

SEPTEMBER 2025

# FCF NEWS



## From Partnership to Impact, Fueling the Work Ahead



When we think about child care, we often think of children first. Our thoughts are of babies, toddlers, and preschoolers. We think about the sounds of outdoor play, stories being read aloud, and the pride of children talking about their friends.

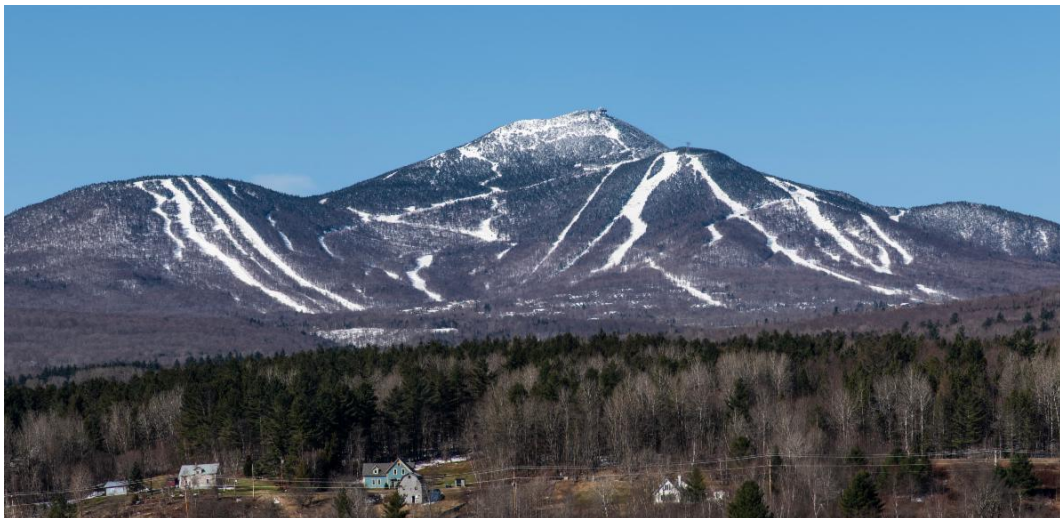
While our first thoughts about child care may be focused on children, I want to invite you to consider another perspective. Behind every program is an entrepreneur running a small business. She is a dreamer and a doer — someone building a company that supports her own family while serving her community.

It's true that child care is often described as being in crisis — and the challenges are very real. But at First Children's Finance, we also see something else: we see solutions taking root. Every day, we meet providers who are turning obstacles into opportunities. We see communities that are working together to come up with smart, local answers. And we see what happens when child care entrepreneurs get the tools and resources they need — they succeed, and their success ripples out to children, families, and entire communities.

I have the privilege of meeting entrepreneurs through our business development and lending work. Those conversations always remind me that our work is not just about providing financial analysis or loan capital. At its core, our job is about helping entrepreneurs reach their dreams. — and standing beside them as those dreams become reality.

One of those dreamers is Ada Rivas Perrin, owner of El Lápiz Mágico. In a recent video, Ada talks about her dreams of building a child care program to serve children and families. Her advice to others is simple but powerful: "If you have a dream, wake it up." We're proud to partner with child care business owners to achieve their dreams. Ada's story is inspiring, but it's also a reminder that with the right support, child care entrepreneurs can succeed — and their communities grow stronger because of it.

So, in your next conversation about child care, I invite you to widen the frame. As you think about child care, include the entrepreneurs who are creating its future. These entrepreneurs are building something bigger than child care alone — they're shaping the conditions that allow families and communities to thrive.



## Vermont Ski Resorts Step Up for Families and the Local Workforce

Vermont’s ski resorts bring in more than \$1.6 billion in revenue each year and provide thousands of jobs, but many workers struggle to find child care in resort towns where costs are high and options are few. Without child care, families can’t take jobs, and resorts can’t run smoothly.



To fix this, First Children’s Finance Vermont (FCF) is helping resorts such as Stratton, Killington, Jay Peak (above), and Stowe to strengthen their child care programs. These centers are adding more infant and toddler spaces, staying open during weekends and holidays, and creating stronger financial plans so staff can stay long term.

Child care is no longer just a perk—it’s a necessity. While challenges remain, Vermont ski resorts are showing how investing in early childhood programs supports both families and local economies.

[Read How Vermont's Ski Resorts Are Boosting Child Care!](#)

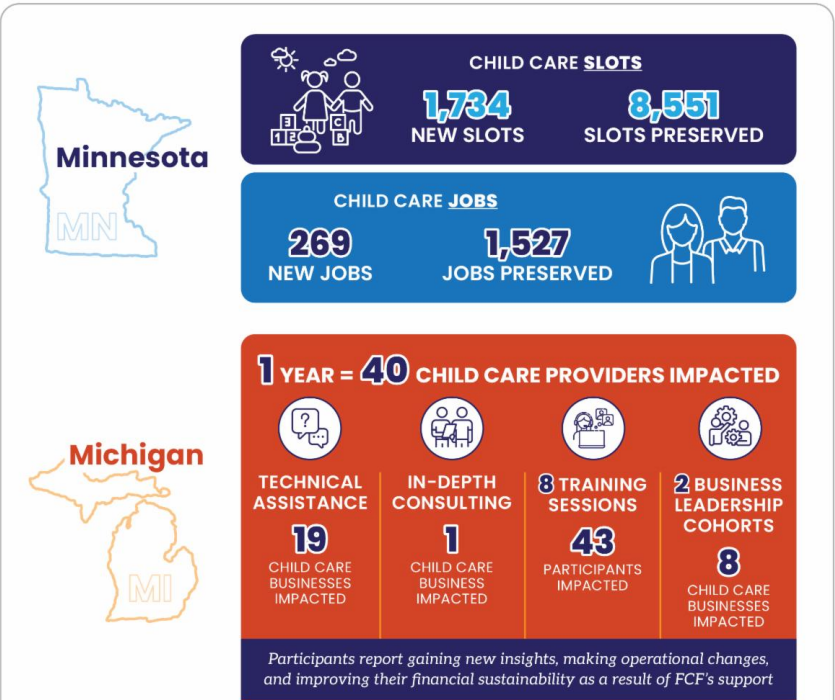
## How Funders/Investors Help FCF Close the Child Care Funding Gap

First Children’s Finance (FCF) knows that access to affordable, high-quality child care is essential for working families and ultimately strengthens and stabilizes our communities and the economy.

When parents have access to reliable care, they can fully participate in the workforce, pursue education, and support their families. FCF works at the intersection of these family needs by supporting providers, advising policymakers, and strengthening the business side of child care.

Many corporate foundations have prioritized child care in their grantmaking strategies, such as PNC and the W.K. Kellogg Foundation in Minnesota and JPMC in Michigan. Read how these funders have helped FCF shape a better

### Funders/Investors Help FCF Fill Child Care Gaps (July 2023-June 2024)



Read How Funders/Investors Help Drive FCF's Mission!

## Community Collaboration in the Village of La Farge (WI) Brings Vision to Life

In the Village of La Farge – a community of 30,000 in southwestern Wisconsin – families struggled to access child care while working and going to school. This became a crisis when the only child care center in town closed shortly after the COVID pandemic. Parents were forced to commute long distances or adjust work schedules due to the worsening child care shortage. The result was a ripple effect that impacted household income, workplace productivity, and the local economy.

In early 2023, Frank Quinn, President of the Village of La Farge, saw a way to solve the issue. The Village applied and was selected to participate in Wisconsin's Dream Up! Child Care Supply Building Grant Program. First Children's Finance partnered with La Farge to assess the community's gap in child care supply and demand, bring together key constituents to identify specific solutions, and create a tailored child care supply strategic plan with concrete actions within the community's reach. The Wisconsin Department of Children and Families invested – and FCF administered – a \$75,000 grant to support the strategic plan's implementation.

The end result? A child care serving 30 children and their families has helped bring community partners together.



Read About La Farge's Community Success!

To learn more about the services that can be provided to communities across the US, contact FCF's National teams at [InfoNational@firstchildrensfinance.org](mailto:InfoNational@firstchildrensfinance.org)

## FCF Michigan Teams with Key Funders to Deliver Essential Training and Consultation

Denise – a child care entrepreneur from the Detroit, MI area – decided to sign up for First Children's Finance Michigan's **Developing a Child Care Center Policy and Procedure Manual for Parents** training because she needed material to include in her program's policies and procedures.

*"The training provided needed information on how to implement a child care center's information [into] their policy and procedure manual," Denise said. She especially found the small group discussions helpful.*



Michigan Business Leadership Cohorts



*“We discussed what should be included or what we found of interest from other participants.”*

After taking the training in August, Denise feels that she is on a better path to success and would recommend this training to others.

Denise’s experience is a common one as the First Children’s Finance Michigan team assists child care entrepreneurs statewide and in specific geographic areas.

From trainings to Business Leadership Cohorts to individual consultations, the Michigan team is prepared to help child care entrepreneurs succeed. So far in 2025, FCF has served nearly **600 entrepreneur clients across Michigan**.

### TRAININGS

- **Statewide:** FCF offers 1-2 free, virtual child care business-related trainings each month.
- **Detroit area:** Thanks to the JPMC Foundation, FCF offers additional free training opportunities exclusively for Detroit residents and business owners.



First Children’s Finance Business Leadership Cohorts are peer groups that bring together similarly sized and licensed child care businesses. These cohorts are designed to foster collaboration and are supported by FCF-led training, consultation, coaching, and technical assistance. The cohorts are offered statewide and in the Detroit area through our partnership with JPMorgan Chase.

For more information on cohorts, click [HERE](#).

### Exciting Opportunity for Kent County!

FCF has partnered with Michigan Women’s Forward’s Early Childhood Education Growth Program to host two in-person, home-based Business Leadership Cohorts per year. For more information, visit: [Early Childhood Education Business Growth Program – Cohort 4: Fall 2025 - Michigan Women Forward](#)

### Individual Consultations/Technical Assistance

Our individual consulting services offer a personalized approach, providing ongoing support to help providers achieve specific business goals. Consultations cover a variety of topics, including: Business Plans and Practices, Marketing, Financial Modeling, and more. FCF also offers technical assistance to providers who have general business or financial questions.

Want to know more about the training/consultation opportunities in Michigan, including how you could help fund resources for state entrepreneurs?

Contact our Michigan team at:  
[InfoMI@firstchildrensfinance.org](mailto:InfoMI@firstchildrensfinance.org)

## FCF Leading the Way to Strengthen Child Care Across Oregon

### 2025 Oregon Business Conference

How do you merge the essence of the “day care lady” with a deeper understanding of child care business practices in evolving and increasingly complex times? This was the task ahead of the First Children’s Finance Oregon team

### Helping Solve Child Care Ecosystem Gaps

Oregon’s early child care ecosystem – like most states’ – is complex and often fragmented.

To address the need for cross-sector coordination, the Oregon Department of Early Learning and Care partnered with First Children’s Finance to launch a

as they hosted the "2025 Oregon Business Conference: Essentials of Excellence" on June 14 in Salem, OR.

We were honored to have more than 45 entrepreneurs take part as the conference provided valuable insights, practical tools, and meaningful connections to support Oregon child care businesses on their journeys. This work was part of a larger goal: **building an ecosystem for sustainable and excellent child care.**

We hosted dynamic breakout sessions, including Policies and Practices for Child Care Business Management and Leveraging Technology for Your Business with First Children's Finance; Community Well-Being in Child Care from an Indigenous Worldview with Northwest Native Chamber and Native Mama Scholars; and How to Use Your Emotions to Create Your Brand Strategy with Oregon Child Care Alliance and more!

The goal was to highlight the strategies, innovations, and partnerships that strengthen Oregon's child care sector, and the thought-provoking discussions from that day helped advance strategic thinking about the state's child care ecosystem

FCF Oregon is especially thankful to our sponsors who partnered with us to help provide this event, including BE-BLAC Foundation (Diamond Sponsor); and Willamette Workforce Partnerships, Dave's Killer Bread, and Scholastic (Silver Sponsors).

We also appreciate each of our individual donors and vendors. This work wouldn't be possible without them! tomized." A sense of urgency often helps readers take action, so consider inserting phrases like "for a limited time only" or "only 7 remaining!"



virtual statewide ECE Business Collaborative, which brought together a diverse group of technical assistance providers, policymakers, and system leaders from across the state.

The Collaborative – which launched in early 2024 – had three goals: align efforts across sectors; increase the supply and sustainability of child care programs; and promote innovation and equitable access to resources, especially for small, rural, frontier, and Tribal child care providers.

The result was a comprehensive work plan to strengthen the state's child care system. FCF will be collaborating with DELC and partners to implement the plan through 2027.

[Read More About FCF's Work with the State of Oregon!](#)

## Where Capital Meets Opportunity: The FCF Loan Fund

The First Children's Finance Loan Fund, which is a Community Development Financial Institution (CDFI), began in the 1990s to help child care entrepreneurs who had problems accessing traditional funding. Since its founding, the Loan Fund has loaned more than \$20 million to child care entrepreneurs.

Valued investors and funders provide FCF with the funding necessary to help make those entrepreneurs' dreams into reality.

**Who Does the Loan Fund Help? Read These Success Stories!**

[Jesenia Amoros Hernandez' Little Scholars II Daycare Center in Wyoming, MI](#)

Along with providing financing to child care entrepreneurs, the Loan Fund also provides consultation and training for business owners to help ensure that they are on the right track to success!

So what makes FCF's Loan Fund unique, and how do CDFI's fill a crucial role in our nation's financial ecosystem?

Learn More About FCF's Loan Fund!

[Said Nur's Alphabet Child Care Center in Minneapolis, MN](#)

[Yolanda Massey's Hooked on Books Childcare in Detroit, MI](#)

## [Attention Providers:](#) Upcoming FCF Trainings

First Children's Finance offers online training opportunities in Iowa, Michigan, Minnesota, Oregon, and Vermont.

Check Out Our Trainings Here!

## FCF in the News

[Elected Officials, Business Leaders Celebrate Groundbreaking of New Child Care Center in Orange County](#)

[Dream Up! Grant Successes Across Wisconsin!](#)

[\\$360,000 in Grants Fuel Infant and Toddler Programs Across Vermont](#)



Share This Email



Share This Email



Share This Email

Follow Us

Support Us

Subscribe to our Youtube



**First Children's Finance**

Get In Touch



Toll free: 1-866-562-6801

First Children's Finance | 212 Third Avenue North Ste 310 | Minneapolis, MN 55401 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!