

1. I am a long standing Fdc educator who is registered with a long standing local Community Based Fdc Service, and I have been excluded from applying for CCS for my own young child to attend any Fdc service on the basis of the previous Federal Governments mismanagement of the approval process of unscrupulous Early Childhood providers. I am now sadly forced to move my son from his beautiful family daycare as whilst we are eligible for 50% CCS we are not able to receive this. We are therefore forced to pay \$180 per day where we should be paying \$125. We now are moving him to a centre based care to access CCS and save money. I am devastated that I cannot access the same care to my son that I am offering to families in my community.

2. As a small business owner, I have been significantly financially penalised if not discriminated against compared to much larger corporate owned Early Childhood providers, who not only received huge financial bail outs from the Federal Government during the Covid Lockdowns. Despite many closing rooms, standing down permanent staff who were on Visas, providing limited services to the community at that time they were then still able to claim very large tax losses. In addition to this any member of Centre Based staff can receive financial incentives through removal of their Gap fee if offered by the provider. I want it noted that my own service operated at full capacity during Lockdowns and experienced significant financial losses and I can't access CCS for my own young child to attend my preferred Early Childhood service type or claim those fees through my Tax.

3. Through the removal of financial support in 2015 to all Family Day Care services across the country, educators are charged an administrative levy to make that provider loss up, to remain operational and meet regulatory compliance. As an educator legally I must be registered with Fdc Provider to operate. This is another unseen cost on educators who have no choice but to pass this administration cost onto families, increasing their daily fee. Added to this has been the outrageous requirement that educators act as Financial Officers for the government in an overly complicated financial payment process that could be dealt with in a very straightforward manner. Rather than increase CCS to families return the Operational Funding back to locally based service providers who have remained operationally compliant. Families have to be stepped through multiple steps to get CCS and it's both myself and the Fdc Provider who are the ones who do this as families are so overwhelmed and confused by the overly complicated application process for CCS. Even this is capped and is a lower rate for Family Day Care compared to Centre Based Care.

4. The current waiting lists for new families looking for care for their young child is outrageous. I currently, have over 50 families wanting care with no chance of care being offered as I am completely full. My FDC provider is in exactly the same position, a huge demand for care from families of very young children with no options. Please note that I am based in the Eastern Suburbs of Sydney and many under 2s rooms in Centre Based care remain either closed or limited in capacity because of the sector wide staffing crisis.

5. You have noted in the preamble of the Inquiry the intention of the review to look at the impact this is having on the economy, I would add specifically women. I would like to take this opportunity to be highlight as a female small business owner working in an essential service based in a large capital city, with a young child, who has a mortgage the current arrangements have made it close to impossible to remain operating.