data presented in this report for the first year of the CCBI grant.

Take steps to improve recruitment and retention of JOLI eligible clients

CCBI administrators and staff should determine ways to increase enrollment and retention of JOLI eligible clients. Based on discussion with staff, recommendations include:

- Improve relationship with PATH
- Continue to communicate with PATH workers on a regular basis about the program, when courses and workshops will be held, and client success stories (specifically those they referred).
- Present evaluation findings and highlight TANF recipient success story to PATH workers to overcome barriers of referring clients to CCBI.
- Ask specific clients to tell their PATH worker about the impact and benefit the CCBI program had on their business, life, and financial situation.
- Continue to refer MBDP clients to the CCBI course

Expand course to include clients in other business fields

Another potential cause for low recruitment of JOLI eligible clients is that this target market of low-income clients interested and ready to start a childcare business may be less than initially anticipated. As noted in this report, low-income individuals face many barriers in life, which can negatively impact starting an in-home childcare business. Thus, in order to meet the grant objectives, the project administrators should consider opening up the course and other Community Action business oriented courses (such as Business Basics and Business Readiness) to all low income individuals interested in self-employment or already in business, rather than restrict clients to childcare business providers. By doing this, grant funds would continue to support JOLI eligible clients to work towards self-sustainability through a variety of professions.

Enroll clients with various business stages and incomes

CCBS should continue to enroll above income clients in the CCBI course. As indicated throughout the outcomes section, new and experienced providers alike benefit from the mix of business experience and socio-economic status. This specifically provides a meaningful and useful experience for JOLI clients who are most likely going to be in the start-up phase of their business.

Ensure Co-Teacher role

CCBS should continue to recruit and hire an experienced childcare business provider to be the CCBI course co-teacher. The CCBS should be clear on their role, responsibility, expectation, and payment prior to starting the course. Both JOLI and other students reported benefiting from the experience and knowledge of a provider from their community. CCBS should continue to recruit the co-teacher from the local Network

groups, as this introduces new providers to a well-respected, established childcare business professional from their community. This background will provide important networking and mentoring opportunities for start-up businesses, as well as provide family referrals to their new business. This benefit to start-up businesses will most likely impact JOLI clients as they are significantly more likely to enroll in the start-up phase.

Develop curriculum based on student goals and objectives

- Based on a variety of student comments, the CCBI curriculum and timing of lessons should be flexible to meet student needs and interests. CCBS should provide classes with an overview of the course offerings and then ask students what their goals are for taking the course. The curriculum should be tailored to meet the needs and goals of current students.

Client suggestions for improving the CCBI course

Based on specific client suggestions from focus groups, the CCBI project should consider making the following changes to the course content, materials, and instructors.

Course content

- Lengthen course schedule to cover specific areas more in-depth.
- Assign students homework with expectations of completion. Provide feedback on deliverable. For example, break down the business plan into weekly assignments, so that the student has a finished product by the end of the course.
- Provide business budget estimates and templates for new providers.
- Tailor section of the curriculum to focus on running a childcare business in Vermont or specific to the type of community (i.e. rural) in which the Community Action agency is located.
- Alter lesson schedule depending on student needs. For instance, cover the parenting handbook or financial information earlier in the course.

Instructors

- Hire a co-teacher and replace this position if they are unable to fulfill their duties.
- Utilize Provider Network meetings to advertise course and hold follow-up workshops.

Course materials

- Material may be too in-depth for new providers. Tailor curriculum to student needs and levels.
- Consider providing the Kauffman book in a binder format.

Other suggestions

- Provide time (either in our outside of course) for providers to talk and network with one another, such as a network potluck outside of the usual class time.
- Encourage new providers to start their business without going into debt through loans. Inexpensive and creative option should be used to start the business and examples from experienced providers should be sought.

Hold workshops to cover specific topic areas more in-depth

CCBI clients indicated that the following topic areas should be covered more in-depth, either through the course or follow-up workshops.

- Tax information
- More detailed financial information than what is presented in the book.
- Communication with parents
- Describe a day in the life of a childcare business provider (for start-up providers)
- More focus on in-home childcare business
- More focus on issues facing childcare businesses in rural Vermont – curriculum was too center-based focused in more urban areas

Appendix A. Client Focus Group Questionnaire

Business questions

1. Please tell me a little bit about yourself, such as your educational or business background
2. Please describe your childcare business:
 - a. Stage of your childcare business. Are you in the planning stage, start-up, stabilizing, stable but not growing, growing?
 - b. Business location – home based? Describe the type of community in which your business operates. (rural, urban, suburban)
 - c. How many children you serve, pricing plan, any special features, etc.
 - d. If business was already started prior to CCBI, how many years have you been in this current business?
3. Why you decided to start a childcare business.
4. Why did you decided to enroll in CCBI? How did you find out about this course?
5. Have you used any other MBDP or Community Action services for your business? How did you benefit from them?
 - Tangible assets or other financing programs
 - Technical assistance and support (training, seminars, or one-on-one counseling)
 - Business Readiness Training
 - Recipe for Success
 - Child care workshops
 - Technical assistance *after your business start-up or expansion*

Program impact and feedback

6. What knowledge and skills did you gain from the childcare business course? (Such as business plan, regulations, etc).
7. How helpful/useful were the materials provided? How helpful was the information presented?
8. Did the childcare business course meet your business needs and expectations for taking this course?
 - a. What specific areas were most helpful to you and your business?

9. Did the childcare business specialist refer you to other community agencies/services to address other business or personal needs? If yes, which ones? How did they help meet your needs?
10. Have you been able to network with other entrepreneurs through these services? What benefits have you experienced from this networking? (i.e. building supportive networks)
11. How did you benefit from the group-learning environment?
12. What other things outside of the program have facilitated your progress towards your childcare business? I.e. Family support, business partner, etc.

Impact on Social and Human Capital

13. We'd like to understand how your participation in these services improved your life outside of your business or work life. What effect did your participation have in this course and the progress you have made (or not made) had on your personal life, financial situation, family life, and community life?
 - a. **Personal life** (health, Increased self esteem, Change in attitude, Increased motivation)
 - b. **Financial situation** (Income changes, Health care, Child care)
 - c. **Family situation** (parenting skills, improved family relations)
 - d. **Community life** (building supportive networks, involvement in community, neighborhood, friends, etc.)

Feedback on CCBI Course

Now I'd like to ask you to provide feedback on the childcare course. (Invite CCBI specialists back in if participants agree)

14. Please provide feedback on instructor.
15. What parts of the childcare business course did not work well for you?
16. Do you have any suggestions on ways the course, materials, or presentation may be improved? I.e. class timing, length of class (longer or shorter), topics covered, materials, etc.
17. What services or topic areas would you like to see covered in future courses by the program? Were there any topic areas that should have been covered more in depth?

Appendix B. Childcare Business Specialist Questionnaire

Marketing, Recruitment, and Enrollment strategies

- What marketing and recruitment strategies are being used to reach the JOLI target population?
 - Are there any new strategies being used to reach your population?
 - What strategies have been the most effective in recruiting people?
- What problems have you encountered in the recruitment and enrollment process? Have they been overcome? If so, how?
 - How have you addressed or overcome the problems of recruitment and retention? Specify JOLI eligible clients.
- Who refer participants to your program? Are there any new referral sources?

Participant Assessment and Overcoming Barriers

- How do you assess client readiness to participate in the CCBI course? How are the project intake forms received by participants?
- What type of preparation, if any, do clients engage in before beginning the CCBI course?
- What are the major barriers participants face at enrollment? How have you worked with them to overcome these barriers? What organizations/programs, if any, do you refer clients to in order to address these barriers?

Course Development and Curriculum

- Have you successfully recruited a childcare co-teacher? How did you recruit this person and what was their role? If not, why not?
- Do you involve any other partners or collaborators in training? Please describe.
- What new strategies have you or do you plan to use to carry out the CCBI course? What changes, if any, have you made to the CCBI curriculum and why? Have you developed any tools (i.e. visual aids) for training?
- What problems/limitations have you faced in conducting the CCBI course? Have they been overcome? If yes, please explain how they were overcome.
- Are barriers such as transportation and childcare needs being addressed for training participants? How so?

- What types of follow up workshops have you held? How did you select the topic?
- Will future CCBI courses be offered in any other locations in your region?
- How does the CCBI course impact participants businesses and lives?

Technical assistance and support

- (If applicable) What type of technical assistance and support outside of the classroom has been offered thus far? How is technical assistance matched up to clients needs? What TA is the most beneficial to clients needs? Does one-on-one specific training supplement course work or other training?

Communication with CCBI's

- How do you communicate with other CCBI's and project staff to address needs, voice concerns, discuss accomplishments, etc.?
 - What is the level of contact you have with other CCBI's (i.e. daily, frequent, occasional, rarely, never)?
 - What is the purpose for contacting other CCBS?

Coordination with Partners

- Have you built/improved relationships with project partners? R&R's, PATH, DET, etc?
- Which ones are involved in the CCBI training? This can be either direct or indirect involvement (i.e. VT Child Care Services, Child Care Resource and Referral Agencies, Child Care Provider Network, PATH). What role do they play?
 - How do the partners assist in meeting the needs of participants?
- How do you communicate with partners to effectively meet participant needs?
 - Is communication regular and frequent with partners?
- What has been effective/successful about collaborating with project partners?
- What problems/limitations have arisen in working with collaborators?
 - How have these problems been overcome or how do you plan to overcome them?