



Women's Business Development Council

WBDC Child Care Business Opportunity Fund Start-Up Grant Application Guide

Information about this grant program can be found on the Start-up Grant page of our [website](#). Please start there for eligibility requirements and to ensure this is the right grant program for you.

Please note: This is NOT the application document you will submit. There will be an online application portal, available in English and Spanish, starting on March 23, 2022. **The deadline to apply for this round is Tuesday, April 12, 2022 at 11:59PM ET.**

Once you have determined you are eligible to apply by reading the criteria on our website, below is the process you will take to submit a complete application package. WBDC Advisors are here to support you in preparing your application.

Step 1: Pre-Application (Complete a Profile in eCenter)

Before you access the application, you will need to create a profile to provide general information about you and your business. These questions should be simple to answer, and include contact information, demographics, and basic business details. Rest assured, your data will be kept confidential and only some data will be shared in ways you authorize in the Terms and Conditions at the end of the profile.

You can get started on this today! Visit <https://ctwbdc.ecenterdirect.com> and follow the instructions in the center of the screen. If you have completed a profile in WBDC's eCenter client portal already, you will simply need to review and update your information once logged in by going to "My Information" on the left-hand menu of eCenter. eCenter is available in English and Spanish.

Step 2: Grant Application (Online Portal)

Once you have completed your eCenter profile, you will be ready to begin your application. Visit our [website](#) to access the link to the grant application portal.

Grant Profile

You will be asked to create an account in our grants management platform. Once you create an account, you will provide contact information and answer a handful of questions about your business. Some of these questions are the same as in eCenter but allow us to manage your grant application effectively in our grant platform. **The portal is available in English and Spanish.**



Eligibility Questions

***** There will be questions around eligibility on the application that will need to be answered accurately. Doing so will save you time from applying for a grant you are not eligible for. *****

Please visit our [website](#) to see a complete list of eligibility criteria.

If you are not eligible, you will get a message on-screen stating so. If you believe you made a mistake in answering the eligibility questions, you can try to fix your answers. If you meet the eligibility criteria, and the system is saying Ineligible, contact us at childcarebusiness@ctwbdc.org for support. Include your name, phone number, and an explanation of the issue.

If you are not eligible at this time, you may be eligible to apply for another one of the Child Care Business Grants currently open – visit our [website](#) to see which programs you may qualify for. If you are not eligible for any grant programs currently, you may qualify the next time we run our grants, anticipated to be by Fall 2022. WBDC can support your business through education and other resources as well.

Application

There are four sections to the application:

Section 1: Business Operations & Financial Summary

Section 2: How You Would Use the Grant

Section 3: Narrative of Your Business

**Section 4: Supporting Documents for Uploading
Compliance and Consent**

Section 1: Business Operations & Financial Summary

This section has a series of short dropdown questions about your business. You will also be asked to provide a profit/loss figure on your start-up if it's already operating.

Section 2: How You Would Use the Grant

For each of the following questions, you will have an open text field to provide your response, not to exceed 400 words. We recommend 1-3 paragraphs per question. **Responses can be in English or Spanish.** Help text provided in italics under the question.

1. Grant Request Amount

How much are you requesting from WBDC?

Consider the necessary costs you need help covering that will help you open your doors, hire staff, and enroll children. Do not include costs that are covered by other agencies and programs (e.g., OEC paying for fingerprinting costs). Note: The maximum grant award is \$5,000. Amount awarded will be at the sole discretion of WBDC & review committee based on a variety of factors.



2. Use of Funds

Describe what you will spend the money from the grant on. Be specific on what goods or services you will purchase with the grant. In Section 4, you will upload back up evidence for how you will use the grant (e.g., proposal, estimate or other evidence to support the amount you are asking for).

Itemize your expenses so that reviewers will understand the costs tied to the backup documentation you will provide in Section 4. For example, if you are requesting a grant of \$5,000, explain what each of the expenses are and how much each cost, that add up to \$5,000, or more if you have other funds to also support this project. If your expenses add up to \$3,500, then you should only request \$3,500 in the previous question.

3. Is this grant to assist with expenses at a location that's not yet open? (In the process of receiving an OEC license) Yes / No

4. If answer to previous question is "Yes":

Explain the status of the new location and how far along you are in the process of getting licensed / opening your doors (e.g., If it's approved by the Health Department, Fire Marshall, and/or OEC, or if work is pending). Include when you anticipate becoming licensed and/or starting to enroll children.

5. Other Supporting Funds

Required if you have received other funding or have savings that could be used to help support the start-up expenses. This will not automatically disqualify you from a WBDC grant.

How much of the funds you already have can be allocated to this project? If you have used all your savings, or if you need more funding to complete this project, please explain. If you really do not want to use your savings for this project, please explain. What is your plan to cover this project if not awarded?

6. Impact of the Grant

Describe how the grant will help your business grow and reach your goals. Be specific. Explain what your business will look like once you have integrated the grant-funded project /items into your business. Whatever you explain here should be reflected in your financial projections you upload to the application.

7. Why you?

Explain why you believe your business should be a WBDC Child Care Business Opportunity Fund grant recipient.

Section 3: Narrative of Your Business

For each of the following questions, you will have an open text field to provide your response, not to exceed 400 words. We recommend 2-3 paragraphs per question. **Responses can be in English or Spanish.** Help text provided in italics under the question.



Women's Business Development Council

1. Business Description

Describe your business/business concept. Include an overview of the types of child care services that are offered (ages served, number of classrooms, days/hours of operation), your curriculum, number of employees, and what makes your program unique. If you are taking over a previously licensed location, please describe.

Think about how you would pitch your business to a prospective parent. Consider the problem you solve for your parents, or unmet need you satisfy and the community you serve.

2. Business Model

Describe your current business situation, including steps you have taken towards establishing your business. Explain how the license type you chose serves your goals. Describe your investment in the business and your plan for covering your start-up costs. Explain your strategy for filling your capacity/recruiting children and generating revenue (collecting payments). If operating, describe your business performance during your first few months of operation, including enrollment trends, how you are managing start-up costs, and if you have Care4Kids families.

3. Clients and Competition

Describe your customers or prospective customers (parents/families), including who they are, how they find you, and why they choose your program. Explain the characteristics of the child care market in your community. Describe your competitors/nearby programs and how you think your program better meets parent/children needs or fills a gap in the community.

4. Marketing

Explain how you market your program to your customers (parents), and how you pitch it to them. Describe the channels you use to reach and communicate with prospective customers for your program (e.g., word of mouth, email, website, advertising, social media, physical advertising) and which you find most effective. Describe why parents choose your program.

5. Location

Describe your physical location(s) and how your space meets your current and future needs. Specify if the space is rented, leased, or owned by you, and for centers, if the space is shared with any other businesses. Explain how you selected your location and if you have business insurance in place.

6. Owner(s), Program Director, and Team

Describe your background, how you got into the business and your relevant experience. Describe any resources you have identified to support you, including if you've spoken with others in the industry, have consultants/professionals identified (e.g., education consultant, nurse consultant, bookkeeper, tax preparer, business insurance agent, lawyer), or have a mentor, coach, or business advisor. Describe your staffing plan and compensation plan (salaries, hourly wages, or both, and any fringe benefits) - include whether you have identified staff to hire or already have staff, each of their roles, and a brief description of their relevant experience.



Women's Business Development Council

Section 4: Supporting Documents for Uploading

The following is a list of the documents you will need to prepare for submission. Only PDF files can be uploaded to the application portal, aside from the last 2 items on the checklist. If you need help converting your files to PDF or require assistance with identifying the information that is requested below, please contact us at childcarebusiness@ctwbdc.org for no-cost support.

- Back up documentation for Use of Funds (e.g., proposal, estimate or other evidence to support the amount you are asking for)
- Copy of the most recent bank statement for the business account, showing the name of the business or owner of the business. If not yet in business, copy of most recent personal bank statement for the account(s) that will be used to fund the business
- If not yet open: Proof of approved location by the Connecticut Department of Public Health, Fire Marshall, and/or status of OEC site inspection
- Letter of Good Standing / Status Letter from the State of Connecticut

For businesses with a Tax ID #, obtain from myConnect at: <https://drs.ct.gov/eservices/#1>
For those that are a Sole Proprietor or Single Member LLC and do NOT have a Tax ID #, or have not yet started their business, obtain at: <https://drsindtax.ct.gov/AUT/welcomeindividual.aspx>. For help, call DRS at (877) 729-6691.

- If you already have enrolled children: Historical financial statements (Profit & Loss Statement, and Balance Sheet) for period of operation

You may utilize WBDC's Financial Statements Template, downloadable on our [website](#).
Family Homes: No need to include a Balance Sheet.

- One year of financial projections (2022), clearly demonstrating impact of the grant funds

You may utilize WBDC's Financial Statements Template, downloadable on our [website](#).

- Pictures or video showing your project / new location / current classrooms

If you have multiple photos, we recommend pasting them into one document to upload.

- Optional: If there is anything else you would like to include to help us better understand your business, please upload.

This could include a business plan, additional photos, or collateral, for example. Several file types are allowed in this section. Label files with your "Business Name/Name - Type of Documentation" (e.g., ABC Center - Business Plan).



Compliance and Consent

Before submitting your application, you will be asked to attest that the information you provided in the grant application is accurate. Given that this grant program is made possible through financial support from the Connecticut Office of Early Childhood (OEC), you will also be asked to acknowledge that WBDC will share limited data with them, including demographic data in aggregate, license number, and type of grant sought. You cannot opt out of this as a grant applicant.

If you belong to an OEC Resource Agency, such as a Staffed Family Child Care Network, or Accreditation Quality Improvement Support (AQIS) marked in my profile, you can opt-in to WBDC sharing general information with this partner including that you have applied, the status of your grant (awarded or declined), and if awarded, the grant amount.

Rest assured, your private business data, including financial statements (income, expenses, profit/loss) and household income, will not be shared with the OEC, or any third-party agency.

Additional Tips for a Successful Application

We understand this grant application may be more detailed than others you may have experienced in the past. This information all goes into helping us evaluate each application effectively. It will also better prepare you for accessing funding from a bank or non-bank lender as your business grows.

What We're Looking for in an Application Package

- Thoughtful, complete, and well-developed picture of your business and how it will succeed
- Clear use of funds, with a strong link to getting your business going
- Financial Projections reflect seasonality of business, and numbers make sense
- Display the business' potential for success
- Slot creation and strong enrollment potential
- Job creation potential
- Return on investment, that the funds will unlock growth
- Grant will have a meaningful impact on the business
- Unmet financial need