Financial Planning, Financial Systems and Sustainability

All Childcare Provisions, while aiming to be community focused and offer affordable, quality services within local communities, should also be run in a 'business like' way. Having effective financial management systems and planning in place is critical to the effective running of a Childcare business, and to ensuring long term success.

Clybiau Plant Cymru Kids' Clubs has developed some useful resources and guides to support Out of School Childcare Clubs to utilise financial systems and planning to support their sustainability. If you are a Member, please click here to log in, and go to Member's Resources, where you will find this document with links to everything that is available.

If you are not currently a Member, you can join by clicking here. If you are not currently a Member, you may access some of the information below here. As part of your Financial Systems, accounts should be kept on a monthly basis, detailing all income and expenditure that has occurred. Information about preparing and keeping accounts can be found on the Member's Resources area of the website. Login to access here. There is also information about ensuring accounts are independently verified (or audited if this is required).

Through using Business Performance Indicators (BPIs) from your accounts and financial record keeping, an insight can be provided into the 'health' of your business. These BPIs include:

1. Capacity Profile – an audit of the number of places you have available against the number of places taken and paid for each session.
2. Income Generation – from fees, grants, fundraising and tax credits
3. Expenditure – staffing, premises, consumables and any other expenditure

The balance should always be tipped in favour of generating a profit or surplus, which will leave funds which can then be used for any 'rainy day' needs. For member Clubs, our Childcare Business Development Officers are able to support you to complete a 'Business Health Check' to review and reflect on this (contact your Regional Office for further information).

As a business, you should also be forecasting future anticipated income and expenditure. A cashflow forecast is an essential business tool to enable you to review how your business is going to progress if a specific situation remains static, or within certain given scenarios. It can also be useful to demonstrate to funders that you have comprehensive financial planning in place, and to demonstrate your long term sustainability (and/or short term need for financial support whilst new strategies to support sustainability are put into place).

Clybiau Plant Cymru Kids' Clubs has a tried and tested Cashflow Forecast template available for use by Member Out of School Childcare Clubs (members, please contact webinar@clybiauplantcymru.org to request a copy of this). We have also developed a new webinar focused on financial planning, which covers how the cashflow forecast can be utilised. A pre-recorded copy of this webinar will be available shortly to members and non-members, by contacting webinar@clybiauplantcymru.org.

As part of your financial planning processes, it can be useful to undertake a SWOT analysis of your business strengths, weaknesses, opportunities and threats. This reflection, along, with your cashflow forecast, can help identify actions needed to take advantage of strengths and opportunities, and minimise weaknesses/threats, and will support you to review your business plan and future direction. Information about how to undertake a SWOT analysis can be found on the Member's Resources area of the website. Login to access here..

Through effectively recording, reviewing and planning your finances, you increase your ability to notice trends, and react in a timely manner to issues that may arise, seeking out additional help and support if needed (e.g. through applying for funding). Potential sources of funding that you may wish to apply for can be found here (available to all Settings). We have also written some top tips to consider when writing funding applications, and a more comprehensive step by step guide to writing funding applications available for members on the Member's Resources area of the website. Login to access here.

For details about how to become a Member of Clybiau Plant Cymru Kids' Clubs, visit www.clybiauplantcymru.org or contact your Regional Office.

Cynllunio Ariannol, Systemau Ariannol a Chynaliadwyedd

Tra bod pob Darpariaeth Gofal Plant yn anelu at hoelio'u sylw ar y gymuned a chynnig gwasanaethau fforddiadwy, o ansawdd o'i mewn, dylent hefyd gael eu rhedeg 'fel busnes'. Mae bod â systemau rheoli ariannol effeithiol a chynllunio yn eu lle yn allweddol i rediad effeithiol busnes Gofal Plant, ac i sicrhau llwyddiant yn y tymor hir.

Mae Clybiau Plant Cymru Kids' Clubs wedi datblygu rhywfaint o adnoddau a chanllawiau defnyddiol i gefnogi Clybiau Gofal Plant Allysgol i ddefnyddio systemau ariannol a chynllunio i gefnogi eu cynaliadwyedd. Os ydych yn Aelod, cliciwch yma i fewngofnodi, ac ewch i ardal Adnoddau Aelodau y wefan, lle gwelwch y ddogfen hon a dolenni at bopeth sydd ar gael.

Os nad ydych yn aelod cyfredol, gallwch ymuno drwy glicio yma. Os nad ydych yn Aelod cyfredol gallwch gael mynediad at beth o'r wybodaeth isod yma. Yn rhan o'ch Systemau Ariannol, dylid cadw cyfrifon yn fisol, yn rhoi manylion pob incwm a gwariant sydd wedi digwydd. Ceir hyd i wybodaeth ar baratoi a chadw cyfrifon yn ardal Adnodau Aelodau o'r wefan. Mewngofnodwch i gael mynediad yma. Y mae hefyd wybodaeth ar sicrhau bod cyfrifon wedi eu gwirio'n annibynnol (neu eu harchwilio os oes angen).

Drwy ddefnyddio Mynegeion Perfformiad Busnes (MPB)Through using Business Performance Indicators (BPIs) i'ch cyfrifon a chadw cofnodion ariannol, cewch syniad o 'iechyd' eich busnes. Mae'r MPB yn cynnwys:

1. Proffil Capasiti – archwiliad o'r nifer o leoedd sydd ar gael gennych yn erbyn nifer y lleoedd sydd wedi eu cymryd, a'r holl sesiynau y talwyd amdanynt.
2. Cynhyrchu Incwm – o ffioedd, grantiau, codi arian a chredydau treth
3. Gwariant – staffio, adeilad, defnyddiau traul ac unrhyw wariant arall.

Dylai'r balans bob tro fod yn gogwyddo o blaid cynhyrchu elw neu warged, a fydd yn gadael arian y gellid yna ei ddefnyddio pan fydd ei angen. Yn achos Clybiau sy'n aelodau, mae modd i'n Swyddogion Datblygu Busnesau Gofal Plant eich cynorthwyo i wneud 'Gwiriad Iechyd Busnes' er mwyn adolygu ac adlewyrchu ar hyn (am wybodaeth bellach cysylltwch â'ch Swyddfa Ranbarthol).

Fel busnes, dylech hefyd fod â rhagolwg o'r yr incwm a'r gwariant tybiedig yn y dyfodol. Mae rhagolwg llif arian yn erfyn busnes hanfodol i'ch galluogi i adolygu ar sut fydd eich busnes yn symud yn ei flaen petai sefyllfa benodol yn aros heb newid, neu mewn sefyllfaoedd arbennig, penodol eraill. Gall hefyd fod yn ddefnyddiol i ddangos i arianwyr fod gennych gynllunio ariannol cynhwysfawr yn ei le, ac i ddangos eich cynaliadwyedd yn y tymor hir (a/neu eich angen am gefnogaeth ariannol yn y tymor byr tra rhoddir strategaethau newydd i gefnogi cynaliadwyedd yn eu lle).

Mae gan Clybiau Plant Cymru Kids' Clubs dempled Rhagolwg Llif Arian sydd wedi profi ei werth, ac sydd ar gael i'w ddefnyddio gan Glybiau Gofal Plant Allysgol sy'n aelodau (aelodau, cysylltwch â webinar@clybiauplantcymru.org os hoffech gopi o hyn). Rydym hefyd wedi datblygu gweminar newydd sy'n canolbwyntio ar gynllunio ariannol, ac sy'n cwmpasu sut y dylid defnyddio'r rhagolwg llif arian. Bydd copi o'r weminar hon, wedi ei recordio ymlaen llaw, ar gael yn fuan i aelodau a'r rhain nad ydynt yn aelodau, drwy gysylltu â webinar@clybiauplantcymru.org.

Yn rhan o'ch prosesau cynllunio ariannol, gall hefyd fod yn ddefnyddiol ymgymryd â dadansoddiad SWOT o'ch cryfderau, gwendidau, cyfleoedd a bygythiadau. Gall yr adlewyrchiad hwn, ynghyd â'ch rhagolwg llif arian, eich helpu i weld pa gamau sydd eu hangen er mwyn manteisio ar y cryfderau a'r cyfleoedd a lleihau i'r eithaf y gwendidau/bygythiadau, a bydd yn gymorth i chi adolygu eich cynllun busnes a'ch cyfeiriad yn y dyfodol. Ceir hyd i wybodaeth ar sut i ymgymryd â dadansoddiad SWOT yma. .

Drwy gofnodi, adolygu a chynllunio eich sefyllfa ariannol yn effeithiol, rydych yn cynyddu'ch gallu i sylwi ar dueddiadau, ac adweithio yn amserol i broblemau a allai godi, gan geisio help a chefnogaeth ychwanegol os bydd angen (e.e. drwy wneud cais am ariannu). Ceir hyd i ffynonellau ariannu posibl y byddech efallai am wneud cais amdanynt yma (ar gael i bob lleoliad). Rydym hefyd wedi ysgrifennu rhai cynghorion campus i'w hystyried wrth ysgrifennu ceisiadau ariannu, ac arweiniad cam wrth gam, mwy cynhwysfawr, i ysgrifennu ceisiadau am ariannu, i aelodau, yma.

Am fanylion ar sut i ddod yn Aelod o Clybiau Plant Cymru Kids' Clubs, ewch i www.clybiauplantcymru.org neu cysylltwch â'ch Swyddfa Ranbarthol.