

Daycare Business Plan Sample — Ontario Child Care Centre

This **daycare business plan sample** presents Maple Lantern Child Care Inc., a fictional independent centre proposed for Whitby, Ontario. It is a SAMPLE, not an operating business, licence application or investment offer. The ten sections below follow the annotated sample-plan format: sample narrative, practical explanation, financial evidence and a funding request. Use the [daycare business planning guide](#) alongside it when adapting the operating model.

All company details, capacities proposed for the fictional licence, costs, fees, enrolment, funding and financial projections are illustrative. They are not local market observations or promises. Regulatory figures are identified separately and linked to named official sources. Research was checked on October 26, 2026; confirm the rules and municipal requirements applicable when you apply.

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1. Sample executive summary

Maple Lantern proposes a licensed child care centre serving families who live or work near its prospective Whitby premises. The illustrative configuration is one infant room with ten spaces, one toddler room with fifteen spaces and one preschool room with twenty-four spaces: forty-nine proposed spaces in total, subject to the actual licence and premises approvals. The centre will offer consistent educator relationships, play-based programming, documented parent communication and predictable weekday care. Before-and-after school care is excluded from this launch plan.

The founder proposes an independent Ontario corporation, with no franchise royalties or franchise purchase cost. An illustrative \$420,000 opening capitalization combines \$120,000 owner equity and a requested \$300,000 term loan. The uses are \$170,000 premises fit-out, \$70,000 equipment and furnishings, and \$180,000 opening cash, including money reserved for pre-opening obligations and the enrolment ramp. The owner must evidence the equity and obtain independent quotes before approaching lenders.

The non-CWELCC illustration produces a first-year operating loss while enrolment builds. It therefore requires liquidity rather than an assertion that every space will fill immediately. A separate CWELCC illustration shows reduced parent receipts and hypothetical operator funding; it cannot become the approved operating budget

without a written agreement. Management will not commit to a launch date until the premises, licence, staffing, financing and funding assumptions support a workable opening sequence.

What a reviewer reads for: the specific business model, the cash required before stable occupancy, and the conditions that must be satisfied before funds are committed. A waitlist is evidence to investigate, not a revenue guarantee.

2. Sample company overview

The fictional shareholder, Mira Shah, will own the corporation and oversee finance, supplier contracts and family enquiries. She will appoint a qualified supervisor to direct the child care program. The founder's ownership role does not itself establish the qualifications needed to supervise a licensed centre. The corporation will enter the lease, hold insurance, employ staff and maintain separate accounting and payroll records. The plan assumes a leased commercial location rather than a home converted informally into a centre.

Ontario's Child Care and Early Years Act, 2014 (CCEYA) and its regulations govern licensed child care. A licensed centre delivers care at approved premises under a centre licence. A licensed home child care agency instead oversees care in home premises; individual providers working through an agency do not simply borrow the centre's room configuration or economics. Ontario's Child care rules in Ontario explains the distinction. Someone seeking a smaller home-based practice should investigate the agency/provider model before adopting this commercial-centre budget.

The Ministry of Education handles provincial licensing. Local service system managers, including Consolidated Municipal Service Managers (CMSMs) and District Social Services Administration Boards (DSSABs), plan and administer local child care funding arrangements. Durham Region is the relevant service system manager for this fictional Whitby proposal. Municipal land-use and building decisions remain separate from provincial licensing. A licence does not itself establish CWELCC enrolment, a fee-subsidy agreement, an acceptable zoning use or a lender's credit approval.

3. Sample services and room offer

The infant room will provide responsive routines, feeding coordination and close family communication. The toddler room will emphasize language, movement and supported transitions. The preschool room will provide play-based learning, relationships, creative activities and developmentally appropriate preparation for school transitions. Meals, rest arrangements and outdoor experiences must be designed with the supervisor around the applicable requirements and each child's needs. The program statement and parent handbook must describe the service families will actually receive.

The following are **official Schedule 1 requirements, not illustrative ratios**. Source: Ontario Ministry of Education, Child care rules in Ontario, checked against O. Reg. 137/15, Schedule 1 and the Child Care Centre Licensing Manual, Part 3 — Ratios and Group Size. These rows address the ordinary licensed age groups used in this sample; mixed-age approvals and other configurations require separate review.

Age group	Age range	Employees : children	Maximum group size
Infant	Younger than 18 months	3 : 10	10
Toddler	18 months or older, younger than 30 months	1 : 5	15

Age group	Age range	Employees : children	Maximum group size
Preschool	30 months or older, younger than 6 years	1 : 8	24

Official Ontario Schedule 1 ratios and maximum group sizes

Proposed capacity is not saleable capacity until it is approved, staffed and available. The supervisor will schedule room coverage by actual attendance and age mix, with relief for breaks, sickness, opening hours and closing hours. A ratio is not a complete staffing budget. The sample does not rely on reduced-ratio exceptions to make its finances work. It also does not assume that an empty infant space can be sold as a preschool space without checking the licence.

The centre plans full-time enrolment first. Any later part-time offer must reconcile attendance days, room transitions and staffing before it is advertised. There is no transportation service or school-age room in the launch projections. Adding those services would require a revised service plan, additional compliance review, revised insurance and its own cash-flow case.

4. Sample market analysis

The initial catchment is an illustrative fifteen-minute journey around the selected site, tested against actual commuting routes rather than a broad map radius. Research should combine municipal population information, neighbourhood development plans, interviews with families and the service system manager's local priorities. Management will record what each source measures and when it was collected. General population growth does not reveal how many families want this specific age group, start date, location and fee arrangement.

The TAM, SAM and SOM glossary helps keep market sizing grounded. For a worked illustration, assume 2,000 age-eligible children in the broader catchment (TAM), 600 whose families seek the centre's hours, location and service model (SAM), and forty-six average occupied spaces by Year 3 (SOM). These are fictional planning assumptions, not Whitby demographic findings. Forty-six out of 600 is about 7.7% of this illustrative serviceable market, while physical proposed capacity still caps enrolment at forty-nine.

The demand workbook should separate infants, toddlers and preschool children because each group has different staffing economics and transition dates. An enquiry about an infant place next spring is not equivalent to a signed preschool enrolment for next month. The proposed director will maintain anonymized enquiry records showing age at proposed entry, preferred days, funding expectations and the parent's follow-up status. Duplicate waitlist entries and families awaiting CWELCC availability must be identified before calculating conversion.

A competitor comparison should include licensed centres, agency-supervised home care, operating hours, accessibility, location and publicly stated funding participation. Record published fees only with their date and context. The fictional differentiation is reliable communication and a feasible staffing plan; it is not an unverified claim that competitors have poor quality. If families prefer a CWELCC-enrolled alternative, the non-enrolled scenario may require a different occupancy assumption, not merely a higher fee multiplied by the same demand.

A lender can test a catchment map, documented family interviews and a room-by-room conversion schedule. A national market total cannot show that the proposed location will recruit enough educators or enrol enough children.

5. Sample operations plan

Before an unconditional lease commitment, management will ask the municipality to confirm land-use compatibility, building and occupancy requirements, and the approvals needed for the proposed alterations. The design team will assess access, washrooms, circulation, accessibility, emergency exits, separation of rooms and the outdoor play arrangement. The landlord's permission to operate a daycare does not substitute for these checks. Lease negotiations should address approval conditions, construction access, rent commencement and what happens if the proposed use cannot proceed.

The playground budget must address a suitable outdoor space, safe access, surfacing, fencing and inspection or maintenance obligations as applicable. No floor-area or outdoor-area minimum is quoted here: the actual design must be checked against Ontario's [Child Care Centre Licensing Manual, Part 4 — Building, Equipment and Playground](#), the regulation and local approvals. Kitchen design and food handling should be reviewed with public health, including menus, allergy controls, storage and whether food is prepared onsite or supplied by a caterer.

The supervisor will maintain written procedures for attendance, authorized collection, supervision, safe sleep, illness response, medication, emergency evacuation and incident reporting. Staff orientation must turn policies into observed practice. Cleaning records, equipment checks and maintenance requests will be reviewed regularly. The illustrative weekday opening span is ten hours; this is a business assumption, not a statement that ten hours of supervision can be purchased with one educator's shift. Scheduling must cover the whole service day.

Ontario's [Apply for or renew a child care licence](#) describes the application and required approvals. The sample uses a milestone-based schedule rather than a guaranteed licensing period: preliminary feasibility, site and design review, required municipal/fire/health approvals, documentation and staffing, ministry review and inspections, then opening only once authorized. The cash forecast must include rent and other carrying costs if any milestone slips. CWELCC discussions with the local service system manager run as a related but distinct process.

Insurance quotations should address commercial general liability, professional exposures, abuse coverage, contents, business interruption, cyber/privacy exposures and employer obligations where applicable. Management must disclose the actual services to the broker. Payroll budgeting includes employer contributions, vacation and relief coverage; workers should not be classified as contractors simply to reduce the wage line. The founder will obtain accounting advice on payroll remittances and applicable workplace insurance arrangements.

For GST/HST, the Canada Revenue Agency's [GST/HST Memorandum 21-1, Child Care Services](#) describes the exemption where the primary purpose is care and supervision of children fourteen years of age or under for periods normally less than twenty-four hours per day. This sample assumes its core care service meets that test and adds no HST to parent care fees. Exempt supplies do not generally create input tax credits for related purchases; budget unrecoverable tax in costs. Separate instructional or other supplies need their own classification, and any rebate entitlement needs independent review.

6. Sample marketing and enrolment plan

The centre will publish a clear explanation of its proposed location, rooms, hours, opening conditions and enquiry process. Before licensing, it must describe its status accurately. It will not advertise approval or funding participation that it does not have. Tours will focus on the program, educator roles and practical family questions, with privacy safeguards for children and staff. Parent communication should distinguish an expression of interest from an offered, contracted and available place.

The illustrative launch channels are local search, neighbourhood outreach, employer connections and referrals from families who choose to share their experience. Marketing cost is included in other operating expenses rather than hidden outside the financial statements. Management will track enquiries, qualified enquiries, tours, offers, acceptances and actual starts by room. If a campaign produces many families seeking a different age group, the answer is to adjust outreach or the operating plan rather than count them as current revenue.

Fee communication must state the actual applicable parent fee and explain mandatory charges consistently with the funding agreement and rules. Ontario's [Canada-Ontario early learning and child care agreement overview](#) and [Licensing Manual, Part 2 — CWELCC](#) explain the system. Enrolment changes eligible parent base fees and introduces funding, reporting and reconciliation obligations for operators. A new centre must confirm local eligibility and its authorized fee treatment; it cannot select an arbitrary reduced fee and assume public money covers the difference.

7. Sample management and staffing

The founder will be accountable for cash, enrolment records and contracts, while the supervisor leads program quality and staff deployment. Room educators and assistants provide direct care; a relief pool covers breaks and absences. Food preparation and cleaning are assigned explicitly so those tasks do not quietly remove a required educator from supervision. The illustrative staffing budget is a funding envelope, not a validated roster, and must be rebuilt from actual wage quotes and approved coverage before committing to opening hours.

Registered Early Childhood Educators (RECEs) must have the appropriate College of Early Childhood Educators registration. The centre will verify current status using the College's public register and keep qualification evidence. Ontario's [Licensing Manual, Part 8 — Staff Qualifications](#) describes supervisor approval and qualified employee requirements. The plan does not assume every assistant is a qualified educator, or that the founder can automatically count in the ratio. Specific exceptions require their own approval and evidence.

The monthly management pack will reconcile room attendance, billed fees, receipts, payroll coverage and available cash. For a CWELCC operation, management will also reconcile eligible costs, funding statements and amounts that may need to be returned. A bookkeeper prepares the records, and an external CPA reviews the forecast and tax assumptions. If recruitment fails, management will limit offers to safe, approved and staffed capacity rather than preserve an unrealistic revenue target.

8. Illustrative financial projections

Every amount and occupancy assumption in this section is illustrative, in Canadian dollars. Years 1–3 are the first three operating years after an authorized opening, not promised calendar launch dates. Average occupied spaces represent an annual planning average, not daily attendance. Each month's room transitions, start dates, withdrawal notices and staffing steps belong in the supporting workbook. Unrecoverable purchase taxes are included within the assumed cost envelopes.

Illustrative start-up costs and capitalization

For early feasibility only, allow an illustrative \$120,000–\$220,000 for fit-out and \$50,000–\$90,000 for equipment/furnishings. These are hypothetical ranges, not Ontario price benchmarks; site condition, outdoor works, kitchen work and accessibility can materially change them. The selected case below uses \$240,000 capital spending. The \$180,000 opening cash includes a \$30,000 reserve for pre-opening expenses not yet incurred and \$150,000 liquidity for ramp-up. Any pre-opening spend reduces cash and must be expensed or capitalized in the actual model; it is not free additional funding.

Use	CAD	Source	CAD
Fit-out and outdoor works	\$170,000	Owner equity	\$120,000
Equipment and furnishings	\$70,000	Requested term loan	\$300,000

Use	CAD	Source	CAD
Opening cash / reserves	\$180,000	Grants assumed	\$0
Total	\$420,000	Total	\$420,000

Illustrative sources and uses at financing close, before pre-opening expenses

Illustrative room enrolment ramp

Room	Proposed capacity, subject to licence	Year 1 average	Year 2 average	Year 3 average
Infant	10	6	8	9
Toddler	15	10	12	14
Preschool	24	16	21	23
Total / occupancy	49 / 100%	32 / 65.3%	41 / 83.7%	46 / 93.9%

Illustrative proposed licensed capacity versus average occupied spaces

A supporting illustrative first-year ramp is 4/8/12 average infant/toddler/preschool places in the first half and 8/12/20 in the second half, producing the annual averages above. Actual daily counts are whole children. The combined ratio coverage at those attendance levels must be checked by room and shift; payroll cannot be reduced in a straight line with empty spaces. Later years assume improved conversion and retention, which must be supported by evidence before using them for lending decisions.

Illustrative parent-fee scenarios, side by side

The non-enrolled model assumes monthly fees of \$1,800 infant, \$1,500 toddler and \$1,300 preschool. The CWELCC model uses a hypothetical \$400 monthly parent receipt per eligible occupied space solely to illustrate lower parent receipts; it is **not an authorized fee, a government fee level or a fee quotation**. It must be replaced with the actual approved daily/base-fee treatment and billable calendar. No current statutory fee cap is quoted or used as a forecast promise.

Room / period	CWELCC-enrolled illustration	Non-enrolled illustration
Year 1 infant	\$2,400	\$10,800
Year 1 toddler	\$4,000	\$15,000
Year 1 preschool	\$6,400	\$20,800

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Room / period	CWELCC-enrolled illustration	Non-enrolled illustration
Year 1 total monthly	\$12,800	\$46,600
Year 2 total monthly	\$16,400	\$59,700
Year 3 total monthly	\$18,400	\$67,100
Illustrative average monthly parent-fee revenue; same enrolment solely for comparison		

Operator funding is a separate line from parent fees. Ontario's April 2026 CWELCC Cost-Based Funding Guideline, Chapter 2, Division 2 sets out the funding framework. Approved allocations, eligible costs, base-fee revenue offsets and reconciliation govern actual results. It is incorrect to multiply the reduction from an operator's preferred private fee by enrolment and call that a government receivable. The comparison below uses independent hypothetical funding amounts to demonstrate this distinction.

CAD per year	Year 1	Year 2	Year 3
Parent receipts	\$153,600	\$196,800	\$220,800
Hypothetical operator funding	\$405,000	\$510,000	\$570,000
Combined revenue	\$558,600	\$706,800	\$790,800
Same assumed operating costs as comparison	\$596,400	\$641,400	\$681,600
Illustrative EBITDA	(\$37,800)	\$65,400	\$109,200
Illustrative CWELCC annual revenue bridge; funding unapproved and hypothetical			

The enrolled comparison is not an entitlement estimate or an assertion that both models have identical costs. Workforce compensation and other agreement conditions may change payroll and allowable expenses. With no operator funding, Year 1 parent receipts alone leave a \$442,800 operating gap against these costs. Before relying on enrolment, replace the hypothetical bridge with written local terms, model payment delays and possible recoveries, and reassess occupancy under each actual fee scenario.

Illustrative three-year income statement: non-enrolled case

Line	Year 1	Year 2	Year 3
Parent-fee revenue	\$559,200	\$716,400	\$805,200
Staffing, employer costs and relief	\$450,000	\$480,000	\$510,000
Rent and occupancy	\$72,000	\$74,400	\$76,800

Line	Year 1	Year 2	Year 3
Food	\$26,880	\$34,440	\$38,640
Insurance	\$12,000	\$12,600	\$13,200
Supplies	\$11,520	\$14,760	\$16,560
Other: utilities, cleaning, marketing, professional fees	\$24,000	\$25,200	\$26,400
Total operating costs	\$596,400	\$641,400	\$681,600
EBITDA	(\$37,200)	\$75,000	\$123,600
Depreciation	\$24,000	\$24,000	\$24,000
Interest	\$18,000	\$16,000	\$14,000
Profit / (loss) before tax	(\$79,200)	\$35,000	\$85,600
Illustrative tax provision	\$0	\$0	\$8,000
Net income / (loss)	(\$79,200)	\$35,000	\$77,600

Illustrative annual pro-forma income statement, CAD

Staffing is the dominant cost and includes a supervisor/founder compensation envelope, room coverage, relief and employer burdens. It needs a costed roster before approval; if real coverage costs more, the forecast must absorb it. Food and supplies together assume \$100 per occupied child per month. The tax provision is a hypothetical cash budgeting amount allowing for earlier losses, not a quoted tax rate or tax advice. No dividends or franchise royalties are assumed.

Illustrative cash flow and balance sheets: non-enrolled case

The simplified statements assume fees collected in the same period as earned, expenses and tax paid in-period, no year-end receivables or payables, and annual loan principal payments of \$24,000. Interest is already in net income. Opening cash is the \$180,000 reserve at financing close; pre-opening expenses, if incurred, must be added to expenses and cash outflows before using this forecast. Actual invoices and payment dates will create working-capital movements absent from this teaching example.

Line	Year 1	Year 2	Year 3
Opening cash	\$180,000	\$100,800	\$123,800
Net income plus depreciation	(\$55,200)	\$59,000	\$101,600
Additional capital purchases	\$0	(\$12,000)	(\$12,000)

Line	Year 1	Year 2	Year 3
Principal repayment	(\$24,000)	(\$24,000)	(\$24,000)
Closing cash	\$100,800	\$123,800	\$189,400

Illustrative annual pro-forma cash flow, CAD

Line	Year 1	Year 2	Year 3
Cash	\$100,800	\$123,800	\$189,400
Fit-out and equipment, net	\$216,000	\$204,000	\$192,000
Total assets	\$316,800	\$327,800	\$381,400
Term loan outstanding	\$276,000	\$252,000	\$228,000
Share capital	\$120,000	\$120,000	\$120,000
Cumulative retained earnings / (deficit)	(\$79,200)	(\$44,200)	\$33,400
Total liabilities and equity	\$316,800	\$327,800	\$381,400

Illustrative year-end pro-forma balance sheets, CAD

Illustrative break-even occupancy and downside

Using the Year 2 non-enrolled mix, monthly revenue per occupied place is $\$59,700 \div 41 = \$1,456.10$. Subtract the assumed \$100 monthly food/supplies cost to get \$1,356.10 contribution per place. Monthly fixed operating costs are $(\$480,000 + \$74,400 + \$12,600 + \$25,200) \div 12 = \$49,350$. The resulting illustrative EBITDA break-even is $\$49,350 \div \$1,356.10 = 36.4$ places, or about 74.3% of forty-nine proposed spaces. Rounding up to thirty-seven places gives 75.5% planning occupancy, provided the room mix and roster remain feasible.

This is an illustrative calculation, not a profit or occupancy promise. Adding Year 2 interest and principal cash payments raises the simplified cash break-even to about 38.8 places, before capital replacements. Depreciation and tax are treated differently from cash debt service. For CWELCC, recompute using actual approved funding and cost terms rather than applying the private-fee contribution. A change in room mix or a staffing threshold can invalidate a blended break-even result.

A ten-percent increase in Year 2 staffing costs reduces EBITDA by \$48,000. Losing four occupied places at the assumed blend reduces annual contribution by approximately \$65,093 before any staffing adjustment. A delayed opening can consume cash even with no children attending. Management will test these stresses together and identify additional equity or a smaller feasible launch before presenting a repayment case. Use the business plan generator to organize a first draft, then reconcile its outputs with an actual monthly model.

9. Sample funding request

The illustrative request is a \$300,000 term loan alongside \$120,000 verified owner equity. Management will submit a sources-and-uses schedule, supplier quotes, premises evidence, ownership records, licence milestones and a monthly cash-flow model. The sample's interest and principal schedules are assumptions only; actual amortization, pricing, security and fees must follow the lender's offer. First-year losses mean repayment capacity requires careful review rather than a claim that approval is routine.

The Canada Small Business Financing Program hub explains the financing route. Innovation, Science and Economic Development Canada's CSBFP Guidelines describe eligible financing categories, including equipment and leasehold improvements. The borrower, expenditures, timing, documentation and lender underwriting must meet applicable rules. This sample does not claim that all \$300,000, including the cash reserve, qualifies in one category, or that the government approves the operator's loan.

No grant receipt is included. The Ontario small business grants guide can support program research, but availability and eligibility must be checked separately. Funding tied to eligible expenditure may require cash upfront and later reporting. The founder should not sign a lease that depends on an unawarded grant. Our business plan writing services can help turn verified premises, staffing and fee evidence into a consistent lender submission.

10. Sample appendix and official-source register

The appendix should let a reviewer trace each material claim. Include the corporate ownership record, founder résumé, supervisor qualification evidence, proposed licence configuration, dated floor plans, zoning correspondence, landlord terms, fire and health documentation, playground assessment, insurance quotations, food-service plan, staffing roster and financial workbook. Family interview notes should be anonymized. Keep children's personal information out of a lender's general circulation package.

Maintain an assumption register with a source, date, responsible person and next review trigger. Replace hypothetical market numbers with actual catchment research and distinguish proposed capacity from issued capacity. Update fee and funding assumptions when written CWELCC terms arrive. Record loan conditions in the cash-flow model and test that every balance-sheet total reconciles to the income and cash-flow statements. The existing daycare worksheet PDF is a separate blank planning resource; the download above reproduces this full sample.

- **Ontario Ministry of Education — Child care rules in Ontario; O. Reg. 137/15, Schedule 1; Licensing Manual Part 3:** the age ranges, staff-to-child ratios and maximum group sizes in section 3. Follow the source links beside the table for current requirements.
- **Ontario — CCEYA and Licensing Manual Parts 4 and 8:** premises review, staffing qualifications and supervisor requirements. No numeric premises minimum or qualification fraction is asserted in this sample.
- **Ontario — Apply for or renew a child care licence:** licensing process and required approvals. No promised processing duration is used.
- **Ontario — Canada-Ontario early learning and child care agreement; Licensing Manual Part 2; April 2026 Cost-Based Funding Guideline:** CWELCC enrolment, fee treatment and operator funding framework. The sample's \$400 receipt and funding figures are hypothetical, not regulatory figures.
- **Canada Revenue Agency — GST/HST Memorandum 21-1:** the fourteen-years-or-under and normally-less-than-twenty-four-hours conditions described in section 5.
- **ISED Canada — CSBFP Guidelines:** equipment and leasehold financing categories; no numeric loan entitlement or approval rate is claimed.

The reader's final checklist is practical: ten completed sections, a workable approved room configuration, a costed qualified roster, current premises evidence, separate fee scenarios, an explicit cash reserve, reconciled statements and a conditional funding request. Recheck official requirements before making a licensing or

spending decision. The purpose of this example is to show how to connect the evidence; it does not replace that evidence.

Frequently asked questions

How much does it cost to open a daycare in Ontario?

There is no single reliable amount for every site. This sample uses illustrative fit-out of \$120,000–\$220,000 and equipment of \$50,000–\$90,000, plus separate pre-opening and working-capital reserves. Existing condition, outdoor space, kitchen work, approvals and educator recruitment can change the budget materially. Obtain site-specific quotes and model an opening delay before committing to a lease.

How long does CCEYA licensing take?

Use a conditional milestone schedule rather than a promised opening date. Ontario's Apply for or renew a child care licence identifies the application process and required approvals. Premises readiness, complete documentation, municipal, fire and health approvals, staffing and ministry review affect the sequence. Confirm your circumstances with the Ministry and budget carrying costs if the process takes longer than planned.

Does a licensed centre or home daycare model fit my business?

A centre model suits an operator prepared to manage approved commercial premises, separate age groups, employees and a larger capital requirement. Agency-supervised home child care may suit a provider seeking to work in a home setting under a licensed agency's oversight. Ontario's Child care rules in Ontario explains the distinction: an agency licence and a centre licence cover different operating arrangements. Do not transfer this centre's capacity or financial assumptions to a home-care model.

What does CWELCC enrolment mean for a new operator's fees?

Eligible parent base fees must follow the applicable rules and local agreement, and operator revenue includes the approved funding arrangement rather than parent fees alone. Ontario's CWELCC overview, Licensing Manual Part 2 and cost-based funding guidance explain the framework. Ask the local service system manager about eligibility and authorized fee treatment. Licensing does not guarantee enrolment, a particular fee, a funding amount or an approval timeline.

Can CSBFP financing fund daycare leasehold improvements and equipment?

Equipment and leasehold improvements are financing categories described in ISED Canada's CSBFP Guidelines. An eligible business and its proposed costs must still satisfy program requirements and the lender's credit assessment. Quotes, timing, eligible amounts, security and repayment capacity matter. A daycare business plan supports that review; it does not guarantee eligibility or loan approval.



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