



The natural choice in childcare

Blue Mountains Family Day Care **Family Handbook**





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General Information

What you need to know

General Fee Information

How fees are set and how to pay fees

Family Day Care Policies

Our vision for providing the highest quality care to children

Family Day Care Coordination Unit

Address: Cnr San Jose Ave & Loftus St, Lawson 2783

Postal Address: PO Box 1005, Katoomba NSW 2780

Telephone: 02 4780 5280

Email: familydaycare@bmcc.nsw.gov.au

Office hours

Monday 8.30am – 5pm

Tuesday 8.30am – 5pm

Wednesday 8.30am – 5pm

Thursday 8.30am – 5pm

Friday 8.30am – 5pm

Coordination unit

Bev Foden	Nominated Supervisor	Monday to Friday
Vicki Roy	Child Care Services Officer	Monday to Friday
Judy Kwok	Child Care Services Officer	Tues, Wed, Thurs
Nonnette Aldridge	Administration Officer	Mon, Wed, Thurs
Stacy Magagna	Marketing & Communications	Tues and Thurs

Educational Leaders – Child Care Services Officers

Nominated Supervisor

Coordinates the overall operation of the Family Day Care Service

Child Care Services Officers

Visit educators, arrange placements and monitor the quality of care

Administration Officers

Administer payment of Child Care Subsidy and assists with officer administration



We set the highest standards

Blue Mountains Family Day Care is guided by the National Quality Framework

Research shows that children who experience quality education and care early in life, have better health, education and employment outcomes later in life. The early years are critical for establishing self-esteem, resilience, healthy growth and capacity to learn, that's why the National Quality Framework (NQF) was introduced – to give every child the best start to life and learning. The NQF introduces legal requirements and a new quality standard to improve education and care for all early childhood services, including Family Day Care.

- We acknowledge the importance of the child's family as the first and most significant influence in their child's life.
- We respect and value the experience, skills and commitment of our team of professional early childhood educators.
- We believe and work within the Declaration of the Rights of the Child (1959).
- We believe in and are guided by the Early Childhood Code of Ethics in its entirety.
- We abide by the Education & Care Services National Regulations 2011 and Education and Care Services National Law Act 2010.
- We believe in striving for best practice in all we do.



About our educators

Family Day Care educators are approved early childhood education and care professionals who engage in the principles and practices of the Early Years Learning Framework (EYLF) and work within the requirements of the National Quality Framework.

Our educators are carefully recruited through a rigorous selection process. They must:

- Hold or be actively working toward a Certificate III level education and care qualification.
- Meet national standards which include maintaining quality learning programs, safe and hygienic child care environments, record keeping and qualifications.
- Maintain current first aid and CPR certificates and training in the emergency management of asthma and anaphylaxis.
- Maintain a clearance for working with children.
- Participate in regular support and monitoring visits conducted by our coordination unit.
- Regularly attend training and workshops to maintain currency of skills and knowledge.
- Hold current public liability insurance.



How to select an educator

Because you want to choose the best for your child, you need to talk about all your child's needs with the educator.

Guidelines for discussion

This will help you to select the right educator.

Educator's program & environment

- childcare space
- routines
- activities
- excursions/travel
- medical/special needs/allergies
- pets/guidelines
- sleep area/routines
- members of the household
- all about your child/meeting child's needs
- communication between educator and family

Administrative

- hours
- fees
- public holidays/holidays
- sick children/infectious diseases
- emergency contacts
- medical action plan



Daily requirements

- Clothing requirements, nappies, wipes etc
- Sleep routines - where will your child sleep etc
- Food requirements and who provides it
- Any cultural or religious considerations
- Delivery/collection of child

Other

- Regular excursions
- Use of educator's car
- Before & after school care drop off and pick up

Making your decision

It is recommended that parents/carers visit several educators with their child to assist with choosing the right educator for your family. Consider how your child interacted with the educator and other children in the service.

Preparation for care

Settling children into care can be emotional for both children and families. Tell your child about how Family Day Care works e.g. who is going to be at the house, what variety of things he/she will do, what time you will pick him/her up.

It is very normal for a child to take some time settling into care. Especially if it is the first time they are apart from their parent/carer. Our educators are experienced in settling children into a new environment, and it's important to discuss this process with them.

Our Child Care Service Officers can also assist families with settling into care.





Establishing a relationship with your educator

During those first weeks in care you and your child will be getting to know your educator and vice versa. To help this relationship grow, talk with your educator about how your child is getting on. Discuss any problems that have come up immediately and take a few minutes at the beginning of each day to let your educator know about anything that may affect your child's day e.g. how your child slept the night before, did they eat their breakfast etc. When you pick up your child, the educator will do the same for you.

Parents are responsible for:

- Ensuring your child arrives at the educator's home clean, fed and in good health.
- Telephoning the educator if the usual routine changes.
- Letting the educator know if their child is unhappy for some reason. For example, a sleepless night or a missed breakfast.
- Following the fee agreement to ensure educators do not have to follow up payments.
- Talking over any concerns immediately and honestly.
- Being polite and respectful to educators at all times.

Educators are responsible for:

- Encouraging parents to ask questions about the way they relate to children, such as the limits they set, and the expectations they have for your child.
- Telling parents anything that happened during the day which might affect your child's behaviour.
- Respecting ideas that may be different from their own, for example, cultural differences.
- Clearly stating what they expect of parents such as keeping to booked times, procedures with sick children and prompt payment of fees.
- Being polite and respectful to parents at all times.



Child protection

If an educator has any concerns about the welfare of a child in care he/she will talk with the child's parent. The Coordination Unit will be told of this. Where there are reasonable grounds to believe that neglect or abuse is taking place the Coordination Unit will notify the appropriate authority.

Clothing

Please send your preschool child with a change of clothes. A baby may need more than one change. Our weather can vary so send clothes for both warm and cold days. Dress your child for active play and outings.

In winter your child will need a warm coat and sturdy shoes for outside play. From September to April please be Sunsmart (www.sunsmart.com.au) and send a sunhat and sunscreen every day.

Before your child is toilet trained please provide enough nappies for the care period. Six nappies are the recommended amount for an eight hour day. Used cloth nappies will be placed in a plastic bag. It is not the educator's responsibility to wash nappies. If disposable nappies are used, educators have the right to ask parents to dispose of them.

Some educator's may have slightly different policies about what a child must bring with them to care. E.g. linen for beds, wipes and plastic bags for dirty clothes. Your educators will discuss this with you.



Re-commencing care

If you require care after an extended absence (for which a fee has not been paid), please telephone the Family Day Care office to:

- Check if a place in the service is still available
- Update/rewrite your Enrolment Record
- Find an educator for you - **please, do not assume your previous educator is available**
- If care re-commences, contact the Family Assistance Office to update your Child Care Subsidy.

Arranging alternative care when your educator is unavailable

On some occasions, your educator may not be able to care for your child e.g. illness, holidays etc.

The Coordination Unit will try to organise an alternative educator but this may not always be possible. It is important that you arrange for a relative or friend who can care for your child if an emergency arises and we cannot help you.

Educators must notify the office and parents when they are not available, giving as much notice as possible. Parents must then ring the office if an alternative educator is required. If an emergency arises out of office hours, it is the educator's responsibility to contact the Nominated Supervisor.

If alternative care is arranged with another educator, please inform the Family Day Care Office as soon as possible. Please remember that educators set their own fees and will vary from educator to educator.



Getting to know your service

Our Scheme has Policies for educators. These are available to parents on request, and briefly covered in Section 3 of this Handbook. We have also outlined some of particular importance for parents below:

Activities provided for children

Educators provide a range of activities for the children. With the support of the Coordination Unit through Early Learning Play sessions, excursions and home visits, children are able to participate in stimulating and varied activities promoting play and learning. (for a variety of reasons not all educators are available to attend play sessions and excursions. If you particularly want your child to participate in these activities please discuss this during your initial interview).

Communication

Communication is vital between educators, parents and the coordination unit.

Confidentiality

Must be observed at all times.

Change to enrolment record

Parents/carers will be required to complete a re-enrolment form annually to ensure information is up to date on the Service records. Please notify both the educator and the Coordination Unit if there is any change to your information on the Enrolment Record. Parents should ensure that the educator has up to date information in the case of an emergency.

Behaviour guidance

Please Note: Educators are not allowed to smack a child, even with the parents' permission.



Long distance outings

Family Day Care is home based and long distance trips are not encouraged. Occasionally however, an outing in the best interest of the children in care may be undertaken. Signed parental permission will be sought on these occasions. A permission form signed by the parent/guardian is required for all excursions and outings. These permission forms must be submitted to the Coordination Unit for approval before the outing takes place.

Accident/injury/sudden illness

Educators must record all accidents & injuries on an Accident/Injury/Illness Report form. Educators must notify the Coordination Unit as soon as practical. Parents should sign the Accident/Injury/Illness Report form when collecting their child.

Late pick-ups

Emergency telephone numbers on the Enrolment Record and Parent Consent Agreement will be contacted if parents are uncontactable and over one hour late.

Leave arrangements – educator

Educators are requested to give parents at least 10 working days' notice, where circumstances permit, before taking leave. Every effort will be made to offer you another educator; however this may not always be possible. Parents are requested to meet the alternative educator prior to children being placed in care.

Educators do not receive any fee whilst they are on holidays or are unavailable to offer care.



Number of children in care

Four (4) pre-schoolers including the educator's own can be cared for at any one time. The total number of children in care including school age will not exceed seven (7) including the educator's own children.

Early learning play sessions

Play sessions are for babies, toddlers and pre-schoolers and educators. Pre-school children are going through a stage of rapid brain and skill development. Play sessions encourage that development. Babies are offered play experiences to stimulate their senses, toddlers practise their developing physical, intellectual and language skills and pre-school children practise social skills – important preparation for kindergarten and school.

Play sessions provide a variety of stimulating and fun activities in a large group setting and gives children an opportunity to access additional Family Day Care resources and equipment. It creates a weekly opportunity for staff, educators and children to meet, exchange ideas and have a good time.

Pets

Children must be fully supervised when in contact with pets.

Nutrition/meals/food

Family Day Care encourages good nutrition. Parents and educators are encouraged to discuss what your child eats on a regular basis. There must be enough food to satisfy your child's dietary needs. If insufficient food or no food supplied, a meal charge will apply. Parents need to be respectful of educator's time, concerning preparation of meals.

Educators and parents need to agree on food preparation/heating and breast feeding. It is the parent's responsibility to provide fruit for kindergarten and all food requirements for school.





Complaints handling

Aim

To ensure that all complaints are dealt with in a just, effective and prompt manner.

To ensure that all complaints are resolved by negotiation and discussion between the parties.

Please refer to Section 3 of this Information Book - Family Day Care Policies.

Nominated Supervisor	02 4780 5280
Email	familydaycare@bmcc.nsw.gov.au
Postal address	Locked Bag 1005, Katoomba NSW 2780

Department of Education	1800 619 113 (Toll free)
Email	ececd@det.nsw.edu.au
Postal address	Locked Bag 5107, Parramatta NSW 2124



Illness and infectious diseases in children

We have a public health responsibility to protect your child from outbreaks of infectious illness. We understand the pressure of sick children can impact on your work/studies. Please do not take your child to childcare if he/she is unwell. Children who are unwell are very miserable when away from home. Educators have a number of children they are responsible for and it is not possible to give Children the individual attention they need.

Illness – educator

Every effort will be made to offer you an alternative placement if your educator is ill.

Infectious diseases

If children have been diagnosed as having an infectious disease, it is important for parent's to notify their educator immediately. In some cases a doctor's certificate may be required before the child can return to care. Parents will be notified by the educator if one of the children in care has an infectious disease. If the educator or any member of the educator's household has an infectious disease then alternative care can be arranged for the Family Day Care children.



Medication

Permission

Medication will only be administered to children with the written permission of the parent/guardian. Medication is not to be administered unless the consent form which includes times and dosages required has been signed by the parent/guardian.

Where a child becomes ill after being dropped off, the parent/guardian may be contacted by phone to give verbal permission for medication to be administered.

The medication record is to be completed when the child is picked up. For conditions such as asthma, diabetes, epilepsy and severe allergic reactions, where there is a known risk of emergency situations, management plans must be provided by the parent/guardian. Refer to the Medication Administration Policy for more information. If an educator is concerned about the content of such a plan, they should contact the FDC office.

Educators need parent/guardian permission before using non-prescription and over the counter medications such as Panadol, nappy rash creams, teething gels and sunscreen. Parents/guardians are responsible for providing such items.



Infectious diseases

Condition	Exclusion of case	Exclusion of contacts ^a
Campylobacter infection	Exclude until there has not been a loose bowel motion for 24 hours ^a	Not excluded
Candidiasis (thrush)	Not excluded	Not excluded
Cytomegalovirus (CMV) infection	Not excluded	Not excluded
Conjunctivitis	Exclude until discharge from the eyes has stopped, unless a doctor has diagnosed non-infectious conjunctivitis	Not excluded
Cryptosporidium	Exclude until there has not been a loose bowel motion for 24 hours ^a	Not excluded
Diarrhoea (No organism identified)	Exclude until there has not been a loose bowel motion for 24 hours ^a	Not excluded
Fungal infections of the skin or nails (e.g. ringworm, tinea)	Exclude until the day after starting appropriate antifungal treatment	Not excluded
Giardiasis	Exclude until there has not been a loose bowel motion for 24 hours ^a	Not excluded
Glandular fever (mononucleosis, Epstein Barr virus [EBV] infection)	Not excluded	Not excluded
Hand, foot and mouth disease	Exclude until all blisters have dried	Not excluded
Haemophilus influenzae type b (Hib)	Exclude until the person has received appropriate antibiotic treatment for at least 4 days	Not excluded. Contact a public health unit for specialist advice
Head lice (pediculosis)	Not excluded if effective treatment begins before the next day at the education and care service. The child does not need to be sent home immediately if head lice are detected	Not excluded
Hepatitis A	Exclude until a medical certificate of recovery is received and until at least 7 days after the onset of jaundice	Not excluded. Contact a public health unit for specialist advice about vaccinating or treating children in the same room or group
Hepatitis B	Not excluded	Not excluded
Hepatitis C	Not excluded	Not excluded
Herpes simplex (cold sores, fever blisters)	Not excluded if the person can maintain hygiene practices to minimise the risk of transmission. If the person cannot comply with these practices (e.g. because they are too young), they should be excluded until the sores are dry. Sores should be covered with a dressing, where possible	Not excluded
Human immunodeficiency virus (HIV)	Not excluded. If the person is severely immune compromised, they will be vulnerable to other people's illnesses	Not excluded
Human parvovirus B19 (fifth disease, erythema infectiosum, slapped cheek syndrome)	Not excluded	Not excluded
Hydatid disease	Not excluded	Not excluded
Impetigo	Exclude until appropriate antibiotic treatment has started. Any sores on exposed skin should be covered with a watertight dressing	Not excluded
Influenza and influenza-like illnesses	Exclude until person is well	Not excluded
Listeriosis	Not excluded	Not excluded
Measles	Exclude for 4 days after the onset of the rash	Immunised and immune contacts are not excluded For non-immunised contacts, contact a public health unit for specialist advice. All immunocompromised children should be excluded until 14 days after the appearance of the rash in the last case
Meningitis (viral)	Exclude until person is well	Not excluded
Meningococcal infection	Exclude until appropriate antibiotic treatment has been completed	Not excluded. Contact a public health unit for specialist advice about antibiotics and/or vaccination for people who were in the same room as the case
Molluscum contagiosum	Not excluded	Not excluded
Mumps	Exclude for 9 days or until swelling goes down (whichever is sooner)	Not excluded
Norovirus	Exclude until there has not been a loose bowel motion or vomiting for 48 hours	Not excluded
Pertussis (whooping cough)	Exclude until 5 days after starting appropriate antibiotic treatment, or for 21 days from the onset of coughing	Contact a public health unit for specialist advice about excluding non-vaccinated and incompletely vaccinated contacts, or antibiotics
Pneumococcal disease	Exclude until person is well	Not excluded
Roseola	Not excluded	Not excluded
Ross River virus	Not excluded	Not excluded
Rotavirus infection	Exclude until there has not been a loose bowel motion or vomiting for 24 hours ^a	Not excluded
Rubella (German measles)	Exclude until fully recovered or for at least 4 days after the onset of the rash	Not excluded
Salmonellosis	Exclude until there has not been a loose bowel motion for 24 hours ^a	Not excluded
Scabies	Exclude until the day after starting appropriate treatment	Not excluded
Shigellosis	Exclude until there has not been a loose bowel motion for 24 hours ^a	Not excluded
Streptococcal sore throat (including scarlet fever)	Exclude until the person has received antibiotic treatment for at least 24 hours and feels well	Not excluded
Toxoplasmosis	Not excluded	Not excluded
Tuberculosis (TB)	Exclude until medical certificate is produced from the appropriate health authority	Not excluded. Contact a public health unit for specialist advice about screening, antibiotics or specialist TB clinics
Varicella (chickenpox)	Exclude until all blisters have dried—this is usually at least 5 days after the rash first appeared in non-immunised children, and less in immunised children	Any child with an immune deficiency (for example, leukaemia) or receiving chemotherapy should be excluded for their own protection. Otherwise, not excluded
Viral gastroenteritis (viral diarrhoea)	Exclude until there has not been a loose bowel motion for 24 hours ^a	Not excluded
Worms	Exclude if loose bowel motions are occurring. Exclusion is not necessary if treatment has occurred	Not excluded



Fever

A child with a fever of more than 38 degrees Celsius must be kept at home for at least 24 hours. Their activity level and appetite should be back to normal before returning to care.

Vomiting

A child who is vomiting should be kept out of care for 48 hours. Microorganisms which cause vomiting and diarrhoea are highly contagious.





Child Care fees

Aim

To ensure that all parents/guardians are aware of their rights and responsibilities regarding the setting, charging and payment of child care fees.

Policy

The service provided will be equitable and fair to all families.

Procedure

- The contract of care is between the service and the parent/guardian. The service will provide all families with a current fee schedule prior to the commencement of care.
- Fees are reviewed annually. Parents/guardians will be given at least 4 weeks' notice of any changes and the date when they will come into effect.
- Fees are not charged if the educator is unavailable for agreed booked hours of care.
- Core hours of care are defined as the hours between 8am and 6pm Monday to Friday.
- Non-Core hours of care are the hours between 6pm and 8am Monday to Friday, and weekends.
- Educators are not required to provide care on gazetted public holidays. If a child's normal booked day falls on a public holiday the normal fee applies even when care is not provided.
- One hundred (100) per cent of the normal fee is charged when a child is absent from their agreed booked hours of care.



Child Care subsidy

- All parents/guardians will be provided with information relevant to claiming Child Care Subsidy (CCS and ACCS). It is the parent/guardian's responsibility to ensure that their CCS is current and information provided to the Family Assistance Office is accurate.
- Parents/guardians will provide the service with all appropriate documentation required to claim Child Care Subsidy in accordance with Commonwealth Government Guidelines.
- The educator will collect on behalf of the service the portion of the total fee not covered by subsidy entitlement (gap fee). The amount payable includes the service levy.

Fee range

- In line with the Australian Government Department of Education guidelines the Service will set an approved fee range. This range is reviewed annually. Individual educator fees will be set within the approved range. Educator's individual fees reflect their qualifications, experience and the level of service provided.



Collection of fees/authorisation

- The Service is responsible for the processing of fortnightly timesheets/ attendance records. Timesheets/attendance records are completed by authorised parent/guardian and reflect the actual time children were in care and the hours being charged for.
- The service submits the timesheet information to the department (CCMS). The department processes the information provided and authorises the payment of both CCS and ACCS to the service.
- The service forwards a payment report to the educator detailing the family's childcare usage, the CCS/ACCS payment and the amount (gap fee) owed by the parent.
- The service authorises the educator to act as an agent of the service for the purposes of fee payment, and the collection of any debts incurred by non-payment.
- The educator will be encouraged, as good business practice, to provide the parent with a receipt for payment. The receipt must clearly identify the service as the approved provider.
- The Service will provide a child care usage statement to parents weekly, and at the end of each quarter.
- This meets departmental compliance requirements and details the full amounts (costs) of their Childcare usage for that quarter. This statement will show the CCS, ACCS and parent portion and meets the requirements of a receipt for taxation purposes. Fortnightly statements will be emailed. Quarterly statements will be posted.



Debt recovery

- Financial problems that may arise for some parents are not related to the educator's right to payment for service provision. Parents experiencing temporary exceptional hardship may ring the Family Day Care office to discuss the situation.
- The educator is responsible for nominating the due date for payment. educators are required to notify the Coordination Unit if fee payment is not received within 7 days.
- If fee payment is overdue, the educator shall request payment of outstanding fees and note time and date of this request. The educator will inform the Coordination Unit of any steps taken to recover debts. Where practical and relevant, all parties will receive copies of correspondence in relation to late payment / non-payment.
- If payment is not received within one week of request, the educator may, in consultation with the service, terminate care arrangements. The educator and the service will pursue any outstanding debts. The debt is a debt to the service and will stand until the debt is recovered.
- Families leaving our service at any time with outstanding debts to educators will not be offered another child care place until all existing debts are paid in full.

Source:

Education and Care Services National Law and Regulations 2011 – Reg 168 (2) (n)

National Quality Standards (Element 7.3.5)

Australian Government, Department of Education, 8th April 2014, Australian Government, accessed from <http://education.gov.au/>

Australian Government, Department of Employment, 23rd October 2013, Australian Government, accessed from

<http://employment.gov.au/> or www.deewr.gov.au/childcarehandbook

Australian Government, Department of Education, Employment and Workplace Relations, 2012, Child Care Services

Handbook 2012-2013

Family Day Care Australia (FDCA), 2014, Family Day Care Australia, Gosford, NSW, Australia, Checkpoint series – Payment of fees - Introduction



Fee Issues to consider

Before commencing care

Please make sure you discuss all fees and charges with the educator of your choice BEFORE commencing care.

Fee agreements for school age children

School age children may require two Fee Agreement forms. One for the school terms and one for school holidays. It is essential to make it clear if you are booking for school terms only. This is important because if you book for holidays as well as school terms and do not really require school holiday care, absences can be applied and you will quickly exceed the 42 days of absence that CCS/ ACCS can be paid on.

Collection of children

Children must be signed in and out at the time of pick up/drop off at the educator's home by a responsible person who is at least 18 years of age and is listed on the Enrolment Record as authorised to collect the child/children.

Meals

Parents are to provide all meals and prepared bottles for infants themselves.

Please ensure that the food you send for your child:

- is pre-prepared
- is nutritious, no chips, lollies, chocolate bars etc
- is of sufficient quantity to satisfy your child's dietary needs
- a sufficient quantity of suitable drinks (e.g. milk, juice) should also be provided



Our Vision

Is that through their experiences in Family Day Care every child will reach their full potential.

Our Mission

Is to empower educators to deliver high quality, safety, home-based child care through:

ADVOCATING for the rights of the child and for Family Day Care as a high quality child care and education choice for families.

ACCEPTING the diversity and difference of each person we work with be it educator, child or family.

SUPPORTING educators in the delivery of their service.

ENCOURAGING professionalism and ongoing professional development.

HONOURING the rich diversity that exists among Family Day Care homes.

ACKNOWLEDGING the contributions of educators and staff to the continual improvement of the service as a whole.

COLLABORATING with families, educators and the community to achieve the best outcomes of children.

We believe

- In respecting the rights of every child.
- That the foundation for a child's learning and development is laid down in the early years.
- In the significant role play has in a child's learning and development.
- In embedding the techniques of Marte Meo in our practice of relationships .
- That a child's journey through life is enhanced by the positive relationships they experience during early childhood.
- That Family Day Care is the ideal care and learning environment for children and best meets the varied needs of families.

We value

- Professional, meaningful and authentic relationships with children, families and educators.
- The important role educators play in the lives of children and their families.
- The whole child as an individual and as part of their family unit and the broader community.
- Quality, family home based care.
- A strengths based approach to all aspects of working with educators, families and children.
- Professional and ethical behaviour.
- The rich diversity and individual strengths within Family Day Care.
- Spiritual, emotional and physical wellbeing.
- Each educators own family.
- Social justice and equity.
- Flexibility and openness to change.

Service policies

Health & safety

- COVID-19
- Administration of First Aid
- Bottle Safety and Preparation
- Cleaning & Maintaining the Environment
- Dealing with Infectious Diseases
- Dealing with Medical Conditions
- Dental Health
- Emergency & Evacuation
- Hygiene & Infection control
- Incident, Injury, Trauma & Illness
- Nappy change, Bathing & Toileting
- Providing a child safe environment
- Water Safety
- Safe sleep & rest time
- Safe storage of Dangerous Goods
- Smoke free environment

Child protection & safety

- Animals and the Environment
- Child Protection
- Clothing & Footwear
- Excursions

Information collection & release

- Acceptance and Refusal of Authorisation
- Privacy & Confidentiality
- Privacy Collection Statement
- Media Communications & Advertising





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