

# STARTING A CHILDCARE OR CHILDMINDING BUSINESS

A LOCAL GUIDE FOR DUN LAOGHAIRE RATHDOWN



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## INTRODUCTION TO SOUTHSIDE PARTNERSHIP DLR

Southside Partnership DLR was established in 1996 to provide assistance, information, guidance and support to enable disadvantaged individuals, community groups and organisations to play a fuller and more active role in Irish society.

The work of the Partnership is focused on issues including poverty, social inclusion and unemployment and is underpinned by the principles of community development.

Along with supporting individuals to actively seek employment and education options through our Local Employment Services office another key part of our work involves encouraging local entrepreneurship.

Over the years the Partnership has provided information, guidance and training for many local people interested in exploring the world of self-employment.

This booklet has been designed to act as a starting point for anyone interested in setting up a childcare or childminding business. It is hoped that the booklet will answer a lot of the questions you might have along with providing some useful templates and contact information which should be of assistance.

Please feel free to contact us if you have any additional questions and perhaps we can point you in the right direction.



# SECTION 2: PRE-START-UP

## SELF-EMPLOYMENT vs EMPLOYMENT

When thinking of starting a childcare or childminding business it is important to consider the question: Is **self-employment the right work option for you?**

What are the differences between self-employment and employment?

- ¥ Some differences are structural (how the work is set-up etc)
- ¥ Some differences are based on responsibility (what you are / are not responsible for)
- ¥ Some differences are personal (what a person needs from their work)

DIFFERENCES: STRUCTURAL	
Self-Employment	Employment
You must register as a self-employed person with the Revenue Commissioners OR establish a limited company.	Your employer does this, not you.
You may have to register a business name.	Your employer does this, not you.
You may have to open a business bank account.	Your employer does this, not you.

DIFFERENCES: RESPONSIBILITY	
Self-Employment	Employment
You are responsible for finding your own work.	Your employer generates the work.
You are responsible for managing the finances, for recording the financial details (bookkeeping), and for paying any taxes that are due, including PRSI.	Unless this is your job, you don't have to worry about the finances. Your taxes and PRSI are worked out and paid for you.
You are responsible for your own income, which will vary week-to-week.	You receive an agreed amount of money as wages.
You are responsible for dealing with the customers and providing excellent customer service in every aspect of the work that you do (including complaints).	You are responsible towards customers and customer service as defined by your job.
You must wear many different hats at work as, in most small businesses, there is no-one else to do that job.	You wear the hat according to your job.
You are responsible for all that goes well and for all the difficulties — you are also responsible for crediting yourself for the successes and learning from the mistakes.	The buck may sometimes stop with you, but not always or in every situation.

## DIFFERENCES: PERSONAL

Self-Employment	Employment
The average self-employed person works <b>60-80 hours per week</b> .	Your hours are agreed as part of your job.
You are your own boss.	You have a boss.
There is increased flexibility in your hours, what you do, and how you do it.	Flexibility is limited by the conditions of work.
You are working for your own benefit and can see these benefits.	You are working for the benefit of someone else.
You have more responsibility.	You will not have all of the responsibility towards yourself, others, or the work.
You have the opportunity to generate your own income.	Your income is provided regularly and reliably.

There are no right or wrong ways of working and these are just some of the differences between self-employment and employment — there are hundreds of others.

Building on the above will help you to see which type of work you are drawn to — and which will suit YOU best.

## GOAL SETTING

Setting goals and being able to work towards these goals is central to developing a successful business.

For a childcare / childminding business you could include having a child centered ethos; (for example: Providing Quality Childcare ) as one of your goals. Do you have enough information to understand this? Do you know where to access this information? See Useful Contacts, Section 5.

Setting goals for yourself is about allowing yourself to dream, to look at why you want to be self-employed in childcare in the first place. What do you want from being self-employed? When you close your eyes and imagine your business as successful and giving you everything you want for yourself and your family, what does this look like?

To make the dream feel more real, it is important to get the ideas you have out of your head and onto paper. This helps to focus you, to define your dreams — not just as one image, but as an image made up of different components. It also helps to make the dream feel achievable.

## EXERCISE

### STEP 1

Take a piece of paper (at least A4 in size).

### STEP 2

Picture your successful business in 3-5 years time. Using pens, drawings, pictures you've cut out, diagrams, words — whatever you are comfortable with, start to put on paper the images in your head as though they are real. You do not have to be an artist to do this exercise — this is your dream, do it your way.

For example, does your dream include:

- ¥ More than one business
- ¥ An amount of money you wish to earn
- ¥ Employees
- ¥ A better house or car
- ¥ Further education

Take your time with this exercise. When you are finished sit back from what you have drawn, look at it again, and check that you have included everything.

What you have drawn, is your dream — or your GOAL for your business. This is what you want, but today you are here. In-between is a gap. This is what you must pay attention to and this is where you create an action plan.

## CREATING AN ACTION PLAN

First you must complete the exercise in GOAL SETTING, where you visualise your successful business.

Next, focus on where you are now. To even start the business, ask yourself:

- ¥ What do you have?
- ¥ What do you need?
- ¥ What can you get?
- ¥ What questions do you have?
- ¥ Where can you get support and help?

Now you have the two ends of the business — where you are today, and where you want to be. So, how are you going to get there?

First, **set yourself a start date for your business**. This gives you a focus for your action plan — what do you need to do between now and then to make this step happen?

Next, look at your start date and 3 months later; what do you want to be happening and where do

you want you and your business to be?

For the first year of your business, set yourself a step or a target every 3 months — never forgetting that all of these steps are to take you towards your goal.

Then look at your business idea and ask yourself, if you have been able to set targets up to the end of year 1, what will your business look like by the end of year 2? How will it continue to develop?

Then, what will your business look like by the end of year 3?

Keep doing this until you reach a time when your targets and your goal are the same.

Using a graph such as the one below may help you to organise yourself.

<b>EXAMPLE:</b>				
<b>Step No</b>	<b>Target / s</b>	<b>Date to reach target</b>	<b>Actions I need to take</b>	<b>Date to complete actions</b>
1	Start my business	September	Look into a premise Secure premise Look at funding Register with Revenue Commissioners Decide and register a business name Put together promotional tools (leaflets, business cards etc.) Promote the business	July August July August August July July / August
2	?	January	?	

**You now have an action plan.**

**Important points to remember about action plans:**

¥ Action plans are not set in stone. You are planning based on what you know and what is going on around you TODAY. By the time you get to your first target you will know more and different things will be going on around you, so it is important that you look again at your plan and ask yourself, in order for you to continue working towards your goal, does your plan stay the same, or does anything need changing. For example, many new business owners set a sales target for month 3 of their business. In the first 3 months they may not sell as much, they may sell more or they may get it exactly right. How do you think any of these results will affect the targets set for month 6?

¥ While it is important to know where you are going and want to end-up, it is impossible for you to see every circumstance, decision, and challenge along the way. But it is also vital that you realise you can see part of the way. Think of it like a car journey you need to make at night, for example, from Dublin to Cork. You will need to put your car lights on, but you cannot see all the way to Cork, you can only see 200 metres or so down the road. For each 200 metres you can drive, react, anticipate your journey knowing that by using your map and trusting the decisions you make along the way, you will get to Cork safely. Along the way you can change from your plan to drive directly to Cork. You can stop for a break. If there s heavy traffic you can use an alternate route. You can change your mind and drive to Limerick instead as a detour before going to Cork.

This is exactly the same as action planning.

## SWOT ANALYSIS

A SWOT Analysis is an effective way of identifying your **S**trengths and **W**eaknesses, and of examining the **O**pportunities and **T**hreats that you face.

Doing a SWOT Analysis on yourself and your business idea will help you to focus your activities into areas where you are strong, and look at where the greatest opportunities lie. It will also ensure that you are aware of your weaknesses, and can be alert for any potential threat. Doing it can often be an eye-opener for yourself — both in terms of pointing out what needs to be addressed, and in putting problems into perspective.

Write down the answers to the following questions, add additional questions if you need to:

### STRENGTHS

- ¥ What are your advantages, what do you see as your strengths?
- ¥ What do you do well?
- ¥ What do other people see as your strengths?
- ¥ What do you have / do that will make your business stronger?
- ¥ Why is your business idea a good idea?

Consider all of these questions from your own point of view and from the point of view of the people you deal with.

Don t be modest, be realistic and honest. If you are having difficulty, try writing a list of your characteristics (things that describe your character — who you are). Some of these will also be strengths.

## **WEAKNESSES**

- ¥ What could you improve?
- ¥ What do you do badly?
- ¥ What do you not enjoy doing?
- ¥ What should you avoid?
- ¥ Are there any issues that could damage your business (short or long-term)

Again, consider this from your own point of view and from the point of view of the people you deal with.

- ¥ Do other people seem to see weaknesses that you do not see?
- ¥ Are your competitors better than you in how they deal with weaknesses?
- ¥ It is best to be realistic and face some uncomfortable truths now, rather than continue to ignore them and risk your sense of self-confidence, and your ability to stay motivated.

## **OPPORTUNITIES**

- ¥ What are the good opportunities facing you?
- ¥ What are the interesting trends that you are aware of?

Useful opportunities can come from:

- ¥ Changes in technology and markets
- ¥ Changes in government policy
- ¥ Changes in social patterns, population profiles, lifestyle changes etc
- ¥ Local events

## **THREATS**

- ¥ What obstacles do you face?
- ¥ What is your competition doing?
- ¥ Are the required specifications for your job changing?
- ¥ Do you have bad debt, credit, or cashflow problems?

Remember, a threat is ANYTHING that could close down your business if you ignore it!

# SECTION 3: STARTING-UP

## YOUR CHILDCARE OR CHILDMINDING BUSINESS

Before making start-up decisions, you must make sure that you are aware of the regulations that apply to the type of childcare / childminding business you wish to set-up.

**Any childcare business that cares for more than 3 pre-school children is subject to the Childcare (Pre-school Services) Regulations 2006.** This is the key document pertaining to childcare and it will have an impact on the decisions you make and the structures you put in place. For example, it will impact on your premises; your staff-children ratios; equipment — and all of this will affect your costs, the amount of income you can take in, and the amount of money you can earn.

To view and download the Childcare (Pre-school Services) Regulations 2006 go to: [www.omc.gov.ie/](http://www.omc.gov.ie/)

## BUSINESS STRUCTURE

### Points to consider:

- ¥ Which business structure is right for you?
- ¥ Registering for self-employment income tax
- ¥ Registering a business name
- ¥ Opening a bank account

### Structure

The first decision you need to make when starting-up as self-employed is which business structure suits you. The main alternatives are sole trader; partnership or limited company.

### Sole Trader

- ¥ It is cheaper to run a business as a sole trader. The only expense is registering a business name through the Company Registration Office ([www.cro.ie](http://www.cro.ie)). This costs €20 if done online or €40 if done by post (see Relevant Forms). If you are using a name for your business that is anything other than your own name in full (this includes using your initials / abbreviations of your name / a different name completely) then you **MUST** register the name.
- ¥ You must register for self-employed income tax with Revenue Commissioners ([www.revenue.ie](http://www.revenue.ie)) using the form TRI. (see Relevant Forms).
- ¥ As a sole trader; you and your business cannot be separated from a legal and financial point of view. For example, all income from sales is deemed to be your income, all debt is deemed to be your personal debt.
- ¥ End of year tax returns can be completed by anyone who knows what they are doing. If paying for a bookkeeper to do returns the average cost for a micro business is €250 + as long as the books are in place. It would be more expensive to use an accountant.

- ¥ A sole trader business can operate as a business in the same way as a limited company from the point of view of registering for VAT, taking-on employees etc.
- ¥ A sole trader structure is ideal for a micro business start-up if the business has little / no potential for large debt. For example, no employees, no credit facilities for stock, supplies etc, no long term lease or other agreement. Also, if the business grows and the potential for debt grows but the business appears viable, it is possible to change from being a sole trader to a limited company.

## Partnership

A sole trader partnership is when two or more people decide to go into business together as partners.

Each partner must fill in the TRI form (see sole trader above) and on their form fill in the details of the other partner/s.

It is advisable that the partners set-up a Partnership Agreement. This is a document that protects each person and the business, and details:

- ¥ Each person's roles and responsibilities
- ¥ How the profits of the business are divided
- ¥ How frequently the profits of the business are divided
- ¥ What you have agreed regarding the management, running of, and development of the business
- ¥ How you will make decisions
- ¥ How you will resolve conflicts / disputes
- ¥ How much notice any partner has to give if they are leaving
- ¥ Ownership of assets and how you will divide them up if the business is closing / a partner is leaving or dies
- ¥ How any responsibility for debt is divided up
- ¥ Any other issues

In the first year of a business, a Partnership Agreement should be reviewed every three months, and then as frequently as the partners agree.

## Limited Company

- ¥ A limited company is a separate legal entity. The company earns the money and pays you as an employee-director; the company also owns any debt and, in the event of the company closing down, your personal assets are protected.
- ¥ A limited company **MUST** be set-up by someone who understands company law as a Memorandum and Articles of Association for the company must be written. This can be done by a solicitor or a company formations office. The cost of establishing a limited company starts at approximately €600.

- ¥ End of year tax returns MUST be done by an accountant. The average starting cost for doing this in 2008 was €1,300 approx.
- ¥ The majority of micro businesses don't start their business as a limited company because it's expensive to start and run. However, if the self-employment could result in a lot of debt if it doesn't work out, then it should be considered.

## OPENING A BANK ACCOUNT

It is always advisable to keep your business and personal finances separate — this gives you accurate information as to how your business is doing. You will also get a bank statement specifically for your business that is further proof of your business income and expenditure.

Firstly, shop around. Start with the bank you are currently with and then visit at least 3 others. Find out who is the bank's small business manager, what they can do for you and what supports are on offer; how much having the account will cost etc. Make your decision as to which bank you will use based on the answers to these questions and also by the customer service you receive at each bank.

To open a business bank account you will need to have:

- ¥ Proof that you are registered as a business. For a sole trader this would be either confirmation from Revenue (which follows registration) and / or the certificate you receive once you register a business name.
- ¥ Photo ID — passport or driving licence.
- ¥ Proof of postal address — usually a utility bill.

Remember that it is always a good idea to build a relationship with the bank manager assigned to you. When things are going well the contact will probably be infrequent. However, if things aren't going so well then it will be easier to talk to someone you've met before and who knows you and your business.

## PREMISES

If you are planning to open a business as a childminder, planning permission may not be necessary. Childminders are defined by the Planning and Development Regulations as 'the activity of minding no more than 6 children (including children of the person minding) in the house of that person for profit or gain.

If you care for more than 6 children then you are subject to the Planning and Development Regulations. **The Pre School Regulations 2006 define a childminder as minding no more than 5 pre school children including their own.** For example, if the childminder has 1 pre school child of their own they can mind 4 others to bring the total to no more than 5 pre school children.

If you are caring for more than 3 pre-school children, you will be subject to the Childcare (Pre-School Services) Regulations 2006. It is important to note that these regulations define a childminder as minding no more than 5 pre-school children including their own pre-school children.

If you are planning to open a childcare business you must ensure that the premises meets the Child Care (Pre-School Services) Regulations 2006 if you are caring for more than 3 pre-school children. If your premises is situated in an existing building you must ensure that the following are in place:

- ¥ Planning permission to use the premises for a childcare business
- ¥ Fire Safety certificate appropriate for a childcare business
- ¥ Health and Safety certificate appropriate for your business (See SECTION 4)

If you are planning to build / extend / develop a premises that will be suitable for your business, planning permission is usually required for the development of any childcare facility.

## PLANNING PERMISSION

Information to be supplied with the planning application form:

- ¥ Nature of the facility (full day care, sessional, part time, after school etc)
- ¥ Number of children being catered for
- ¥ Parking provision for customers and staff
- ¥ Proposed hours of operation
- ¥ Open space provision and management of it
- ¥ Full set of architect's plans
- ¥ Copy of Public Notices
- ¥ Appropriate Fee

## FIRE SAFETY CERTIFICATION

Following receipt of Planning Permission for any childcare unit / crche / preschool, an application must be made for a Fire Safety Certificate. This certificate has to be obtained for the premises and must be obtained before a commencement notice is lodged with the Local Authority. The application for a Fire Safety Certificate must be made by filling in an application form (available from DLR Co Council) and include 2 copies of drawings consisting of the Ordnance Survey Extract showing the location, a site layout drawing, floor plans, elevations and sectional views of the proposed building, plus

the appropriate fee. The Fire Safety Officer is obliged to assess your application within 8 weeks of receiving it.

A Fire Safety Certificate is a statement by the Fire Authority stating that the building is constructed in accordance with the submitted plans and documentation, it will meet the requirements of nationally accepted fire safety standards.

## RATES

Once you have established your childcare business, you will be eligible for DLR Co Council Commercial Rates. For details contact the County Council Rates Department (01) 205 4700.

## WORKING FROM A COUNCIL HOUSE

If you rent a house from Dun Laoghaire Rathdown County Council, you **must** talk to them before starting a business from, or in, the house. Generally speaking, the Tenancy Agreement from Dun Laoghaire Rathdown County Council states that you **cannot** run a business from the house.

## WORKING FROM PRIVATE RENTED ACCOMODATION

If you rent your home privately from a landlord, the landlord must give you permission to run a business from the house.

## INSURANCE

Please note that adequate childcare insurance is a requirement of the Childcare (Pre-School Services) Regulations 2006.

The most common types of insurance for a childcare business include:

- ¥ Fire
- ¥ Burglary
- ¥ All risks
- ¥ Public Liability
- ¥ Employer's Liability
- ¥ Outings insurance

Consider if you are eligible for a quote under group membership as this would be cheaper than an individual quote. This might be available to you through your credit union or a childcare association.

## EQUIPMENT

The National Children's Nurseries Association (NCNA) has a list of suggested age appropriate childcare equipment (telephone (01) 460 1138). Dun Laoghaire Rathdown County Childcare Committee has catalogues for viewing in their resource room (telephone (01) 236 8030)

## FUNDING

Funding for your business may be possible from a number of sources:

- ¥ Fees from parents / guardians (from customers)
- ¥ State grants / other financial agencies
- ¥ Fundraising

In this section, we will be looking at State grants / other financial agencies

### DEPARTMENT SOCIAL & FAMILY AFFAIRS ([www.welfare.ie](http://www.welfare.ie))

The April 2009 Budget changed the format of the **Back to Work Enterprise Allowance**.

As of 1 May 2009 there are now **2 Back to Work Enterprise Allowance Schemes**, the details of both are as follows:

#### 1 Short-term Back to Work Enterprise Allowance

This scheme is specifically for people receiving Jobseekers Benefit ONLY.

At any time while receiving Jobseekers Benefit a person can apply to go onto this scheme which allows you to start a business while retaining 100% of your Social Welfare payment. You must have been working for 24 months prior to signing-on or be entitled to at least 2 years statutory redundancy. You are able to enquire about moving onto the scheme once your eligibility for Jobseekers Benefit is confirmed. The duration of the scheme coincides with your Benefit period of time and the scheme finishes on the last day you would have received Jobseekers Benefit.

#### 2 Back to Work Enterprise Allowance

The qualifying period for the **Back to Work Enterprise Allowance** is now **1 YEAR** (down from 2 years) however, the scheme is now just **2 years duration** (down from 4 years).

In Year 1 you retain 100% of your social welfare payment and 75% of your payment in Year 2. In addition, your medical card is guaranteed while you are on the scheme. All other benefits (including Differential Rent / Rent or Mortgage Interest Supplement / Back to School Allowance etc) are subject to means testing, and are not guaranteed.

**To qualify for the Back to Work Enterprise Allowance, you must be in receipt of a qualifying social welfare payment for example:** Jobseekers Allowance / One-Parent Family / Disability Allowance / Blind Pension / Farm Assist / Incapacity Supplement / Pre-retirement Allowance / Invalidity Pension / Carer's Allowance / Widow or Widower's non-contributory Pension / Deserted Wives Benefit or Allowance / Prisoner's Wife's Allowance / Illness Benefit—formerly known as Disability Benefit.

**Notes:**

¥ *Social Welfare also has a small amount of money that they will consider giving to people on the scheme as a grant to help them to start their business.*

- *You may qualify as a dependent adult of a person in receipt of one of the above payments.*
- *Periods spent on FAS / VTOS course or Community Employment count as qualifying time for this scheme.*

**For more information please contact the Facilitator in your local social welfare office.**

Dun Laoghaire  
Nutgrove  
Bray

Martin Dunne  
Eddie McNally  
Liz Walsh

Telephone: 01 214 5540  
Telephone: 01 406 9010  
Telephone: 01 211 7900

**EARLY CHILDHOOD CARE & EDUCATION SCHEME (ECCE) — FREE PRESCHOOL YEAR**

In the April 2009 Budget a new scheme to provide a free preschool year in Early Childhood Care and Education (ECCE) was announced by the Government. The ECCE provides the opportunity for every child aged between 3 years 3 months and 4 years 6 months on the 1st of September each year to avail of one year's free preschool in participating childcare services.

The announcement of the scheme for all children is a landmark development in the provision of early childhood care and education services in Ireland. It is hoped that all children will be able to benefit from preschool in this highly important developmental year before they commence primary school.

The new scheme will be managed by the Office of the Minister for Children and Youth Affairs (OMCYA) and is open to all private and voluntary childcare services and childminders, subject to specific criteria. D n Laoghaire Rathdown County Childcare Committee is supporting providers to implement the new scheme locally and will also act as a contact point for parents who wish to source a free preschool place for their child. The scheme will normally run from September to August each year. However, rather than wait until September 2010, the scheme will be introduced from January next to coincide with the phasing out of the Early Years Supplement for Parents.

DLR CCC will have the full list of participating services available from October 2009. Parents will also be able to search for a list of providers participating on our scheme via the Search for Childcare Facility on our website from October 2009 onwards. [www.dlrcountychildcare.ie](http://www.dlrcountychildcare.ie)

## THE NCIP (NATIONAL CHILDCARE INVESTMENT PROGRAMME)

The NCIP (National Childcare Investment Programme) Community Childcare Subvention Scheme (2008-2010) is available under the Office of the Minister for Children (OMC) to support community-based not for profit childcare services to enable them to provide quality childcare services at reduced rates to disadvantaged parents. Services will be subvented to enable reduced fees to be charged to disadvantaged parents through the CCSS (Child Care Subvention Scheme).

### Assessment Criteria

- ¥ Group structure and capacity
- ¥ Local need for the service
- ¥ Quality of the proposed service

## CHILDMINDERS DEVELOPMENT GRANT (CMDG)

The Childminders Development Grant is part of the National Childcare Investment Programme 2008-2010 in the form of a small capital grant to childminders to enhance their awareness of quality childcare.

It is designed to assist those already childminding to enhance the safety / quality of their service through the purchase of small capital items, equipment, toys or minor adaptation costs. It may also give financial assistance to new or proposed childminders with their initial set-up costs.

The grant is 90% of total receipted eligible expenditure, subject to a maximum of €1000.

### CMDG - Who is eligible for funding?

- ¥ A childminder who is currently providing a childminding service in their own home **OR** a childminder who proposes to set up a new childminding service in their own home.
- ¥ A childminder who provides/proposes to provide care for at least 3 children on a part-time basis **OR** 1 child on a full-time and 1 child on a part-time basis.
- ¥ The childminder must have completed a recent Quality Awareness Programme (QAP) or equivalent. (This will be decided at the discretion of the County Childcare Committee).
- ¥ The childminders must provide evidence of appropriate insurance for their childminding.
- ¥ The childminder is required to operate as a childminder for a minimum of 2 years following receipt of the grant, with pro-rata reduction in grant for shorter-term commitment.

## OTHER SOURCES OF FUNDING

### DUN LAOGHAIRE RATHDOWN COUNTY ENTERPRISE BOARD ([www.dlrceb.ie](http://www.dlrceb.ie))

D n Laoghaire-Rathdown County Enterprise Board (DLR CEB) is a State Enterprise Development Agency offering support to people in the county of D n Laoghaire- Rathdown who are starting or growing a micro-enterprise. Supports available include management development training, mentoring, networking and, in some cases, financial assistance. Full details can be found on website.

## **REVENUE COMMISSIONERS ([www.revenue.ie](http://www.revenue.ie))**

Revenue Commissioners provide Capital Allowances for premises used for childcare where the cost of constructing, refurbishing or extending premises for use as a childcare facility may be written off for tax purposes on facilities that meet required standards, as provided under the Child Care Act 1991.

## **FIRST STEP ([www.first-step.ie](http://www.first-step.ie))**

First Step Microfinance (FSM) is the only nationwide MICROFINANCE institution in Ireland today. Its primary objective is to create enterprise through self employment.

FSM provides loans for amounts up to €25,000, over a three year period, with an interest charge to individuals who wish to start their own business. The individuals who are eligible are those who may have difficulty in accessing the funding from what may be described as the normal channels. These difficulties can be for a variety of reasons, most of which may be unrelated to the individual.

Please see website for guidance on Business Plan applications and to download forms.

## **CREDIT UNION**

Credit Unions will look at applications for loans for businesses. If you do not have a credit union account it is advisable to get one. To date, Credit Unions keep all information confidential and do not share it for the purposes of setting a credit rating for a person. As they are based locally to where someone is working / living they get to know their customers.

## **BANK**

Start with your own bank but also enquire with other banks. A bank will require a business plan if discussing a business loan. Remember, the bank's priority is to get its money back, so your business plan should be able to give them confidence that you can repay any money lent to you.

## ORGANISING FINANCES

The most important financial point to remember when starting and running a business is KEEP RECEIPTS. You must be able to prove any money you claim to be your income, and any money you claim to be expenses.

### Proof of income can be produced by:

- ¥ Invoices
- ¥ Receipts (using a duplicate receipt book is acceptable)
- ¥ Record keeping
- ¥ Lodgement of income into your bank account

### Proof of expenses can be produced by:

- ¥ Invoices
- ¥ Receipts

You must learn to think in the long-term. If you spend €5 a day on petty items and keep the receipts, this adds up to €1305 over a year (based on 5 days per week). By keeping receipts that prove you legitimately had these expenses, they reduce your personal tax bill. If you don't keep the receipts this amount will form part of the total that your tax is based on (i.e. you pay more tax). €5 a day doesn't sound like much, but €1305 makes it worthwhile to keep the receipts, no matter how much paperwork they produce.

Once you have receipts, a bookkeeping system can be put in place. At the very least you will need to record:

- ¥ Money coming in (Sales Book)
- ¥ Money going out (Expenses Book)
- ¥ Cheques written (Cheque Payments Book)

To learn how to put a bookkeeping system together that is appropriate for your business it is advisable to do a bookkeeping course (check with your local Partnership company / social welfare office / County Enterprise Board who may run these), or to meet with a bookkeeper / accountant.

### NOTE:

**ALL records—your bookkeeping, receipts, invoices, bank statements, cheque book stubs, lease agreements, copies of tax returns (including VAT etc) MUST be kept for a minimum of 6 years. This is a legal requirement.**

## ALLOWABLE EXPENSES

Allowable expenses are those items or services you buy that you are able to offset against your business — that is, you record them in your books and they can be taken into account for tax purposes.

Allowable expenses are any item or service that is purchased because you are running your own business, and if you weren't you wouldn't have needed to buy it.

Examples:

AREA OF EXPENDITURE	ALLOWABLE	ITEMS
<b>Business set-up</b>	100%	Registering a business name Forming (incorporating) a limited company Associated costs
<b>Car</b> (If insured for private use)	30-50%	Petrol Insurance, Tax Servicing, Parts / supplies NCT Car wash Toll bridge (100% if these journeys are related to your business)
<b>Van / Commercial vehicle</b>	100%	All costs, including those above and any others. Depreciation rate: 12.5% over 8 years
<b>Phone (mobile) — bill phone</b> <i>NB – you must choose between claiming mobile OR home phone costs – NOT both unless the home phone is a dedicated business line.</i>	100%  + 100%	All bills Purchase of phone Any extras bought for phone  Of internet costs on a home phone line
<b>Phone (mobile) — pay as you go</b>	100% 100% NIL	Purchase of phone Credit purchases <u>through bank account</u> Credit purchases from shops
<b>Phone (house phone)</b>	25% + 100%	Of all costs (instead of mobile phone) Internet costs

AREA OF EXPENDITURE	ALLOWABLE	ITEMS
Stationery	100%	Paper Envelopes Pens Sellotape Duplicate books Stamps, Etc .
Promotion	100%	Fliers Business cards Advertising Printing of letterhead etc Clothing that includes your logo / business name Design / maintenance of a website Photographs Brochures
Clothing	100%	ONLY Clothing that is needed and made for your business (eg uniform)
Professional Services	100%	Accountant, Bookkeeper, Solicitor Other consultancy services
Premises	100%	Rent of premises, insurances, renovation etc
Supplies	100%	All supplies needed to run the business. For example, art materials, craft materials, cleaning products etc
Equipment (Including plant, machinery, fixtures and fittings)	100% over 8 years	Because equipment is a capital item, for tax purposes you can claim a percentage of the value of the item over a period of up to 8 years. This is because it is deemed to continue to have a re-sale value during this time.
Training	100%	For yourself or your staff

## INTRODUCTION TO A TAX CALENDAR FOR SOLE TRADERS

As a sole trader, your tax and PRSI obligations are calculated in arrears. This means that you will work up to 31 December in any year (for example 2009) but you won't pay tax or PRSI on that income until the following year (2010). Your tax and PRSI is paid together. This can lead to confusion when you're starting out and it is useful to talk to a bookkeeper / accountant / other enterprise support person to understand the system fully.

Also, the PRSI that you pay is called the S class stamp. This is a lower rate of PRSI - 5% of your net profit (3% if you have a medical card). This stamp contributes to:

- Widows / Widowers (Contributory) Pension
- Orphans (Contributory) Pension
- Old Age (Contributory) Pension
- Maternity Benefit
- Adoptive Benefit
- Bereavement Grant

It does not contribute towards social welfare benefits, dental benefits etc.

### Childcare Services Tax Relief

The Childcare Services Tax Relief applies IF

- ¥ The childminder is self-employed
- ¥ The childminding services are provided in the childminders own home
- ¥ The childminder is minding UP TO 3 children (under 18 years) at any one time, excluding the childminders own children. A childminder could, conceivably, mind 3 children in the mornings and 3 different children in the afternoon and still qualify
- ¥ The gross annual income from childminding does not exceed the limit (currently €15,000).  
Note: if 2 people are minding children on the same premises, the limit is split between them — they are not entitled to €15,000 each.

If a person opts for the Childcare Services Tax Relief in their annual tax return, their names will be sent by Revenue to the Department of Social and Family Affairs (DSFA). DSFA will then write to the people requesting payment of the flat rate of PRSI for the year. This is currently €253.

## EXAMPLES OF A TAX CALENDAR

(A) The following example assumes a start date for the business of 1 January 2009

Trading Year	Trading Year Dates	Equivalent Tax Year	Annual Tax Form Arrives	Final Date to Return Form + Pay
1	1/1/2009 — 31/12/2009	1/1/2009 — 31/12/2009	Jan — April 2010	31/10/2010
2	1/1/2010 — 31/12/2010	1/1/2010 — 31/12/2010	Jan — April 2011	31/10/2011
3	1/1/2011 — 31/12/2011	1/1/2011 — 31/12/2011	Jan — April 2012	31/10/2012

(B) The following example assumes a start date for the business of 1 September 2009

Trading Year	Trading Year Dates	Equivalent Tax Year	Annual Tax Form Arrives	Final Date to Return Form + Pay
1	1/09/2009 — 31/12/2009	1/1/2009 — 31/12/2009	Jan — April 2010	31/10/2010
2	1/1/2010 — 31/12/2010	1/1/2010 — 31/12/2010	Jan — April 2011	31/10/2011
3	1/1/2011 — 31/12/2011	1/1/2011 — 31/12/2011	Jan — April 2012	31/10/2012

## PRELIMINARY TAX

For an explanation of preliminary tax and how it applies to you, it is advisable to talk to a bookkeeper or accountant, or do a bookkeeping course (check with your local Partnership company / social welfare office / County Enterprise Board who may run these)

## INTRODUCTION TO TAX AND A LIMITED COMPANY

If you start a business as a limited company, the date the company is incorporated (comes into being) starts the process of deciding when tax returns are due. For limited companies the return date is known as the Annual Return Date (ARD).

The first ARD is 6 months after the company's date of incorporation, no accounts need to be attached to this first return.

Second and subsequent ARDs will fall on the anniversary of the company's first ARD, unless the company elects to change its ARD.

For more information regarding limited companies see the Companies Registration Office website [www.cro.ie](http://www.cro.ie)



# SECTION 4: TEMPLATES

## BUSINESS PLAN TEMPLATE

Please note that this business plan template is a prompt list for you to fill in all of the information and then type it up.

NAME OF BUSINESS \_\_\_\_\_

NAME OF PROMOTER (s) \_\_\_\_\_

BUSINESS STATUS                      Sole Trader     Partnership     Ltd Company

START DATE OF BUSINESS \_\_\_\_\_

### CONTACT DETAILS:

ADDRESS \_\_\_\_\_

\_\_\_\_\_

PHONE \_\_\_\_\_

MOBILE \_\_\_\_\_

EMAIL \_\_\_\_\_

WEBSITE \_\_\_\_\_

ACCOUNTANT \_\_\_\_\_

NAME / ADDRESS OF BANK \_\_\_\_\_

\_\_\_\_\_

DATE OF BUSINESS PLAN \_\_\_\_\_

MENTOR (if appropriate) \_\_\_\_\_

## PART I: PERSONAL PROFILE

### EXPERIENCE

How much experience (how many years)?

Exactly what work were you doing to get this experience?

What responsibilities did you have?

Have you ever:

- ¥ Had to plan your routine / work / money etc
  - ¥ Looked after / organised money / budgets / collecting money etc
  - ¥ Ever sold anything to anyone
  - ¥ Looked after / organised people / staff etc
  - ¥ Been on a committee
  - ¥ Organised sports
  - ¥ Organised events for school / church / community / work etc
- 
- 
- 

Have you done any training relevant to this type of work (include any qualifications)?

Have you done any training relevant to managing / starting your own business (include any qualifications)?

Have you done any training in personal development etc (include any qualifications)?

Is there other training you'd like to mention?

### What are your skills:

For work

---

For developing and managing a business

---

### What are your weaknesses:

For work

---

For developing and managing a business

---

## PART 2: BUSINESS PROFILE

Give an overview / general description of your business.

What services you offer — as many as you can think of?

What are your aims for your business — both short-term (within the next year) and long-term (2-3 years +) ?

What is your USP (Unique Selling Point)? / What makes you stand-out from other childcare providers in the area?

Briefly describe your premises, including details of lease, permissions, certificates, layout / storage

Briefly describe your customers

Briefly describe your competition

Briefly describe your short term sales targets (based on number of customers / turnover)

Briefly describe long term sales targets (based on number of customers / turnover)

Briefly describe how you promote your business

## CHECKLIST

- o Whether or not you plan to / or do employ people / sub-contract work etc.
- o Whether you have / plan to have a van or other kind of business vehicle
- o Whether or not you need suppliers

### PART 3 : MARKETING PLAN: CUSTOMERS

List the **THREE** main points that describe the solutions your product / service is providing to your customers.

Where are your customers based / what areas do they live in?

Why will your customers come to you?

What do your customers have in common? (age, gender; location, income, social (single, married, etc), why they will buy from you etc)

### MARKET RESEARCH: HOW DO YOU KNOW THE INFORMATION YOU'VE JUST WRITTEN?

Who did you talk to?

Customers  Suppliers  Competition  Contacts  Other

What questions did you ask them? Did you use a questionnaire? How do you collect feedback?

What did they say?

Did you research anything about your market and your customers?:

On the internet  In the newspapers  In journals / magazines   
In libraries  In books  Other places

If yes to any of the above, what did you find out?

### CUSTOMER SERVICE

What is your customer service policy / how will you provide **excellent** customer service?

What are the extras you provide for your customers?

Do you have an after-care policy?

## MARKETING PLAN: COMPETITION

List THREE of your main direct competitors.

What do they do that is the same as you?

What do they do that is different to you?

How do their prices compare to you?

What do you do better than them (and how)?

What do they do better than you (and how)?

How can you be better than your competition as your business develops?

## MARKETING PLAN: PRICING

List your services and how much you will charge.

How much will you charge? By hour / half-day / day / week / term ?

What variable costs have you included in your pricing? For example:

- ¥ Materials
- ¥ Supplies

Are your fixed costs included in your prices? These are the costs you have whether or not you are selling anything? For example:

- ¥ Premises
- ¥ Staff Wages
- ¥ Car (incl petrol, insurance, tax etc)
- ¥ Mobile Phone
- ¥ Internet
- ¥ Stationery
- ¥ Promotion
- ¥ Insurance
- ¥ Professional services (accountant / solicitor)
- ¥ Equipment
- ¥ Staff training / Professional development
- ¥ Other costs

How many child places do you need to sell to cover your costs?

Is this the amount you need to sell by the day / week / month / year?

How much income do you need for yourself and your family in a year?

*(if necessary work out how much you need per week and multiply by 52 OR per month and multiply by 12)*

Are you confident that (a) the prices you are charging and (b) the amount of child places you need to sell will cover all of your costs and provide you with an income?

## **MARKETING PLAN: PROMOTION**

How will you make sure that your potential customers know you are doing business? For example:

- ¥ Flyers
- ¥ Business cards
- ¥ Advertising Posters
- ¥ Labels
- ¥ Letterhead
- ¥ Compliment Slips
- ¥ Receipts
- ¥ Website
- ¥ Sign writing (on premises / vehicle etc)
- ¥ Other

What budget do you have for promoting yourself and your business?

## **MARKETING PLAN: SUPPLIERS**

Who will be your main suppliers?

- ¥ **Name**
- ¥ **Location**
- ¥ **Will you pay by Cash / Credit?**

## **MARKETING PLAN: LOCATION**

Where will your business be based?

What are the benefits of this location?

If a separate premises, do you have planning permission?

If a separate premises, do you have insurance?

How long can you continue to use these premises?

Do you have a lease, what are the terms?

Do you need relevant certificates?

If yes, do you have them?

## **MARKETING PLAN: FUTURE PLANS**

Do you hope to employ anyone, now or in the future?

If yes, from when and doing what?

What other plans do you have for the future of your business?

## **MARKETING PLAN: FUNDING**

Are you applying for finance anywhere?

If yes;

¥ How much do you need?

¥ What do you need it for?

¥ Where are you hoping to get it from?

¥ When do you need it by?

## FINANCIAL PLAN: INTRODUCTION

In the Financial Plan for your childcare business, you are working out the strategy for your business in terms of money. The Financial Plan needs to put the Marketing Plan into financial terms and answer the question: Is this business viable or, in other words:

### IS THIS BUSINESS GOING TO MAKE MONEY?

The tools needed to complete a Financial Plan are:

- ¥ A full month-by-month cashflow projection for the first 12 months
- ¥ A cashflow summary for year 2, and possibly year 3
- ¥ A full Profit & Loss (P&L) account for year 1
- ¥ A summary P&L for year 2
- ¥ A Sources and Uses of Funding statement

## FINANCIAL PLAN : CASHFLOW

In a cashflow you must include VAT in both your sales (if you are registered for VAT), and for your purchases.

### Hints for completing a cashflow sheet:

Instead of looking at having to do a full year of figures, take the first month and concentrate on this, then take the second month and at each stage ask yourself how any figures will change from month 1. In this way you will build-up a complete year of projections and will have thought through each decision along the way.

In filling-in purchases information, some of these figures will be the same every month (such as rent, loan repayments etc). Fill these in first — it will help to build your confidence when you see the sheet starting to fill up.

Completing a cashflow depends on how well you know your customers, your business, and what results you got from your research. In other words, it will be possible to complete a cashflow IF you have completed your Marketing Plan.

## EXAMPLE OF A CASHFLOW SHEET

Business: Figures rounded to Euros	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>Receipts</b>												
1 Sales - Cash												
2 Loans received												
3 Grants received												
4 Capital introduced												
<b>(a) Total Receipts</b>												
<b>Payments</b>												
5 Cash Purchases												
6 Supplies												
7 Drawings												
8 Wages (incl PAYE/RSI)												
9 Employer's RSI												
10 Capital Items												
11 Travel / Car												
12 Rent												
13 Advertising												
14 Insurance												
15 Phone / Fax												
16 Mobile Phone												
17 Stationery												
18 Heat / Light												
19 Loan Repayments												
20 Loan / Interest Repayments												
21 Accountant												
22 VAT Repayments												
<b>(b) Total Payments</b>												
<b>(c) Net Cashflow (a-b)</b>												
23 Opening Bank Balance												
<b>(d) Closing Bank Balance</b>												
(+/- line 23)												

## FINANCIAL PLAN : PROFIT & LOSS (sample layout)

Note: If you are registered for VAT, do not include VAT in your P&L figures.

A	Sales		€
B	Cost of Sales		€
<hr/>			
(A-B) = C	<b>GROSS PROFIT</b>		€

### EXPENSES

	Cash Purchases	€	
	Transport	€	
	Rent	€	
	Insurance	€	
	Advertising	€	
	Stationery	€	
	Heat and Light	€	
	Accountancy Fees	€	
	Interest on Loan	€	
	Phone	€	
D	<b>Total Expenses</b>		€
<hr/>			

(C-D) = E	<b>PROFIT FOR TAX PURPOSES</b>		€
F	Capital Depreciation	€	
<hr/>			

(E-F) = G	<b>NET PROFIT FOR TAX PURPOSES</b>		€
<hr/>			

FOR LIMITED COMPANIES —THE NET PROFIT IS USED IN ORDER TO CALCULATE TAX OWED BY THE BUSINESS (CORPORATION TAX).

FOR SOLE TRADERS —YOU CAN THEN USE THE NET PROFIT TO CALCULATE YOUR PERSONAL TAX:

H	<b>PRSI @ 5% (3% if have medical card)</b> (PRSI minimum payment = €253)		€
<hr/>			
I	<b>Tax @ 20%</b>		€
J	<b>Balance @ 41%</b>		€
(I+J) = K	<b>Total Tax Due</b>		€
L	Tax Credits		€
<hr/>			
(K-L) = M	<b>NET TAX DUE</b>		€
<hr/>			
(H+M) = N	<b>TOTAL DUE TO REVENUE</b>		€

## APPENDICES

Please provide a 1 page CV

Also, any of the following that apply:

- ¥ Copies of lease
- ¥ Copies of certificates for premises and yourself
- ¥ Copies of questionnaires etc used in research
- ¥ Examples of brochure, business card, flyer, advertisement
- ¥ Photographs (of work done, premises etc)
- ¥ Any customer endorsements
- ¥ Copies of any publicity (for example, newspaper article or mention)
- ¥ Any other item that you feel relevant to this application



## HEALTH, HYGIENE AND SAFETY

It is your duty to: provide systems of work that are planned, organised, performed and maintained so as to be, so far as is reasonably practicable, safe and without risk to health. (The Safety, Health and Welfare at Work Act, 2005, Section 8(2)e). Safety is part of management and to get work done safely is your responsibility as the owner-manager of your own business.

Health and Safety are not separate issues. To develop a safe system of work you need to think of both aspects — whether dealing with people, animals or substances. For example:

### HEALTH

- ¥ Could poor design of working areas, poor posture or repetitive movements lead to pain and soreness?
- ¥ What is the likely exposure when using a toxic solvent to clean equipment?  
Can exposure be reduced?

### SAFETY

- ¥ Are all dangers known, or do you have to find out more about them?
- ¥ What control methods would be required for the safety of an animal, for example a family pet, its handler and the public?
- ¥ Would there be any hazard if equipment failed, or if the operator chose to do the job in a different way?
- ¥ Are there any fire hazards?

### CHECKLIST

Ask yourself some questions about the various work responsibilities in your business:

- ¥ Who is in charge of each piece of work / each job?
- ¥ Do their responsibilities overlap with those of anyone else?
- ¥ Is there anything that is no-one's responsibility?
- ¥ Are there established safe ways of doing the work?
- ¥ Are there any relevant codes of practice or guidance notes?
- ¥ Can the work be made safer?
- ¥ Has anyone assessed whether equipment, tools or machines have the capacity for the work?
- ¥ What will be the consequences if you are wrong?
- ¥ How will you, as the person in charge, deal with any problems?
- ¥ If things go wrong, would people you work with / work for you know what to do?
- ¥ Can emergency services get to your place of work?
- ¥ If the job cannot be finished today, can it be left in a safe state?
- ¥ Is there a system for checking that jobs are done safely in the way intended?

### Drawing up a Health and Safety Policy

- ¥ This should be a simple statement of how you are managing your workplace safety.
- ¥ It should include a commitment to comply with all Health and Safety Legislation, and provide a framework for continual improvement.

**Hazard** means anything that can cause harm (chemicals, electricity, working from ladders etc).

**Risk** is the chance, great or small, that someone will be harmed by the hazard.

### **Identify the Hazards**

- ¥ Don't be overcomplicated. In most businesses the hazards are few and simple.
- ¥ As a small business and if you are confident that you understand the work, you can do the hazards identification and risk assessment yourself. If you are not confident, get help from a competent source. Consult and involve anyone involved in the work of the business but remember — it is your responsibility to see that it is adequately done.
- ¥ If you are doing the hazards identification and risk assessment yourself, walk around your workplace and look afresh at what could reasonably be expected to cause harm. Ignore the trivial and concentrate only on significant hazards which could result in serious harm or affect several people. Ask other people's opinions — they may have noticed things which are not immediately obvious.

### **Risk Assessment**

- ¥ An assessment of risk is purely a careful examination of what, in your work, would cause harm to people so that you can weigh up whether you have taken enough precautions or should do more.
- ¥ The aim is to make sure that no-one gets hurt or ill. Accidents and ill-health can ruin lives and affect your business.
- ¥ Think through and decide who might be harmed and how. Include children, members of the public, people you share your workplace with, employees, visitors, contractors, maintenance personnel, cleaners, etc.
- ¥ For other hazards, you probably already know if you have equipment that could cause harm, or if there is an awkward entrance or stair where someone could be hurt. If so, check that you have taken reasonable precautions to avoid injury.

### **Decide What Precautions are Needed**

- ¥ You may already have some safety measures in place. Your risk assessment will tell you whether this is enough or if more needs to be done.
- ¥ You also need to ask yourself if you have done all the things that the law says you have to. Remember that all Health and Safety laws provide guidance on how to assess the potential risks and the potential safeguards.
- ¥ Ask yourself if generally accepted industry standards are in place, but also think for yourself too as the law says that you must do whatever is reasonably practicable to keep your place of work safe. Your aim is to make all risks small.
- ¥ If something needs to be done, ask yourself — can you get rid of the hazard altogether or, if not, what safety precautions are necessary. Improving health and safety need not cost a lot.
- ¥ If you share a workplace, tell other employees or businesses about any risks your work could cause to them, and what precautions you are taking.

### Record your Findings

- ¥ The Safety Statement is the place to record any significant findings of your risk assessment. Keep your written document for future reference or use. It can help you if a HSA inspector questions your precautions, or if you are involved in any action for liability.

### Review your Programme and Update as Necessary

- ¥ You will need to have some system of checking that your safety measures are working effectively.
- ¥ If there are any significant changes, you should add to the assessment to take account of any new hazard.
- ¥ Don't amend your safety statement for every trivial change. Consider any hazard in its own right and do whatever you need to do to keep the risks down.



# SECTION 5: USEFUL INFORMATION

## RELEVANT FORMS

TRI Tax Registration for Individuals (Sole Traders) / Partnerships

RBN1 Business Name Registration for Individuals

RBN1A Business Name Registration for Partnerships

TRI available to download from: [www.revenue.ie](http://www.revenue.ie)

RBN1 & RBN1A available to download from: [www.cro.ie](http://www.cro.ie)

The image displays three forms related to business registration in Ireland. On the left is the 'TAX REGISTRATION' form (TR1), which includes instructions on who should use it and a 'Part A General Details' section for providing personal information. In the center is the 'Companies Registration Office' form (RBN1) for individuals, featuring a 'Registration of Business Name' section and a 'Business Name' field. On the right is the 'Companies Registration Office' form (RBN1A) for partnerships, which includes a 'Registration of Business Name' section and a 'Business Name' field. Both RBN1 and RBN1A forms include sections for 'Other business' and 'Presenter details'.

If you don't have access to a computer or the internet, please contact Southside Partnership DLR on (01) 209 0610 and we can arrange for the forms to be sent to you.

# USEFUL CONTACTS

## CHILDCARE RELATED

### National Children's Nurseries Association

**Tel: (01) 460 1138**

Unit 12c Bluebell Business Park, Old Naas Road, Bluebell, Dublin 12

[www.ncna.ie](http://www.ncna.ie)

### Childminding Ireland

**Tel: (01) 287 8466**

9 Bulford Business Campus, Kilcoole, Co Wicklow

[www.childminding.ie](http://www.childminding.ie)

### IPPA

**Tel: (01) 463 0010**

Unit 4, Broomhill Business Campus, Broomhill Road, Tallaght, Dublin 24

[www.ippa.ie](http://www.ippa.ie)

### Health Services Executive

**(Pre School Services)**

**Tel: (01) 282 2122**

Loughlinstown Health Centre, Loughlinstown Drive, Co Dublin

### Barnardos National Office

**Tel: 453 0355**

Christchurch Square, Dublin 8

[www.barnardos.ie](http://www.barnardos.ie)

### National Children's Resource Centre

**Tel: 454 9699**

Christchurch Square, Dublin 8

[www.barnardos.ie](http://www.barnardos.ie)

### Health & Safety Authority

**Tel: (01) 614 7000**

10 Hogan Place, Dublin 2

[www.hsa.ie](http://www.hsa.ie)

### Department of Health & Children

**Tel: 1890 209 030 / 6354000**

Hawkins House, Hawkins Street, Dublin 2

### Office of the Minister for Children

**Tel: 1890 209 030**

Childcare Directorate, 3rd Floor Joyce House, Lombard Street, Dublin 2

[www.omc.gov.ie](http://www.omc.gov.ie)

### Chief Fire Officer

**Tel: (01) 673 4100**

Dublin Fire Brigade HQ, Townsend Street, Dublin 2

### Garda Central Vetting Office

**Tel: (01) 666 0000**

Race Course Road, Thurles, Co Tipperary

### Centre for Early Childhood Development & Education CCEDCE

**Tel: (01) 884 2110**

Gate Lodge, St Patrick's College, Drumcondra, Dublin 9

[www.ccedce.ie](http://www.ccedce.ie)

### Siolta — The National Quality Framework for Early Childhood Education

**Tel: (01) 288 4110**

[www.siolta.ie](http://www.siolta.ie)

### Irish Society for the Prevention of Cruelty to Children (ISPCC)

**Tel: (01) 679 4944 / 676 7960**

20 Molesworth Street, Dublin 2

[www.ispcc.ie](http://www.ispcc.ie)

### Children's Rights Alliance

**Tel: (01) 662 9400**

4 Upper Mount Street, Dublin 2

[www.childrensrights.ie](http://www.childrensrights.ie)

## IN DUN LAOGHAIRE RATHDOWN

Dun Laoghaire Rathdown Chamber  
[www.dlrchamber.ie](http://www.dlrchamber.ie)

Dun Laoghaire Enterprise Centre  
[www.dlenterprise.ie](http://www.dlenterprise.ie)  
(Site under Construction)

Dun Laoghaire Rathdown County  
Enterprise Board  
[www.dlrceb.ie](http://www.dlrceb.ie)

Dun Laoghaire Rathdown County Council  
[www.dlrcoco.ie](http://www.dlrcoco.ie)

Dun Laoghaire Rathdown Tourism Company  
[www.dlrtourism.ie](http://www.dlrtourism.ie)

Dun Laoghaire Rathdown County Childcare  
Committee  
[www.dlrcountychildcare.ie](http://www.dlrcountychildcare.ie)

Dun Laoghaire Institute of Art, Design &  
Technology (IADT)  
[www.iadt.ie](http://www.iadt.ie)

Southside Partnership DLR  
[www.southsidepartnership.ie](http://www.southsidepartnership.ie)

## USEFUL ENTERPRISE CONTACTS

### ENTERPRISE RELATED

Southside Partnership  
[www.southsidepartnership.ie](http://www.southsidepartnership.ie)

Dun Laoghaire Rathdown County Enterprise  
Board  
[www.dlrceb.ie](http://www.dlrceb.ie)

Department of Social & Family Affairs  
[www.welfare.ie](http://www.welfare.ie)

Department of Enterprise, Trade &  
Employment  
[www.entemp.ie](http://www.entemp.ie)

(has policy responsibility for a number of state  
enterprise development agencies)

Companies Registration Office (CRO)  
[www.cro.ie](http://www.cro.ie)

(responsible for the incorporation of new  
companies, the registration of business names  
and the enforcement of the Companies Acts)

Enterprise Ireland  
[www.enterprise-ireland.com](http://www.enterprise-ireland.com)

(state development agency focused on  
accelerating the development of world-class  
Irish companies)

FAS  
[www.fas.ie](http://www.fas.ie)

(Ireland's national and employment authority)

Forfas  
[www.forfas.ie](http://www.forfas.ie)

(national policy advisory board for enterprise,  
trade, science, technology and innovation)

## **IDA**

**[www.idaireland.com](http://www.idaireland.com)**

(Government agency with responsibility for securing new investment from overseas in manufacturing and internationally traded services sectors)

## **Irish Public Sector Procurement**

**[www.etenders.gov.ie](http://www.etenders.gov.ie)**

(site designed to help you find information on government and public sector procurement by listing tender notices issued by public bodies across Ireland)

## **Revenue Commissioners**

**[www.revenue.ie](http://www.revenue.ie)**

(comprehensive taxation information and various online services)

## **RESOURCES**

### **Food Safety Authority**

**[www.fsai.ie/industry/starting/startup\\_pack](http://www.fsai.ie/industry/starting/startup_pack)**

(business start-up pack for those intending to start a business in the Irish food sector — from small shops to restaurants and food manufacturers)

### **Franchise Direct**

**[www.franchisedirect.ie](http://www.franchisedirect.ie)**

(dedicated resource for both franchisees and franchisors. Find local and international franchise opportunities available in UK and Ireland)

### **Growing a Business in Ireland**

**[www.growingabusinessinireland.com](http://www.growingabusinessinireland.com)**

(accompanies book of same name, published by Oak Tree Press)

### **Irish Businesses for Sale**

**[www.irishbusinessforsale.com](http://www.irishbusinessforsale.com)**

(offers vendors, investors and intermediaries a cost efficient method of marketing businesses for sale and for identifying merger and acquisition opportunities)

### **Irish Business Women**

**[www.irishbusinesswomen.com](http://www.irishbusinesswomen.com)**

(online community and business resource for women in business in Ireland)

### **Irish Taxation Institute**

**[www.taxireland.ie](http://www.taxireland.ie)**

(independent, not-for-profit organisation. Provides information on all matters relating to tax legislation, and the administration and practice of taxation)

### **Nova UCD Technology & Innovation Centre, D4**

**[www.ucd.ie/nova](http://www.ucd.ie/nova)**

### **Network Ireland—Women in Business**

**[www.networkireland.ie](http://www.networkireland.ie)**

(national organisation for women in business)

### **PDC-Product Development Centre**

**[www.pdc.ie](http://www.pdc.ie)**

(The PDC at the Dublin Institute of Technology has a variety of programmes to assist technology-based startups. Their website describes these programmes and offers basic start-up advice)

### **Starting a Business in Ireland**

**[www.startingabusinessinireland.com](http://www.startingabusinessinireland.com)**

(comprehensive directory of resources available to new business start-ups in the island of Ireland)

Crafts Council of Ireland  
[www.ccoi.ie](http://www.ccoi.ie)

Business events and news directory  
[www.bizplus.ie](http://www.bizplus.ie)

Online business network,  
monthly Dublin meetings  
[www.firsttuesday.ie](http://www.firsttuesday.ie)

## ITC & eBUSINESS RESOURCES

**.ie Domain Registry (IEDR)**  
[www.iedr.ie](http://www.iedr.ie)

(registry for .ie internet domain names and mainstreams the database of .ie registered internet names)

**Enterprise Ireland eBusiness Resource**  
[www.enterprise-ireland.com/ebusiness](http://www.enterprise-ireland.com/ebusiness)

(OpenUp is Enterprise Ireland's online resource for businesses looking to make the most out of e-business)

**Internet Association of Ireland**  
[www.iaa.ie](http://www.iaa.ie)

(website of the representative body for the internet and e-commerce industry in Ireland)

**National Software Directorate**  
[www.nsd.ie](http://www.nsd.ie)

(Enterprise Ireland's national informatics directorate website)

**Irish Software Association**  
[www.software.ie](http://www.software.ie)

(the Irish Software Association ISA is the principle trade association for the software industry in Ireland)

**ICT Ireland**  
[www.ictireland.ie](http://www.ictireland.ie)

(ICT Ireland is the voice of the information and communications technology sector in Ireland)

## ASSOCIATIONS FOR SMALL BUSINESSES

**IBEC**  
[www.ibec.ie](http://www.ibec.ie)  
(Irish Business & Employers Confederation)

**ISME**  
[www.isme.ie](http://www.isme.ie)  
(Irish Small & Medium Enterprises Association)

**Irish Exporters Association**  
[www.irishexporters.ie](http://www.irishexporters.ie)  
(provides supports to Irish companies wishing to grow overseas markets)

**PLATO Ireland**  
[www.plato.ie](http://www.plato.ie)  
(business and management development network for owner/managers of SMEs)

**Small Firms Association**  
[www.sfa.ie](http://www.sfa.ie)

## SOURCING FINANCE

**County Enterprise Boards**  
(feasibility, employment and capital funding for small and micro businesses. Also training, mentoring and networking supports)

**Dun Laoghaire Rathdown**  
[www.dlrceb.ie](http://www.dlrceb.ie)

**Dublin City**  
[www.dceb.ie](http://www.dceb.ie)

**Wicklow**  
[www.wicklowceb.ie](http://www.wicklowceb.ie)

### **Business Angel Partnership**

[www.businessangels.ie](http://www.businessangels.ie)

(joint initiative between Enterprise Ireland, InterTrade Ireland and the Irish BIC. It matches private investors with investment opportunities in start-up, early stage and developing businesses)

### **EU Grant Advisor Programme**

[www.eugrantsadvisor.ie](http://www.eugrantsadvisor.ie)

(partnership led by Microsoft to help SMEs and local/regional governments better understand EU funding opportunities)

### **First Step Microfinance**

[www.first-step.ie](http://www.first-step.ie)

(small loans for start-up businesses)

### **Irish Venture Capital Association**

[www.ivca.ie](http://www.ivca.ie)

(representative body of the venture capital industry in the Republic of Ireland and Northern Ireland)

### **Equity Network—**

#### **All-Island Seedcorn Competition**

[www.intertradeireland.com/seedcorn](http://www.intertradeireland.com/seedcorn)

(InterTrade runs an annual all-island seedcorn competition for start-up businesses)

### **Seed Capital & BES Schemes**

[www.revenue.ie](http://www.revenue.ie)

(details of Revenue's tax incentive schemes)

## **ONLINE ADVICE FORUMS**

### **Ask About Money**

[www.askaboutmoney.com](http://www.askaboutmoney.com)

(people sharing advice on a range of financial issues relevant to business owners and consumers alike)

### **Call Costs**

[www.callcosts.com](http://www.callcosts.com)

(a ComReg website designed to help consumers compare the cost of personal/non-business mobile phone price plans)

## **ENCYCLOPEDIA / DICTIONARY**

### **Global Investor Glossary**

[www.Finance-Glossary.com](http://www.Finance-Glossary.com)

### **Comprehensive glossary of investment terms**

[www.Investorwords.com](http://www.Investorwords.com)

### **More than 20,000 IT terms explained**

[www.techweb.com/encyclopedia](http://www.techweb.com/encyclopedia)

A leading IT encyclopedia and training resource [www.whatis.com](http://www.whatis.com)

## **TRAINING**

### **Introduction to Bookkeeping & Taxation**

**Esther McGearty**

Southside Partnership DLR

Tel: 209 0610

### **Start Your Own Business**

**Esther McGearty**

Southside Partnership DLR

Tel: 209 0610

### **VTOS Developing Business Ideas**

Co Dublin VEC

*FETAC Accredited*

Cost: n/a (VTOS)

**Bernadine MacGowran**

Venue: Shankill, Co Dublin

Tel: 272 0255

**Helena O'Neill**

Tel: 086-270 2895

### **FAS Business Plan Appraisal Programme**

12 — 16 weeks x 5 Mornings per week

Contact your local office

Cost: n/a

Venue: various

### **Start Your Own Business**

Evenings

Most local schools

Cost: varies

Venue: various

### **Dun Laoghaire Rathdown County Enterprise Board**

**Tel: 494 8400**

Short Courses on various business subjects

Evenings

Cost: varies

Venue: usually Nutgrove Enterprise Park

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## **DISCLAIMER**

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