

NCCIC Is a Service of the Child Care Bureau

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MICROENTERPRISE RESOURCE GUIDE

A microenterprise is a business with five or fewer employees that is small enough to require initial capital of \$35,000 or less. Most microenterprises are sole proprietorships, which create employment for owners and, often, other family members. Some grow into larger businesses as well, employing other members of the community. A microenterprise can be any type of business, including child care, repair services, cleaning services, specialty foods, jewelry, arts and crafts, gifts, clothing and textiles, computer technology, and environmental products and services.¹

The goal of the *Child Care Bureau's Child Care Microenterprise Resource Guide* is to raise awareness in, and provide resources for, the child care community (i.e., Child Care and Development Fund Administrators, child care resource and referral agencies, nonprofit organizations, government programs, and grantees) and the microenterprise development field (i.e., microenterprise organizations and micro-lenders) about small business and asset building opportunities for child care providers and aspiring or existing business owners. Increased focus in this area will help child care providers start or improve their businesses and economic self-sufficiency; help programs improve their services, training, and assistance to child care providers; and improve the quality and supply of child care in communities.

This toolkit is divided into three sections: "[Resources for Child Care Providers/Business Owners](#)," "[Resources for Program Administrators](#)," and the "[Program Directory](#)."

Resources for Child Care Providers/Business Owners

This section provides child care providers and business owners with resources to help them accomplish any of the following:

- ◆ Gain business and financial literacy skills;
- ◆ Start or improve a child care business;
- ◆ Access funding opportunities;

¹ Association for Enterprise Opportunity. (2000). Program design for microenterprise development, Issue 2. *Microenterprise Fact Sheet Series*. Retrieved September 17, 2008, from www.microenterpriseworks.org/microenterpriseworks/files/ccLibraryFiles/Filename/00000000277/Fact%20sheet%20series%202.pdf

- ◆ Improve physical business infrastructure;
- ◆ Save money for long-term assets, such as a house, education, or business; and
- ◆ Increase economic stability and self-sufficiency.

This section is separated into the following subsections: "[Micro-Loans and IDAs](#)" and "[Online and Local Business Resources](#)."

Micro-Loans and IDAs

Micro-Loans

A micro-loan is a loan less than \$25,000 made to entrepreneurs (i.e., those who start their own businesses) who typically cannot access traditional forms of commercial financing for their businesses. Loan features, including collateral requirements, size, and term, are tailored to the needs of low-income, higher-risk entrepreneurs and are different from standard bank loans. Loans often are paired with related business training and other support services.

Micro-loans are typically offered by microenterprise development programs and financial institutions. Microenterprise programs are operated by a wide variety of nonprofit organizations, ranging from stand-alone microenterprise organizations, which have a primary purpose to provide microenterprise development services, to multi-service organizations that may focus on broader employment, economic development, and anti-poverty strategies. Such organizations include community development corporations, loan funds, community action agencies, women's business centers, community development financial institutions, small business development centers, community development credit unions, and social service organizations, among others. Microenterprise development programs may also provide business development services to people who are interested in starting or expanding businesses but who have difficulty accessing capital or obtaining the management assistance they need. Most microenterprise development programs also provide support services, including business training and technical assistance and credit or access to credit.

IDAs

An individual development account (IDA) is a special savings account for people with low incomes. When people save in IDAs, their money will be matched—people can receive another dollar or more for every dollar saved. Typically, IDA savings and match money can be used to start or improve a small business, such as a child care microenterprise, buy a house, or pay for education expenses. Some IDA programs also allow participants to save for home repairs, computers, automobiles, or retirement. In addition to saving in bank accounts, participants will receive financial education to learn about budgeting, saving, banking, and other skills related to the savings goal they choose. IDA participants may also receive one-on-one counseling and other support services.

IDAs are typically offered by nonprofit organizations, community development organizations, and local governments in collaboration with financial institutions and other partners. While eligibility may differ for each IDA program, it is typically based on all or some of the following criteria:

- ◆ **Income:** Most IDA programs specify a maximum household income level for IDA applicants. Maximum income levels are most often a percentage of the Federal Poverty

Income Guidelines (usually between 100 percent and 200 percent) or the area median income (usually between 65 percent and 85 percent).²

- ◆ **Earnings:** Many IDA programs also require that all or part of savings come from earned income. A paycheck is the most common source of earned income, but welfare, disability, social security, or unemployment checks are also earnings. Money given as a gift is not considered earnings.
- ◆ **Net Worth:** Some IDA programs also look at the household assets (such as a car, home, savings, etc.) in addition to household income when determining IDA eligibility.
- ◆ **Credit History:** Debt from credit cards and loans makes it difficult to save. Some people may not qualify for an IDA if they have a lot of debt or bad credit histories. A program sponsor may ask interested parties to visit a credit-counseling center or pay off loans before opening IDAs.

Additional Resources on Micro-Loans or IDAs

The following resources provide additional information about micro-loans and IDAs:

First Children's Finance Program

www.firstchildrensfinance.org

Trickle Up

www.trickleup.org

- ◆ *Federal Assets for Independence Project Locator* (August 2008), by the Office of Community Services, Administration for Children and Families, U.S. Department of Health and Human Services.
www.acf.hhs.gov/assetbuilding/states.html
- ◆ *IDA Program Directory* (2008), by the Corporation for Enterprise Development.
www.cfed.org/focus.m?parentid=31&siteid=374&id=599
- ◆ *771 Certified Community Development Financial Institutions* (August 2006), by the Community Development Financial Institutions Fund.
www.cdfifund.gov/docs/certification/cdfi/CDFI-state.pdf
- ◆ *Member Program Directory* (2006), by the Association for Enterprise Opportunity.
www.microenterpriseworks.org/index.asp?bid=282
- ◆ *Sample Child Care Loan Application* (2006), by Self-Help.
www.self-help.org/business-and-nonprofit-loans/who-we-lend-to-1/business-and-nonprofit-files/Child%20care%20-%20%20final%20online%20application%201-06.pdf
- ◆ *2005 Online Directory of Microenterprise Programs* (2005), by the Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination.
www.fieldus.org/Publications/Directory.asp
- ◆ *Count Me In Loans* (2001), by Count Me In, Inc.
www.count-me-in.org/loanapps

² The Federal Poverty Income Guidelines for a family of four is \$21,200, and the estimated median family income is \$60,298.

- ◆ *Individual Development Account* (n.d.), by the Corporation for Enterprise Development. www.cfed.org/imageManager/IDANetwork/IDAs.doc (English); www.cfed.org/imageManager/IDANetwork/IDAs_Spanish.doc (Spanish)
- ◆ *Microcredit and Microfinance Glossary* (n.d.), by the Global Development Research Center. www.gdrc.org/icm/glossary

Online and Local Business Resources

Child Care Business Resources

- ◆ *Child Care Center Business Plan Workbook* (May 2001), by the Michigan Small Business & Technology Development Center, is a workbook designed to help current and potential child care center owners/managers/directors start-up and continue to provide stable and quality child care. www.gvsu.edu/misbt/dc/images/BPWORKBK.pdf
- ◆ *Dollars and Sense: Planning for Profit in Your Child Care Business* (2001), by Janet Bush, offers child care businesses the information to make business decisions and raise the level of professionalism in the family child care field. www.redleafpress.org/productdetails.cfm?PC=70
- ◆ *Home Based Child Care: Assessing the Self-Sufficiency Potential (With Special Reference to Refugees)* (June 1999), by Maria L. Hein, Reva I. Allen, and John F. Else, for the Institute for Social and Economic Development, includes information that can be used to assess the feasibility of home-based child care as a business that will provide a self-sufficient level of income. www.ised.us/doc/Home%20Based%20Child%20Care.pdf
- ◆ *Developing Your Family Child Care Business*,TM created by the Ewing Marion Kauffman Foundation in conjunction with the First Step Fund, is a curriculum for programs that want to provide entrepreneurship training to child care providers. More information is available at www.fasttrac.org/pages/program_childcare.cfm. A directory of programs that offer this training is available at www.fasttrac.org/search_event.cfm.
- ◆ Resources for Child Care's Learning Center Business Series, the parent company of the Redleaf National Institute, offers four Web-based courses on the business basics of family child care: record keeping, contracts, marketing, and legal/insurance. For more information call 800-423-8309, email learningcenter@redleafpress.org, or visit www.rcclearningcenter.org.

General Business Resources

360 Degrees of Financial Literacy

Certified Public Accountants
www.360financialliteracy.org

This is a national volunteer effort of the nation's Certified Public Accountants to help people understand their personal finances and develop money management skills.

The Beehive

One Economy Corporation

www.thebeehive.org

The Beehive Web site provides information and resources about money, health, jobs, school, and family. Among the resources related to money and starting and owning a business, the Web site offers access to a free business plan builder, a nine-session course called "Money Made Easy," and a directory of local programs by State.

Business.gov

<http://business.gov/>

This is the official business link to the U.S. Government, which provides a one-stop, common access point for Federal Government services and information about starting, running, and growing a business.

Ewing Marion Kauffman Foundation eVenturing™

www.eventuring.org

This Web site features articles related to starting and running businesses that are written by entrepreneurs for entrepreneurs.

Financial Empowerment Workshop

Count Me In, Inc.

This workshop provides information about how to manage business and personal finances more effectively. The free workshop is available at www.count-me-in.org/moneyworks. Count Me In also offers loans of \$500 to \$10,000 to women across the United States for their first business loan. More information is available at www.count-me-in.org/loanapps.

MicroMentor

www.micromentor.org

MicroMentor is a nonprofit program dedicated to connecting experienced business professionals with emerging entrepreneurs. The program helps new entrepreneurs find a mentor with excellent business skills to work with on their business goals.

Minority Business Development Agency

U.S. Department of Commerce

www.mbda.gov

The Minority Business Development Agency Web site provides online resources, an online agency Community Exchange, and a free Business Plan Writer.

My Own Business, Inc.

www.myownbusiness.org

My Own Business, Inc., is a nonprofit organization that offers a free 13-session online course to help participants build their own business plans.

NxLevel™

www.nxlevel.org

NxLevel offers practical, hands-on business development courses designed to help entrepreneurs advance their skills in starting, growing, and managing their business. More information is available at www.nxlevel.org.

Office of Disability Employment Policy

U.S. Department of Labor

www.dol.gov/odep/

The Office of Disability Employment Policy Web site provides information, counseling, and referrals about self-employment and small business ownership opportunities for people with disabilities.

- ◆ *Small Business and Self-Employment for People With Disabilities* (July 2000), by the Office of Disability Employment Policy.
www.dol.gov/odep/pubs/ek00/small.htm.

SCORE: Counselors to America's Small Business

U.S. Small Business Administration

www.score.org/index.html

This organization offers free and confidential small business advice and training to help businesses—from idea to start-up to success.

The U.S. Small Business Administration (SBA)

www.sba.gov

SBA offers information and resources to current and prospective small business owners about issues they may affect their businesses. The following resources are available:

- ◆ SBA District Offices Directory
www.sba.gov/aboutsba/dis_offices/index.html
- ◆ SBA Regional Offices Directory
www.sba.gov/aboutsba/regoffices/index.html
- ◆ SBA Disaster Area Offices Directory
www.sba.gov/aboutsba/offices/index.html
- ◆ Library and Resources Section
www.sba.gov/tools/resourcelibrary/index.html
- ◆ SBA Office of Small Business Development Centers
www.sba.gov/sbdc/sbdcnear.html
- ◆ SBA Office of Women's Business Ownership
www.sba.gov/onlinewbc/wbc.pdf
- ◆ SBA Small Business Training Network
www.sba.gov/services/training/index.html

The SBA Web site is also available in Spanish [SBA Agencia Federal para el Desarrollo de la Pequeña Empresa] at www.sba.gov/espanol.

Wi\$e Up Women

U.S. Department of Labor Women's Bureau
<http://wiseupwomen.tamu.edu/index.php>

Wi\$e Up Women is a program connecting Generation X women (ages 22 to 35) with online resources to achieve financial security. Wi\$e Up features an interactive curriculum, suggestions from financial experts, and statistics on women and money.

Yahoo Small Business

<http://smallbusiness.yahoo.com>

This Web site provides resources and information, including how to start a business.

Resources for Program Administrators

Microenterprise programs provide business development services to people who are interested in starting or expanding microenterprises but who have difficulty accessing capital or obtaining the management assistance they need. Most programs provide core services, including business training and technical assistance and credit or access to credit. Other services may include specialized business management assistance, such as access to markets and technology, as well as asset development services like individual development accounts (IDAs). Microenterprise programs are operated by a wide variety of nonprofit organizations, ranging from stand-alone microenterprise organizations, which have a primary purpose to provide microenterprise development services, to multi-service organizations, which may focus on broader employment, economic development, and anti-poverty strategies.

This section was developed for the following types of organizations that wish to provide microenterprise and asset-building assistance to child care providers and business owners:

- ◆ Child Care and Development Fund (CCDF) Lead Agencies;
- ◆ Child care resource and referral (CCR&R) agencies;
- ◆ Community action agencies;
- ◆ Community development corporations;
- ◆ Community development financial institutions;
- ◆ Credit unions;
- ◆ Loan funds;
- ◆ Local, State, or Tribal government agencies;
- ◆ Microenterprise organizations;
- ◆ Small business development centers;
- ◆ Social service organizations; and
- ◆ Women's business centers.

Information in this section is separated into the following subsections:

- ◆ [“Training and Technical Assistance Services”](#);
- ◆ [“Microenterprise Training”](#);
- ◆ [“Financial Capital”](#); and
- ◆ [“Additional Resources.”](#)

Training and Technical Assistance Services

Training and technical assistance may help increase the success rate of child care providers who are starting or improving their own businesses. Effective practices for the delivery of training and technical assistance services may help program administrators ensure these services meet clients' needs.

The following list of topics may be helpful to incorporate into training and technical assistance services provided to clients who are interested in learning more about financial matters, asset building, and child care microenterprise ownership. This list is merely a starting point and is not exhaustive or mandatory.

- ◆ **Child care and education:**

- Achieving quality rating status;
- Adopting a curriculum for infants, toddlers, preschoolers, and school-age children;
- Designing a child-focused facility;
- Complying with child care licensing regulations;
- Helping providers is included in a child care referral directory.

- ◆ **Business skills and resources:**

- Business insurance;
- Business plan development: Development, financial procedures, management/operating procedures, business tax preparation, and action plans;
- Cash flow/balance sheets;
- Computer skills;
- Feasibility studies;
- Human resources training;
- Legal issues;
- Marketing: Identifying unique strengths of the business, a service niche, or a potential client base and advertising the business;
- Pricing; and
- Record keeping.

◆ **Financial literacy and management:**

- Banking services: Opening a bank account, balancing a checkbook, and establishing a savings account for future needs and possible emergencies;
- Budgeting: Establishing workable household and business budgets and planning for expenses related to the child care business and family needs;
- Credit management, counseling, and repair;
- Grant writing and applications;
- Loans: Writing and completing application narratives and budgets and awareness of predatory lending practices;
- Money management; and
- Taxes: Personal and business taxes, reimbursable expenses, tax credits (e.g., the Earned Income Tax Credit).

◆ **Networking and support:**

- Identifying community resources for information, support, and developmental activities;
- Making connections with existing child care business owners and other entrepreneurs; and
- Planning for ongoing training and educational experiences.

◆ **Working with parents:**

- Creating a parent handbook;
- Establishing business contracts that outline what is expected of child care providers and parents (e.g., schedules, rates, meals, sick care, vacations);
- Identifying and meeting concerns and interests of parents; and
- Recognizing the cultural diversity among parents, their expectations, and communication styles.

Recruiting Participants

The following are types of organizations to consider when recruiting participants for training and technical assistance services:

- ◆ Local CCR&R agencies;
- ◆ Local community colleges or vocational education institutions; and
- ◆ Local microenterprise development organizations, micro-lenders, IDA programs, job training programs, and other related social services programs.

One-on-One Consulting and Technical Assistance

Clients may need additional support services in order to achieve their child care business goals. Organizations may offer one-on-one assistance for child care providers that is

customized to their particular circumstances (i.e., stage of business development, background knowledge, experience, and needs). The following examples are ways organizations may provide one-on-one assistance, as well as ideas of how to customize support services for clients' unique needs.

- ◆ Assist clients with writing and reviewing business plans;
- ◆ Provide one-on-one consulting on other business topics; and
- ◆ Deliver business technical assistance on site visits.

Networking, Peer Support, and Mentoring

New business owners may also benefit from sharing experiences and learning from others who have started their own businesses, whether child care or other home-based businesses. The following are ideas and suggestions about how programs may offer opportunities for clients in similar situations to convene and discuss lessons learned in starting and maintaining businesses, share ideas, swap business materials, and identify additional resources.

- ◆ Provide opportunities for child care business owners to meet with other providers or entrepreneurs in the community;
- ◆ Offer continuing support for providers who have participated in the program's trainings or other services;
- ◆ Provide mentoring opportunities for more experienced providers or entrepreneurs to help new child care business owners;
- ◆ Develop a newsletter—either paper or electronic—to keep clients updated and attract new participants to the program;
- ◆ Create formal child care networks in the community; and
- ◆ Establish peer-support lending groups.

Other Types of Assistance

The following are examples of other ways to assist clients:

- ◆ Offer free computer-generated business flyers and business cards for providers who complete certain classes or program requirements;
- ◆ Assist clients with developing record-keeping processes;
- ◆ Sponsor a conference for child care businesses;
- ◆ Allow business owners to have access to resources, technology, and office space they do not have to own;
- ◆ Refer clients to services and resources that the organization does not provide in-house;
- ◆ Collaborate with organizations that may provide complementary services to clients; and
- ◆ Link clients with other resources and benefits for which they may be eligible.

Microenterprise Training

Microenterprise training may help child care business owners by providing guidance about starting and managing a sustainable business. CCDF Administrators and other program administrators may assist child care providers by offering this training, which focuses on assessing the market, writing a business plan, advertising a business, pricing services, budgeting, and other financial matters.

Choosing, obtaining, and/or designing a microenterprise training program that meets the needs of all clients may take large amounts of time and resources for program administrators. The following two publications, by the Aspen Institute, may help program administrators consider what curriculum is appropriate for the needs of all clients and how to deliver business consulting, coaching, and mentoring services.

- ◆ *Keeping it Personalized: Consulting, Coaching, and Mentoring for Microentrepreneurs* (2002).
<http://fieldus.org/publications/PRIMEVol4.pdf>
- ◆ *Training for Microenterprise Development: A Guide to Curricula* (2002).
<http://fieldus.org/publications/PRIMEVol3.1.pdf>

The following training curriculum has been developed specifically to provide microenterprise training to aspiring or existing child care business owners:

- ◆ Building Child Care Basics Curriculum, by Self-Help, is a curriculum for child care providers that cover topics ranging from marketing and professionalism to budgeting and cash flow. For more information, email childcarebusinessbasics@self-help.org.

The following are business training curricula that have been developed to provide general microenterprise training to aspiring or existing business owners:

- ◆ CORE FOUR® Business Planning Course, by the Northeast Entrepreneur Fund, is a training that provides business planning knowledge for anyone with an existing business, a business idea, or the desire to become an entrepreneur. For more information, call 218-749-4191, email corefour@entrepreneurfund.org, or visit www.corefouronline.com.
- ◆ First Step FastTrac™ is designed for entrepreneurs with low to moderate incomes who are starting or expanding small businesses. It is available in English and Spanish. For more information, call 877-450-9800, email info@fasttrac.org, or visit www.fasttrac.org/pages/program_firststep.cfm.

Financial Capital

One part of launching a new business is identifying and accessing sources of financial capital. Organizations may refer clients to financial education classes, teach clients about financial basics, as well as help them locate funding resources. Child care providers may also benefit from learning to identify legitimate sources of capital vs. sources that are not as reliable or use predatory lending techniques, such as establishing unreasonable fees, interest rates, and other terms. This section highlights two types of capital: micro-loans and IDAs. Program administrators may also want to explore other methods of securing personal and/or business income, such as grants and/or connecting clients to free tax preparation assistance sites that may help them apply for the Earned Income Tax Credit and other tax benefits.

Micro-Loans

A micro-loan is a loan of less than \$25,000 made to entrepreneurs who typically cannot access traditional forms of commercial financing for their businesses. Loan features, including collateral requirements, size, and term, are tailored to the needs of low-income, higher risk entrepreneurs and are different from standard bank loans. Micro-loans are another type of assistance that microenterprise development programs use to help their clients. Loans often are paired with related business training and technical assistance.³

IDAs

An IDA is a special matched savings account that enables low-income people to save their earned income, purchase a productive asset, and/or enter the financial mainstream. IDAs can be valuable tools for starting or enhancing a microenterprise, purchasing a home, or pursuing post-secondary education or training.

IDAs are offered through nonprofit organizations or government entities in collaboration with financial institutions and other partners. To help clients with their IDA savings, IDA programs provide training and supportive services related to family finances and financial management. Services typically include financial education on issues such as owning and managing a bank account or a credit card; credit counseling and credit repair; guidance in accessing refundable tax credits, including the Federal and State EITC, child tax credit, and others; and specialized training about owning a home, starting a business, or attending post-secondary school.

Additional Financial Resources

- ◆ Administration for Children and Families (ACF), within the Department of Health and Human Services, is a Federal agency that provides funding to State, Territory, Tribal, and local organizations to fund programs that assist children and families. The following programs are offered through ACF:
 - Assets for Independence Program provides 5-year grants to organizations and agencies to assist low-income people in becoming economically self-sufficient by teaching them about economic and consumer issues and enabling them to establish matched savings accounts, also known as IDAs.
www.acf.hhs.gov/assetbuilding/index.html
 - Job Opportunities for Low-income Individuals Program is a job creation program, which awards funds to organizations that create new full-time employment for Temporary Assistance for Needy Families recipients and other low-income people.
www.acf.hhs.gov/programs/ocs/dcdp/joli
 - Community Economic Development Program provides operational project grants to community development corporations to create projects that develop employment and business development opportunities for low-income people and revitalize distressed communities through business or commercial development.
www.acf.hhs.gov/programs/ocs/dcdp/ced

³ Association for Enterprise Opportunity. (2000). Business capital for microentrepreneurs: Providing microloans. Issue 3. *Microenterprise Fact Sheet Series*. Retrieved September 23, 2008, from www.microfinancegateway.com/files/44006_file_09.pdf

- ◆ Community Development Financial Institutions Fund (CDFI Fund), a program within the U.S. Department of the Treasury, awards money to community-based organizations that work in low-income urban and rural communities across the United States.
www.cdfifund.gov/
 - Expanding Native Opportunity: Native IDA Initiative, administered by the CDFI Fund, is a comprehensive training and technical assistance program to help Tribes or Native groups.
www.cfed.org/focus.m?parentid=31&siteid=374&id=688
- ◆ Rural Development, U.S. Department of Agriculture offers loans and grants for the development of rural communities.
www.rurdev.usda.gov/rbs/busp/bprogs.htm
- ◆ SBA operates financial assistance and loan programs that predominately operate through lender intermediaries around the country. More information about SBA is available at www.sba.gov/index.html. More information about SBA's financial assistance programs is available at www.sba.gov/services/financialassistance/index.html.
- ◆ *Individual Development Accounts Fact Sheet* (n.d.) by the Corporation for Enterprise Development.
www.cfed.org/imageManager/IDAnetwork/IDAs.doc (English);
www.cfed.org/imageManager/IDAnetwork/IDAs_Spanish.doc (Spanish)

Additional Resources

- ◆ *Opening Opportunities, Building Ownership: Fulfilling the Promise of Microenterprise in the United States* (February 2005), by FIELD, a program of the Aspen Institute, presents a synthesis of the microenterprise field, including the context and scope of microenterprise in the United States.
www.fieldus.org/publications/FulfillingthePromise.pdf
- ◆ "Small Business and Microenterprise as an Opportunity and Asset-Building Strategy" (2005), an *Opportunity and Ownership Project Brief*, by the Urban Institute, explains the difficulties of small business and microenterprise, examines strategies and programs used to promote them, and offers recommendations for priority research and policy.
www.urban.org/UploadedPDF/311188_small_business.pdf
- ◆ *Support for Microenterprise as Asset-Building: Concepts, Good Practices, and Measurement* (April 2004), by the Center for Social Development, proposes that building assets—human, financial, or social—plays a fundamental role in the development of microenterprise.
www.microfinance.com/English/Papers/Microenterprise_as_Asset_Building.pdf
- ◆ "Savings and Credit for Microentrepreneurs" (2003), an *Effective State Policy and Practice Bulletin* by the Corporation for Enterprise Development, explores the integration of IDAs and microenterprise development products and services to enhance asset accumulation among low-income entrepreneurs.
www.cfed.org/imageManager/documents/focus/SMA/2003vol4no1SMA.pdf
- ◆ *Strengthening Family Child Care In Low-Income Communities* (2001), a report to the Surdna Foundation, provides a framework for understanding family child care as the prevalent form of care in low-income communities and its essential role in community economic development.
www.surdna.org/usr_doc/childcare.pdf

- ◆ *Home Based Child Care: Assessing the Self-Sufficiency Potential (With Special Reference to Refugees)* (June 1999), by the Institute for Social and Economic Development, includes information that can be used to assess the feasibility of home-based child care as a business that will provide a sufficient level of income.
www.ised.us/doc/Home%20Based%20Child%20Care.pdf
- ◆ “Family Child Care as a Neighborhood Economic Development Strategy” (December 1997), prepared by Amy Gillman for the Local Initiatives Support Corporation, is available on pages 13–27 at www.lisc.org/content/publications/detail/869.

Program Directory

The following is a directory of organizations that have experience serving child care providers and business owners and/or have established specific programs for this population. This directory was developed to help child care providers and business owners locate microenterprise asset-building assistance and resources in their communities. It is also intended to help programs refer clients to, or form collaborations with, local organizations.

The directory includes more than 60 organizations in 34 States, the District of Columbia, and Puerto Rico that either have experience serving child care providers and business owners and/or have established specific programs for this population. The programs are listed in alphabetical order by State, city, and then organization name. Contact information, Web site, geographic service area, and notes (e.g., “serves refugees” or “provides assistance in Spanish”) are included for each program. Contact each organization directly to find out about which services are offered and if there are any eligibility requirements.

Examples of services include training classes, workshops, or one-on-one consulting on developing a child care business (i.e., business plans, licensing, marketing, recruiting, nutrition, finance and budgeting, taxes, and legal issues); peer support groups or mentoring opportunities for small businesses; access to funding assistance through mini-grants, micro-loans, or individual development accounts; financial literacy courses; licensing and accreditation assistance; and other child care and business support.

This directory was developed to help child care providers and business owners locate microenterprise and asset building assistance and resources in their communities. (Also see the “[Resources for Child Care Providers/Business Owners](#)” section of this toolkit). It was also developed to help programs refer clients to—or form collaborations with—local organizations. (Also see the “[Resources for Program Administrators](#)” section of this toolkit.)

Notes:

- ◆ The Child Care Bureau, Office of Family Assistance, Administration for Children and Families, U.S. Department of Health and Human Services has compiled this directory as a reference resource only. It does not endorse any of the listed organizations.
- ◆ This directory reflects only those organizations that replied to the Child Care Bureau’s correspondence and is therefore not an exhaustive list of programs that conduct work in this area. To update contact information for an organization or to add an organization to this directory, call the National Child Care Information and Technical Assistance Center at 800-616-2242 or email info@nccic.org.

ALASKA

YWCA Anchorage

324 East 5th Avenue
Anchorage, AK 99501
Phone: 907-644-9612
Email: gbennett@ywcaak.org
Web site: www.ywcaak.org
Geographic Service Area: Anchorage Area
(and throughout Alaska via online courses)

C.A.R.E.S. Resource & Referral

1908 Old Pioneer Way
Fairbanks, AK 99709
Phone: 907-479-2214 or 866-878-CARE
Email: info@alaskacares.org
Web site: www.alaskacares.org
Geographic Service Area: Northern and Interior Region of Alaska

ARIZONA

International Rescue Committee

4750 North Black Canyon Highway, Suite 200
Phoenix, AZ 85017
Phone: 602-433-2440
Email: RobinDM@theirc.org
Web site: www.theirc.org/where/united_states_phoenix_az/
Geographic Service Area: Greater Phoenix Metropolitan Area
Note: Serves refugees

ARKANSAS

Southern Good Faith Fund

2304 West 29th Avenue
Pine Bluff, AR 71603
Phone: 870-535-6233
Email: www.southernngff.org/contactus.php
Web site: www.southerngoodfaithfund.org
Geographic Service Area: Southeast Arkansas

Self-Employment Loan Fund, Inc.

1601 North 7th Street, Suite 340
Phoenix, AZ 85006
Phone: 602-340-8834 or 800-367-8939 (TDD)
Email: None listed
Web site: www.selfloanfund.org
Geographic Service Area: San Diego County, CA; Maricopa County, AZ

CALIFORNIA

Public Counsel

610 South Ardmore Avenue
Los Angeles, CA 90005
Phone: 213-385-2977
Email: None listed
Web site: www.publiccounsel.org
Geographic Service Area: Los Angeles County

Jefferson Economic Development Institute

P.O. Box 1586 (403 Berry Street)
Mt. Shasta, CA 96067
Phone: 530-926-6670 or 888-926-6670
Email: info@e-jedi.org
Web site: www.e-jedi.org
Geographic Service Area: Siskiyou County

First 5 Santa Barbara County

1 East Anapamu Street, Suite 200
Santa Barbara, CA 93101
Phone: 805-884-8085
Email: None listed
Web site: www.first5santabarbaracounty.org
Geographic Service Area: Two offices in Santa Barbara County

Santa Cruz Community Credit Union

324 Front Street
Santa Cruz, CA 95060
Phone: 831-425-7708
Email: www.scruzccu.org/about/contact-english.shtml
Web site: www.scruzccu.org
Geographic Service Area: Santa Cruz and North Monterey counties

CONNECTICUT

Empower New Haven, Inc.

59 Elm Street
New Haven, CT 06510
Phone: 203-776-2777
Email:
www.empowernewhaven.org/index.cgi/23
Web site: www.empowernewhaven.org
Geographic Service Area: New Haven, Dixwell, Dwight, Fair Haven, Hill, Newhallville, and West Rock

DELAWARE

Delaware Center for Enterprise Development

Delaware State University
1200 North Dupont Highway, MBNA Building,
Suite 108
Dover, DE 19901
Phone: 302-857-6060
Email: None listed
Web site: www.desu.edu/dced
Geographic Service Area: State of Delaware

YWCA Delaware

100 West 10th Street
Wilmington, DE 19801
Phone: 302-655-0039
Email: info@ywcade.org
Web site:
www.ywca.org/site/pp.asp?c=gjIQI4PKKoG&b=470893
Geographic Service Area: State of Delaware

DISTRICT OF COLUMBIA

National Women's Business Center

409 Third Street SW., Suite 210
Washington, DC 20024
Phone: 202-205-3850
Email: info@nwbc.gov
Web site: www.nwbc.gov/index.html
Geographic Service Area: Mid-Atlantic Region

GEORGIA

Quality Care for Children

50 Executive Park South, Suite 5015
Atlanta, GA 30329
Phone: 404-479-4200
Email: info@qualitycareforchildren.org
Web site: www.qualitycareforchildren.org
Geographic Service Area: Metropolitan Atlanta, Central Georgia, and Northwest Georgia

The Edge Connection

Coles College of Business
Kennesaw State University
1000 Chastain Road, #3305
Kennesaw, GA 30144
Phone: 770-499-3228
Email: TheEdge@kennesaw.edu
Web site:
www.theedgeconnection.com/index.htm
Geographic Service Area: State of Georgia

IDAHO

MicroEnterprise Training & Assistance

1607 West Jefferson
Boise, ID 83702
Phone: 208-336-5533
Email: None listed
Web site: www.metaidaho.org/
Geographic Service Area: Southwest and South Central Idaho
Note: Serves refugees

ILLINOIS

Jewish Vocational Service

216 West Jackson Boulevard, Suite 700
Chicago, IL 60606-6921
Phone: 312-673-3400
Email: jvs@jvschicago.org
Web site: www.jvschicago.org/duman
Geographic Service Area: Chicago Metropolitan Area
Note: Serves refugees

Women's Business Development Center

8 South Michigan Avenue, Suite 400
Chicago, IL 60603
Phone: 312-853-3477
Email: wdbc@wdbc.org
Web site: www.wdbc.org
Geographic Service Area: Chicago Metropolitan Area

INDIANA

Business Ownership Initiative of Indiana

4755 Kingsway Drive, Suite 314
Indianapolis, IN 46205
Phone: 317-917-3266
Email: information@nsibiz.org
Web site: www.nsibiz.org
Geographic Service Area: Central Indiana

IOWA

North Iowa Area Community College

500 College Drive
Mason City, IA 50401
Phone: 641-422-4111
Email: None listed
Web site: www.niacc.edu/pappajohn
Geographic Service Area: North Central Iowa

Child Care Resource and Referral of Northeast Iowa

Expectational Persons, Inc.
3675 University Avenue
Waterloo, IA 50701-4090
Phone: 319-233-0804 or 800-475-0804
Email: childcare@episervice.org
Web site: www.neiowachildcare.org
Geographic Service Area: Northeast Iowa

KANSAS

Allen County Community College

100 Bloomquist Drive
Burlingame, KS 66413
Phone: 785-654-2416
Email: None listed
Web site: www.allencc.edu
Geographic Service Area: Shawnee, Osage, and surrounding counties

The Family Conservancy

626 Minnesota Avenue
Kansas City, KS 66101
Phone: 913-342-1110
Email:
www.thefamilyconservancy.org/index.php?option=com_content&task=view&id=25&Itemid=32
Web site: www.thefamilyconservancy.org
Geographic Service Area: Greater Kansas City Metropolitan Area

LOUISIANA

Small Business Development Center

Louisiana State University in Shreveport
One University Place
Shreveport, LA 71115
Phone: 318-797-5144
Email: sbdc@lsus.edu
Web site: www.lsus.edu/sbdc
Geographic Service Area: Northwest Louisiana

MAINE

Maine Centers for Women, Work, and Community

46 University Drive
Augusta, ME 04330
Phone: 207-621-3440
Email:
info@womenworkandcommunity.org
Web site:
www.womenworkandcommunity.org
Geographic Service Area: State of Maine

Coastal Enterprises, Inc.

P.O. Box 268, 36 Water Street
Wiscasset, ME 04578-0268
Phone: 207-882-7552
Email: cei@ceimaine.org
Web site: www.ceimaine.org
Geographic Service Area: State of Maine

MASSACHUSETTS

Child Care Resource Center, Inc.

130 Bishop Allen Drive
Cambridge, MA 02139
Phone: 617-547-1063
Email: ccrc@ccrcinc.org
Web site: www.ccrcinc.org
Geographic Service Area: Boston Metropolitan Area

City of Newton

Newton City Hall, 1000 Commonwealth Avenue
Newton Centre, MA 02459
Phone: 617-796-1000
Email: microloan@newtonma.gov
Web site: www.ci.newton.ma.us/microloan
Geographic Service Area: City of Newton

MICHIGAN

Wayne-Metropolitan Community Action Agency

3715 West Jefferson
Ecorse, MI 48229
Phone: 313-843-2550
Email: info@waynemetro.org
Web site: www.waynemetro.org
Geographic Service Area: Wayne County

MINNESOTA

West Central Initiative

1000 Western Avenue
Fergus Falls, MN 56537
Phone: 218-739-2239
Email: www.wcif.org/contact/index.shtml
Web site: www.wcif.org
Geographic Service Area: West Central Minnesota counties

Northeast Entrepreneur Fund

8355 Unity Drive, Suite 100
Virginia, MN 55792
Phone: 218-749-4191
Email: info@entrepreneurfund.org
Web site: www.entrepreneurfund.org
Geographic Service Area: Counties in Northwest Minnesota and Northwest Wisconsin

MISSOURI

First Step Fund

4747 Troost Avenue
Kansas City, MO 64110
Phone: 816-235-6116
Email: www.firststepfund.org/contactform.php?id=1053
Web site: www.firststepfund.org
Geographic Service Area: Metro Kansas City area

Missouri Child Care Resource and Referral Network

4236 Lindell Boulevard, Suite 202
St. Louis, MO 63108
Phone: 314-535-1458, 800-200-9017
Email: info@mocccrrn.org
Web site: www.mocccrrn.org
Geographic Service Area: State network

Council of Churches of the Ozarks Child Care Resource and Referral

1910 East Meadowmere
Springfield, MO 65804
Phone: 417-887-3545 or 800-743-8497
Email: None listed
Web site: www.ccochildcare.org
Geographic Service Area: Southcentral and Southwest Missouri areas

NEBRASKA

Lincoln Action Program

210 O Street
Lincoln, NE 68508
Phone: 402-471-4515
Email: lincoln-action@lincoln-action.org
Web site: www.lincoln-action.org
Geographic Service Area: Lancaster and Saunders Counties

Center for Rural Affairs—Rural Enterprise Assistance Project

145 Main Street
Lyons, NE 68038
Phone: 402-687-2100
Email: REAPinfo@cfra.org
Web site: www.cfra.org/reap
Geographic Service Area: All of rural Nebraska (excludes only Lincoln and Omaha counties)

NEVADA

The Children's Cabinet

1090 South Rock Boulevard
Reno, NV 89502
Phone: 775-856-6200
Email: mail@childrenscabinet.org
Web site: www.childrenscabinet.org
Geographic Service Area: Northern and rural Nevada

NEW HAMPSHIRE

New Hampshire Community Loan Fund

7 Wall Street
Concord, NH 03301
Phone: 603-224-6669
Email: info@theloanfund.org
Web site: www.nhclf.org/programs/facilities/childcare
Geographic Service Area: State of New Hampshire

NEW JERSEY

New Jersey Community Capital

16-18 West Lafayette Street
Trenton, NJ 08608
Phone: 609-989-7766
Email: mail@njclf.com
Web site: www.newjerseycommunitycapital.org
Geographic Service Area: State of New Jersey

NEW MEXICO

WESST

P.O. Box 444
Las Cruces, NM 88004
Phone: 575-541-1583
Email: None listed
Web site: www.wesst.org/
Geographic Service Area: State of New Mexico

NEW YORK

Bronx Women's Resource Center—Hunts Point Economic Development Corporation

866B Hunts Point Avenue
Bronx, NY 10474
Phone: 718-842-8888
Email: www.hpwbrc.org/contact.php
Web site: www.hpwbrc.org
Geographic Service Area: Bronx

Women's Housing and Economic Development Corporation

50 East 168th Street
Bronx, NY 10452
Phone: 718-839-1100
Email: info@whedco.org
Web site: www.whedco.org
Geographic Service Area: Bronx

Business Outreach Center Network, Inc.

85 South Oxford Street, 2nd Floor
Brooklyn, NY 11217
Phone: 718-624-9115
Email: info@bocnet.org
Web site: www.bocnet.org
Geographic Service Area: New York City and Newark New Jersey

Community Development Corporation of Long Island

2100 Middle Country Road, Suite 300
Centereach, NY 11720
Phone: 631-471-1215
Email: info@cdcli.org
Web site: www.cdcli.org
Geographic Service Area: Nassau/Suffolk counties, Long Island

NORTH CAROLINA

Self-Help

P.O. Box 3619
Durham, NC 27702-3619
Phone: 919-956-4400
Email: info@selfhelp.org
Web site: www.self-help.org
Geographic Service Area: State of North Carolina

Carteret Community College

3505 Arendell Drive
Morehead City, NC 28557
Phone: 252-222-6000
Email: None listed
Web site: www.carteret.edu
Geographic Service Area: Carteret County

OHIO

WSOS Community Action Commission

109 South Front Street
Fremont, OH 43420
Phone: 419-334-8911
Email: wsos@wsos.org
Web site: www.wsos.org
Geographic Service Area: Wood,
Sandusky, Ottawa, and Seneca counties

Assets Toledo

1946 North 13th Street, Suite 437
Toledo, OH 43624
Phone: 419-381-2721
Email:
www.assetstoledo.com/contactus.asp?pg=ContactUs
Web site: www.assetstoledo.com
Geographic Service Area: Northwestern
Ohio

OKLAHOMA

Child Care Resource Center

18 North Norwood
Tulsa, OK 74115
Phone: 918-834-2273
Email: info@ccrctulsa.org
Web site: www.ccrctulsa.org
Geographic Service Area: Tulsa, Creek,
Rogers, and Wagoner counties

OREGON

Neighborhood House

7780 SW. Capitol Highway
Portland, OR 97219
Phone: 503-524-1663
Email: nhouse@nhweb.org
Web site: www.nhweb.org
Geographic Service Area: Southwest
Portland area bordered by Sunset Freeway
to the Clackamas County line on the
south, and the Willamette River to the
Washington County line on the west

Rose Community Development

5215 SE. Duke Street
Portland, OR 97206
Phone: 503-788-8052
Email: None listed
Web site: www.rosecdc.org
Geographic Service Area: Lents,
Brentwood-Darlington, Foster-Powell, and
Mt. Scott-Arleta counties

PENNSYLVANIA

Childspace Cooperative Development, Inc.

5517 Greene Street
Philadelphia, PA 19144
Phone: 215-842-3050
Email: www.childspacecdi.org/contact.cfm
Web site: www.childspacecdi.org
Geographic Service Area: Southeastern
Pennsylvania

Creative Urban Educational Systems

1341 North Delaware Avenue, Suite 201
Philadelphia, PA 19125
Phone: 215-291-0100
Email: hgarrett@cuesphila.org
Web site: www.cuesphila.org
Geographic Service Area: Philadelphia,
Bucks, Montgomery, Chester, Delaware
counties

Philadelphia Early Childhood Collaborative

6757 Greene Street, Suite 300
Philadelphia, PA 19119
Phone: 215-848-7400
Email: info@PECC.info
Web site: www.pecc.info
Geographic Service Area: Philadelphia and
surrounding counties

West Philadelphia Child Care Network

4117 Lancaster Avenue
Philadelphia, PA 19104
Phone: 267-531-5245
Email: yvette@wpccn.org
Web site: www.pecc.info
Geographic Service Area:
West/Southwest/South Philadelphia and
Strawberry Mansion

PUERTO RICO

University of Sacred Heart [Universidad del Sagrado Corazón]

P.O. Box 12383
San Juan, Puerto Rico 00914
Phone: 787-728-1515
Email: None listed
Web site: www.sagrado.edu/
Geographic Service Area: Puerto Rico
Note: Provides assistance in Spanish

VERMONT

Central Vermont Community Action Council, Inc.

195 US Route 302
Berlin Barre, VT 05641
Phone: 802-725-0878
Email: mrock@broc.org
Web site: www.vtmicrobusiness.org
Geographic Service Area: Orange,
Washington, and Lamoille counties

Vermont Community Loan Fund

15 State Street, P.O. Box 827
Montpelier, VT 05602
Phone: 802-223-1448
Email: www.vclf.org/contact.html
Web site: www.vclf.org
Geographic Service Area: State of
Vermont

BROC—Community Action in Southwestern Vermont

60 Center Street
Rutland, VT 05701
Phone: 800-717-2762
Email: mrock@broc.org
Web site: www.broc.org
Geographic Service Area: Rutland and
Bennington counties

Northeast Kingdom Community Action Agency

108 Cherry Street
St. Johnsbury, VT 05819
Phone: 802-748-8997
Email: None listed
Web site: www.nekca.org
Geographic Service Area: Northeast
Kingdom

VIRGINIA

Women's Business Center of Northern Virginia

7001 Loisdale Road, Suite C
Springfield, VA 20171
Phone: 703-768-1440
Email: info@cbponline.org
Web site:
www.cbponline.org/index.php?option=com_content&task=view&id=15&Itemid=93
Geographic Service Area: Primarily Fairfax
County, but throughout the Washington
Metropolitan and Northern Virginia areas

WASHINGTON

Washington Community Alliance for Self Help

2100 24th Avenue South, Suite 380
Seattle, WA 98144
Phone: 206-352-1945
Email: info@washingtongcash.org
Web site: www.washingtongcash.org
Geographic Service Area: King, Pierce,
Kitsap, Ferry, and Lincoln counties

Metropolitan Development Council

721 South Fawcett Street, Suite 201
Tacoma, WA 98402
Phone: 253-383-9321
Email: None listed
Web site: www.mdc-tacoma.org
Geographic Service Area: Tacoma and
Pierce County West I

WISCONSIN

Wisconsin Women's Business Initiative Corporation

2300 South Park Street
Madison, WI 53713
Phone: 608-257-5450
Email: info@wwbic.com
Web site: www.wwbic.com
Geographic Service Area: State of
Wisconsin
Note: Contact office by geographic
location

WYOMING

Children and Nutrition Services, Inc.

P.O. Box 2455

Casper, WY 82602

Phone: 307-266-1236 or 800-578-4017

Email: None listed

Web site: www.childrens-nutrition.com

Geographic Service Area: State of Wyoming