

THINKING OF GOING BACK TO WORK?



Employment & Training Corporation

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Essential Information for Women Returners



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**What is this
Publication
About?**

1 What is this Publication About?



- **Are you thinking of going back to work after having a baby?**
- **Do you need a second income to help pay your bills?**
- **Do you crave the company of other adults?**
- **Are your children older and you feel you'd now like to return to paid employment?**
- **Do you feel you'd like to be able to earn your own money?**
- **Are you a single mother living-off benefits who'd like to have a better income?**
- **Is work outside the home becoming increasingly essential for your well being?**

If you are seeking information on how to make the switch from a full-time stay-at-home mother to a working mother - this is the publication for you. It gives you essential information and is full of useful tips that will help you return back to work successfully.

It deals with many questions that mothers are likely to ask as they return to paid employment. It touches upon important issues such as **working mother guilt**. It provides practical help such as how to find **quality child care** in your locality. It provides updated information on **your rights** and the available **tax incentives and benefits** for you. It includes a focus on **retraining** and how to **start your own business**.

Finally, the publication also offers you real-life case studies of inspiring women who have gone through the process and who are willing to share their experience with you.



What are the Benefits of Going Back to Work?

2 What are the Benefits of Going Back to Work?

It used to be said that if a mother worked outside the home this would have a negative impact on the children and the family. But recent research shows that when a mother is able to combine bringing up children with paid work this can have a positive effect on everyone in the family. There are many benefits of going back to work:

Financial Benefits

Having your own income means you are not totally dependent on your partner to buy food, clothes and day-to-day essential things for yourself and your children. If you are in paid work you can afford a better standard of living. And if your husband or partner loses his job, or becomes ill, you will still be able to pay the bills at the end of the month. Paid work can make a huge difference to single mothers, who would otherwise depend on social benefits and may not be able to afford a decent standard of living.

Benefits to you

Work does not only mean more money for you and your family. Being in the workplace allows you to meet other people and to gain new experiences. It allows you to gain self confidence as you develop your talents and skills. As you learn more, you grow as a person. When people ask you, "What do you do?" it's a great feeling to tell them that you have a job as well being a proud mother. There is dignity in work and this will have a positive effect on your mental and emotional well being.

Benefits to your children

A working, mother can be an inspiration to her children. Children are proud of what you do. Growing up in a dual-earner household or with a single-earner mum will mean that your children will become more independent and self-resilient. They are less likely to take you for granted and to expect you to do everything for them like when you are a stay-at-home mum.







Two Short Case Studies Highlighting the Benefits of Work

Shirley Camilleri

My name is Shirley Camilleri. I am 47-years old and I am a mother of two boys. I love socialising and travelling. I work as an Employment Advisor and I am responsible for the day-to-day running of the ETC Job Centre in Valletta.

What has work given you and your family?

Work has given me a lot because apart from the positive financial aspect, it also made me feel more independent. In fact, when I speak about work today, the financial aspect is not the first thing that comes to mind. Of course, money is very important, but work gives you much more than that; a sense of self satisfaction, a sense of belonging, self confidence and assertiveness. These all relate to a state of well being.

Did you have ‘working mother’ guilt and if so, how did you overcome it?

At first, I think I did have some guilt feelings because changing your lifestyle is not easy. This is embedded in your routine and at first you may feel you are going against the norm. However, with time you start to adjust and develop other time and management skills which help you to manage things better. Having support and understanding from those around you will ease the situation and help you to adapt much easier to the circumstances.



Connie Demanuele

My name is Connie Demanuele and I am a mother of a 14-year-old girl and a 10-year-old boy. I enjoy reading a good book and love doing hand crafts out of recycled material. I work as a Technical Support Agent in a call centre. I receive calls and resolve complaints. I also tackle customers' inquiries regarding the Internet, telephony and cable television.

Between work, running a household and raising our children things run smoothly most of the time. We have our ups and downs but I would never dream of not going to work.

What has work given you and your family?

My job has given me the opportunity to develop my skills and to contribute to the financial stability of my family. Since I started work, I have more support from my husband and I generally feel more positive about the time we spend together as a family.

If I stayed home, my family life would have been different. There is more to being a good parent than just spending time with my children. Providing for them makes me feel a good mum. I feel good about small things and I make the most of the time that I have with them. I also feel that getting out of the house, interacting with other adults, and being responsible for things outside my home gives me a stronger sense of self worth.

Did you have 'working mother' guilt and if so, how did you overcome it?

Being a working mum will always entail carrying a certain amount of guilt. It's important to keep reminding yourself that through your work you can provide a better life for your children. You can't catch every moment of development or every school play or activity. However, I feel I am doing what is best for my family.





Dealing with 'Working Mother' Guilt

We all know that guilt is a very common feeling for mothers. They often go through emotional turmoil when trying to decide if going out to work is good or bad for their children. Working mothers worry that their absence can have a negative effect on their children's well being. If something goes wrong, such as if the child is not doing well at school or if their child is misbehaving, working mothers wonder whether this is their fault. Men rarely ask these questions and take it for granted that they must work.

In the past, women were expected to give up their work and to stay at home to raise their children. However, today it is becoming increasingly difficult to survive and to live decently on one wage. For a lot of mothers, staying at home and living on one income is no longer an option or a valid choice. This situation also applies to single mothers who struggle to live on social benefits.

Working mothers, like stay-at-home mothers, want to raise healthy, happy and well adjusted children. It is fundamental to remember that being a working mother does not in any way compromise the love for your children or your ability to be a good mother. Likewise, spending less time with your children does not automatically result in a poorer relationship with them.

It's often been observed that a highly protective mother who is always available for her child is rarely a good idea for the development of the child and it's not good for the mother either. The child becomes over reliant on the mother. They don't think for themselves and don't grow to be as independent.

It's important to keep in mind the positive aspects that paid work brings with it. Once you decide to return to work you need to trust yourself and remember that the choices you made are for the benefit of all.

Remember that a happy and fulfilled mother is more likely to be good mother.

The Role of the Father when the Mother Works

If you go back to work it's important to discuss how the housework and caring for the family can be shared between you and your partner. Many women think that if



they go to work, they still need to do all the housework, cooking and looking after the family..

Fathers can and should play a very important role in the family life. They should ensure that the woman is not doing everything on her own. Today modern men want to be more involved with their children and many men show surprising aptitudes for cooking. A father who involves himself in the family can make a first class role model for his son. Similarly, when a daughter sees a man engaged in family life she is more likely to choose a man like her father when it's her time to settle down. Research shows that when fathers share the housework and caring burdens, this has a positive effect on the partners' relationship and on its stability.

Remember: women don't have children on their own; men and women have children together.

Case Study: Miriam Soler

Miriam Soler is a mother of three children. She works in the educational field and here she shares her thoughts on 'Working Mother' guilt based on her own experience:

"If I were to start my child-rearing period all over again, I would not let fear or guilt be the driving forces in my life. Instead, I would increase the dose of faith in myself and in my children's potential and in their resilience. Unfortunately, fear and guilt led me to believe that I had to give my undivided attention to my children. However, now I know that I can only walk with my children, supporting them on their way.

It is important for all the family to accept that the mother is a member of the family, just like all the other members and as such, her needs need to be respected too. The mother should be the first person to respect herself. She should set a good example to her children, so that they too learn how to respect themselves. In putting the children before her, the mother actually does a disservice to her children, because the girls learn that they are second best and the boys learn that they are to be respected more than the girls. This is likely to have a negative impact on their family life in the future".





Teleworking, Flexitime and Reduced Working Hours

Returning back to work does not automatically mean getting a full-time job. These days, there are many innovative ways of organising your working day. These might include Teleworking and working Flexi-Hours. You can also return to work gradually by opting to work a shorter week at first and then returning to full-time work as the children grow older. It is worth discussing your working time arrangements with your employer to see if an agreement can be reached. Normally, employers who value and trust their employees will find solutions that work for the organisation and the employees.

Here are more details on some of these alternative working options:

Teleworking

Have you considered Teleworking instead of working every day from the office? Telework is a method of performing work from home and then using the Internet to transmit your work. Through Telework, you can integrate your work with your family needs and still retain your job. Not all work can be done through Telework, but a lot of work which is done through a computer can be carried out anywhere.

Telework has many other advantages. For example, it cuts down on your travelling time to and from work. You can save up to 234 hours of travelling time a year if you regularly make trips of 30 minutes each day to and from work. Teleworking is also good for the environment as there will be fewer cars on the road. You can also save on petrol, car maintenance fees and/or bus fare costs.

Flexitime and Reduced Working Hours

There are other ways of organising your work which may enable you to combine work with other family commitments. These include Flexitime and Reduced Hours. If you use Flexitime you will not be tied to the

usual 9-5 schedule. Instead, you get a leeway on your starting and finishing time depending on your needs. For example, if you are an early riser you can start your working day at 07.00 and leave at 15.00 or if you prefer coming in later, you can start at 09.00 and leave at 17.00.

If you do not want to work full-time, you can ask to work Reduced Hours. This means that you will not work a 40-hour week. Instead, you can opt to work for, say, a 35- or a 30-hour week. There are other clever ways of combining reduced hours with flexitime.

Alternatively you can find other work arrangements that suit your needs. For example you can opt to work ten-hour days for four days and get one day off. Or else you can work three days a week for twelve hours with two days off.

For further information on Telework see Legal Notice 312 of 2008.

For changes to the working hours after Parental Leave see Legal Notice 225 of 2003 as updated by 204 of 2011.







Your Rights as a Worker

It is important that you know your rights as a working mother. These offer you protection at work. Here is a list of the most important ones:

Maternity Leave

A mother is entitled to a minimum of fourteen weeks fully-paid maternity leave; this will increase by two weeks in 2012 and another two weeks in 2013. She can take four weeks of her leave before the expected delivery date and six weeks can be taken after birth (unless otherwise agreed between her and her employer). The remaining weeks can be used in whole or in part, according to the needs of the mother.

At the end of the maternity leave period, the mother is entitled to resume work in the post she occupied before her maternity leave or, if this is no longer available, in a similar post. If the mother does not return to work after her maternity leave, she is obliged to refund the wages she received during this period.

Ante-natal examinations

A pregnant employee is entitled to time off without loss of pay or any other benefit, in order to attend ante-natal examinations which take place during her hours of work.

For further information see Legal Notice 439 of 2003 as amended by L.N. 3 of 2004, LN 427 and 431 of 2007 and LN 130 of 2011.



Special maternity leave can be granted if:

A risk assessment, which the employer is obliged to carry out, reveals that the work performed by a pregnant employee poses a risk to her health.

This is also applicable to employees who have recently given birth or who are breast feeding. In such cases, the employer is obliged to temporarily adjust the working environment or hours of work of the employee. Alternatively, the employer can find other suitable work for the employee. If in spite of these measures the risk prevails, special maternity leave can be granted. In such cases, the maternity leave can be extended to the “whole of the period necessary to protect her safety or health”.

During the special maternity leave period, the employer shall pay the employee a special allowance. This is equivalent to the rate of sickness benefit, payable in terms of the social security act.

For further information see Legal Notice 130 of 2011.



Protection of Pregnant Workers

A woman cannot be fired from her job because she is pregnant, irrespective of the duration of the employment contract or relationship.

It is also illegal for employers to sack their employees during their probation period. In such a case, the probation period is suspended until the employee returns to work after the maternity leave. Furthermore, a pregnant woman cannot be prohibited from applying for a job.

Dismissal is only allowed if there are “substantiated grounds”. In such cases, these need to be justified in writing.

For further information see Legal Notice 130 of 2011.

Parental Leave

Men and women who work in the private sector are each entitled to three months unpaid parental leave. The parental leave period will be extended to four months per parent as from the 8th March 2012. Parents can make use of this leave until their last child is 8- years old. The leave does not need to be taken all at once.

For further information see Legal Notice 225 of 2003 as updated by L.N. 204 of 2011.



Changes to the Working Hours after Parental Leave

When employees return back to work after parental leave, they may request changes to the working hours and patterns for a specific period of time. Each employer shall consider and respond to such requests, taking into account the need of the employee and those of the organisation.

For further information see Legal Notice 225 of 2003 as updated by L.N. 204 of 2011.

Maintaining Contact during the Parental Leave period

In order to facilitate the return to work after parental leave, both the employer and the employee are obliged to maintain contact during the period of leave. They may make arrangements for any appropriate reintegration measures which are to be decided between them.

For further information see Legal Notice 204 of 2011.

Urgent Family Leave

If a member of your immediate family is involved in an accident or becomes suddenly ill and requires your assistance, you are entitled to 15 hours of paid urgent family leave. In such cases, no advance notification is required.

These regulations can also be applied during deaths of members of the immediate family and when members of the immediate family give birth.

Immediate family members include the husband or wife, unmarried children, as well as family relations up to the first degree regardless of whether they live in the same

household or not. It also includes persons having the legal custody of a child.

For further information see Legal Notice 296 of 2003.

Paternity Leave

Fathers are entitled to one or two days paid paternity leave, depending on the sector they work in. This leave is to be taken within fifteen days of the birth of the child.

National Insurance Credits for Parents

Parents born on or after the 1st of January 1962 who stop working for up to two years to care for their children can have their National Insurance (NI) credited so that they do not lose out on their pensions when they return back to work. This crediting period goes up to four years for parents who have a disabled child. After they return to work, parents need to work for a period of time equivalent to their crediting.

For further information see Social Security Amendment (No2) Act, 2006. For more information call on Free Phone 159.

Conditions of Work for Mothers working in the Public Service and Public Sector

The rights and conditions of work of those who work with the Public Service and the Public Sector are slightly different from those above. For a full list of Family Friendly Measures please refer to the Family-Friendly Measures Handbook by the Management and Personnel Office. This is available from:

<http://www.mpo.gov.mt/downloads/FamilyFriendlyMeasuresManual.pdf>







Government Incentives for Women who Return to Work

In recent years, the Government has drawn up various incentives to encourage more women to return to the labour market. Here is a list of such incentives:

Tax-breaks for Women Returning to the Labour Market

Women who return to the labour market are entitled to one year of tax exemption or a maximum of **€2,000** in tax credit. Self employed women who return to the labour market are entitled to a tax credit of **€5,000**.

These tax breaks are available to:

- women returning to work on or after the 1st January 2008 following a five years absence (or more) from the labour market, who had previously been in employment for at least 24 consecutive months;
- women who have a child/children who is/are under sixteen years of age and who return to work on or after the 1st January 2008 after having been absent from any gainful occupation for at least five years immediately preceding the date of the said return;
- women who have a child or children born on or after the 1st January 2007 and who continue in employment, or return to employment on or after the 1st January 2007.

For more information contact:

Tax payer service 2296 2296 or Inland Revenue Free phone 8007 2297.

Tax deductions for Child Care costs

Parents whose children attend child day care facilities can benefit from a deduction in the tax amount payable to the Inland Revenue Department. The child care centre has to be provisionally registered by the Department for Social Welfare Standards. The deduction will be equivalent to the fees paid in child care services up to a maximum of **€1,300** for each child. This scheme is also available to those who send their children to summer schools.

For a list of provisionally registered child care centres by the Department for Social Welfare Standards, see section 11.

Part-time workers, Pro-Rata National Insurance contribution and Income Tax

Part-timers who work eight hours or more per week are entitled to pay National Insurance (NI) equivalent to 10% of their wage, rather than the standard NI contribution per week. When persons pay pro-rata NI contributions they also get a pro-rata pension. Hence, before deciding



to pay lower NI, one must consider how this will affect their pension.

In addition, those who work part-time can benefit from a 15% tax rate, given that their income is above a certain amount.

Pensions for Widows

Widows who have a widow's pension remain entitled to a fixed rate of their pension if they work. This is applicable even if their wage is above the minimum wage.

Women who Work in the Family Business

Women who return to work after having a child and who are employed by family relatives, or who work in a company in which she or her relatives are shareholders, are also eligible for **€2,000** tax credit. Conditions apply.

Since 2007, women working in a family business **can now be registered as employees** of the same family business for **tax and NI purposes**. Thus, they can pay NI and in return receive social benefits and a pro rata pension.

Women whose Husband is Dependent on Social Benefits

If a woman works part-time and her husband is dependent on social benefits, part of the income earned by her would not be taken into account in the means test to determine the level of social benefits the family should receive.

Income Tax Reform for Parents supporting Children

Government will implement an important reform in our income tax system, to make the job market more attractive for parents. Besides the single and married computation, where a couple declares their income jointly, a new category will be introduced: parents' computation. This category will include parents supporting children up to 18 years old who are not gainfully employed. If the children are in tertiary education, the age will be extended to 21.

For more information contact: Tax payer service 2296 2296 or Inland Revenue Free phone 8007 2297.





How Can I Find Work?



Finding work is not always easy. Your success depends on a number of factors. A lot of it depends on your skills, qualifications and your attitude. The economic conditions and the demand for certain skills also affect your job prospects. Employers try to find the best person for the job and they advertise in many places. They normally want people who are self motivated and who are qualified to do the job.

There are many places you can look for a job.

You need to look at several options in order to find something which suits you. You can look for advertised jobs on the **ETC website** (www.etc.gov.mt) where vacancies are updated regularly. Here you can search for work by industry, by type of job, and also by region. Alternatively, you can go to one of the **ETC Job Centres** in order to get personal assistance on how to find work. See below for a list of the ETC Job Centres.

You can also look for job vacancies on the website of **private agencies**. A list of such agencies, along with their contact details, can be found on the ETC website, using the following link: http://etc.gov.mt/Resources/file/Resources/Recruitment_Agencies.PDF

Employers also place adverts on their website and in **newspapers**. Check these regularly. Most jobs are found through **friends and family** or through direct contact with employers. It is important to talk to family and friends and inform them that you are looking for a job. If they know this, they are more likely to inform you of vacancies that come to their attention

When looking for a job, do not depend on only one source of information. Most importantly, **do not give up**. No one will hand you a job on a plate. Remember that in order to find a job you need to be positive and persistent and be willing to learn and adapt.

What is the difference between the full- and part-time registers?

If you are interested in a full-time job you need to register in **Part 1** of the **Unemployment Register**. This register is for persons who have been made redundant, people who have never worked and people who have been inactive for more than six months.

If on the other hand, you are interested in a part-time job, you need to register in the **Part-time Register**. Note that the main difference between a full-time and a part-time job is the number of hours worked during the week. Part-timers are still entitled, amongst other things, to pro-rata leave, sick-leave and bonuses.

How does one register at the ETC?

a. Registering for a full-time job?

You can register at the Kumpless Access, 72, Melita Street, Valletta

Opening hours are: Monday – Friday 08:00 – 15:00

Residents in Gozo can register at the ETC Job Centre in St. Francis Square, Victoria, on the same days and during the same hours.

In order to register, you need to take the following documents:

- Identity Card
- National Insurance (NI) Card *
- Termination form of your previous employment (if applicable)
- Certificates of qualifications you possess
- Curriculum Vitae (CV) (see below for more information)
- Registration form **

*The National Insurance (NI) card can be obtained from any district office of the Department of Social Security. There are 24 district offices around Malta and Gozo, and a list can be found using the following link:

https://secure2.gov.mt/socialpolicy/SocProt/social_benefits/dis_offices.aspx

**A copy of the Registration Form can be accessed from the ETC website, by using the following link: http://etc.gov.mt/Resources/file/Forms/2_002_3%20-%20ETC%2035-EN.pdf

For any queries regarding registration, phone the ETC on 21654940

b. Registering for a part-time job?

In order to register for a part-time job, you can either:

- Visit one of the ETC Job Centres (see below)
- Or, send a CV along with copies of your qualifications to part-time.etc@gov.mt or Part-Time Register, Office 13, Employment Services Division, ETC, Hal Far BBG 3000.

The ETC Job Centres are located at:

1. **Valletta** - St. Zachary Street, Valletta.
Tel. No: 2124 9531/2/3/4. E-mail:valletta.etc@gov.mt

2. **Mosta** - St. Anne Street, Mosta.
Tel. No: 2142 1286/7. E-mail: mosta.etc@gov.mt

3. **Birgu** - Kumpless Access, St. Edward Street, Birgu.
Tel. No: 2398 5151/2. E-mail:cottonera.etc@gov.mt

4. **Victoria** - Ministry of Gozo, St. Francis Square, Victoria, Gozo.
Tel. No: 2155 6086. E-mail: rabat.etc@gov.mt

5. **Qawra** - Kumpless Access, Frejgatina Street, Qawra.
Tel. No: 2157 4848. E-mail:qawra.etc@gov.mt

6. **Birkirkara** - Civic Centre, Tumas Fenech Street, Birkirkara.
Tel. No: 2144 2494. E-mail:employment.etc@gov.mt

7. **Zejtun** - c/o Paolo Freire Institute, Dar Guze Delia, 16, Misrah Dicembru 13, Zejtun ZTN 1021



Job Centre	Opening Hours*
Valletta, Mosta, Birgu, Victoria	<p>1st October to 15th June Monday - Friday 08:15 - 12:30 & 14:00 - 16:00</p> <p>16th June to 30th September Monday-Friday 08:15 - 12:30</p>
Qawra, Birkirkara	Tuesday, Thursday 08-15 - 12.30
Zejtun	Wednesday 08:30 - 12:30

*Always refer to the ETC website for any changes in time or places.

ETC has various EU funded schemes and projects that can help you to find work. When you register for work, you can ask for more information. Otherwise you can call 21654940.

What is a Curriculum Vitae (CV) and how do I write one?

When applying for a job, you are often asked to send a Curriculum Vitae (CV). This is a document which provides important information about you when looking for a job. In a CV, you should provide your contact details and include information about your education and your current and past work experience. You can also include information about your skills and interests.

Why do you need a CV?

The aim behind a CV (sometimes also called a résumé) is to introduce yourself to prospective employers. If the CV interests a potential employer, they may be more inclined to interview you. It is important to update your CV as you gain more skills and work experience. Ideally, your CV should be adapted according to the particular job you are applying for.

Practical tips on writing your CV

Here are a few tips on how to write a good CV:

- Put in your name, address and contact details.
- It is not obligatory to give your date of birth, your status and the number of children you have.
- Give your most recent education first and highlight any achievements that fit the job.
- Do not give unnecessary details (e.g. where you

attended kindergarten).

- Give the name of your past employers, and the skills achieved through each job.
- If you have done any voluntary work, you can include it in your CV.
- Avoid mentioning things like clubbing, drinking and Internet chat rooms as your hobbies. These are unlikely to impress your boss.

There are several CV templates on the internet which can help you draw up a CV. You can use the Europass template which will make it easier for you to prepare your CV and adapt it according to your needs. This can be found at:

<http://europass.cedefop.europa.eu/>.

Tips for the interviewing process

If you are called for an interview, be prepared. First impressions count. You have a very limited period of time to impress your prospective employer. Here are a few points you should consider:

- Go on time, or better still, be there early.
- Dress appropriately - a dark, modest suit is always safe.
- If you wear a skirt it should be long enough to enable you to sit down comfortably.
- It is fine if you put on light makeup but ensure you are not heavily made up.
- Avoid wearing excessive jewellery and avoid showing off your tattoos and piercing.

During the interview ensure that you:

- Remain calm and look at your interviewers.
- Answer all questions in a polite manner.
- Give information about your strengths and experiences gained through your past work.
- Do not talk negatively about your past employers.
- Switch off your mobile phone during the interview.
- Show that you have the right skills and attitude for the job





Updating your Skills or Furthering your Education

If you have been out of the workforce for a long time, it is likely that, in the meantime, new technologies and new processes at work have been introduced. To strengthen the chances of finding a job, you should think about updating your skills or furthering your education. This will give you an edge over competitors and will enable you to deal with the demands of your new job. There are a many organisations that offer training to update your skills and courses to further your education. Here are some which you can consider:

ETC

ETC promotes lifelong learning. It offers many free courses in a wide range of subjects. For a full list courses offered by ETC visit: www.etc.gov.mt or contact ETC on telephone 21654940.

It important to note that parents who attend an ETC course and make use of child care or elderly care services in order to attend such training, can make a claim to ETC to cover such costs. A number of conditions apply.



The Directorate for Lifelong Learning

The Directorate for Lifelong Learning offers over 200 courses for adult learners. The subjects vary and include courses in 15 different languages and other academic subjects. The Directorate also offers ICT courses, courses in crafts, adult literacy and numeracy classes.

Some courses are offered in the morning at the Lifelong Learning Centre in Msida. However, the majority of courses are offered between 17:00 and 20:00 at various centres around Malta including Blata I-Bajda, Floriana, Mriehel, Kirkop, Mosta, Naxxar and Victoria (Gozo). Besides the morning and evening courses for adults, the Directorate offers a range of courses in a large number of local councils. You should enquire at your local council about this service.

Moreover, the Directorate for Lifelong Learning offers a number of courses through the Schools of Performing Arts in Malta and Gozo, including Music, Drama and Art.

The Directorate published an annual prospectus which is available for free from any local council but can also be viewed from www.eveningcourses.gov.mt. You can also apply online from the same website.

Courses normally start in October and end in May. More information is available on the website of the Directorate for Lifelong Learning services: <http://eveningcourses.gov.mt/>

Contact Details:

Tel. No: 2598 2444

MCAST

MCAST offers courses in a range of subjects in different colleges and institutes. These include the Institute of:

- Business and Commerce
- Applied Sciences
- Building and Construction Engineering
- Maritime Institute
- Information and Communication Technology
- Art and Design
- Mechanical Engineering
- Agribusiness
- Community Services

Courses are also open to adults. For further information visit their website: www.mcast.edu.mt





Giovanni Curmi Higher Secondary School, Naxxar

The Giovanni Curmi Higher Secondary School is a post-secondary state school offering academic courses at **ordinary, advanced and intermediate levels**. Courses are also open to adults wishing to obtain academic qualification. For more information, visit their website: www.gchss.com



Institute of Tourism Studies (ITS)

The ITS offers courses related to the Hospitality and Tourism Industry. It offers a range of part-time and full-time courses at different levels. Courses are also open to adults. For more information, visit their website: www.its.edu.mt



UNIVERSITY OF MALTA
L-Università ta' Malta

Going Back to University

The University of Malta offers several courses, both during the day and during the evening. Some courses are also run on a part-time basis, which may make it easier for women with caring responsibilities

Entrance to University through the Maturity Clause

Anyone over the age of 23 can apply for a course at the University of Malta, even if they do not have the necessary entry qualifications. These applicants will be required to provide evidence that they will be able to follow the course with profit.

Prospective students can find courses being offered by the University of Malta from www.um.edu.mt/courses/

For any queries, the Student Advisory Services offer advice and information to prospective students. The contact details are as follows: Tel. No: 2340 2034, 2340 2847 or visit their website: www.um.edu.mt/sas

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UNIVERSITY OF MALTA
L-Università ta' Malta



Case Study: Samira Jamil

Samira shares her experience of going back to university:

My name is Samira Jamil, I am a mother of two children.

I graduated from university in 1988 and held various jobs. When my children were 6 and 8, I decided to further my education and joined the University of Malta as a mature student to read for a B.A. in Arabic & International Relations. Although Arabic is my mother tongue, I had never studied it in depth. It was great to be back at university but this involved juggling many responsibilities and dealing with a fair amount of stress especially when an assignment was due or exams were on the horizon. I found the experience extremely fulfilling and it boosted my self confidence. I graduated with a 1st class BA (Hons) in Arabic in 2007. This positive experience spurred me onto pursuing a Masters and in 2009, I started reading for an M.A. (Communications, Media & PR) by distance learning. I also undertook a TEFL course and obtained an EFL teacher's warrant. I am currently teaching EFL as well as working on my MA thesis.

I am a strong advocate of women returning to education and employment.





How to Start your Own Business

Have you ever thought of turning a hobby into a business? Is there something you really enjoy doing? Have you thought about becoming self-employed because it would allow you more flexibility in your work?

When thinking about which business to set up, you need to think about whether there is a market for it. You also need to think about whether you require specific training before being able to launch your business. A very important aspect to consider is marketing. How are you going to market your product?

ETC offers a scheme called the **INT** (*Ibda Negozju Tieghek*) which provides the necessary support and advice to open your own business. It also offers a grant to those who manage to finish the course successfully.

Do your homework well, but do not let this daunt you; the pride of launching your own successful small business is worth the effort.

Steps for setting up your own business

In order to set up your own business, there are several processes you need to go through:

1. Application for VAT number

In order to apply, use the following link: <http://www.vat.gov.mt/reqvatno.aspx>

2. Application for Licence with Relevant Authorities

You need to apply for a business license. The process depends on which business sector you will operate in. For more information on the business sectors and the licensing processes involved, use the following link: <http://www.gov.mt/index.asp?l=2#business>

3. Application for MEPA Permits

You may also need to apply for a planning permit at MEPA. More information can be obtained from www.mepa.org.mt or phone on 2290 0000.

4. Declaration of Commencement of Employment

You will also need to register as a selfemployed person with the ETC. Use the following link to download the registration form: <http://etc.gov.mt/Resources/file/Forms/Engagement%20Form%20for%20Self-Employed.pdf>

5. Application for Social Security Registration

If you have never worked before, you need to have a social security number. You can get this from one of the district offices of the Department of Social Security. For more information on this, see section 8.

6. Registration of company with the MFSA

Every company must be registered with the MFSA. For more information on the process, visit <http://registry.mfsa.com.mt/> or phone 2548 5379.

7. Application for Tax Registration Number

You will need to have both an individual and corporate tax registration number. You can apply for one at the Inland Revenue Department. For more information, phone 2296 2296.

Before applying, it is useful to check if the application can be submitted online, as this will help you save on time and expense.



Where to find help

The Government of Malta has an online section which focuses on how to start your own business. It has links to all the steps mentioned above, as well as information on accounting and tax compliance requirements, bank facilities and insurance details. For more information, have a look at:

<http://www.gov.mt/servicecluster.asp?s=34&l=2>

There are several **grants** available for small businesses and enterprises which you might be able to benefit from. The Relationship Management Unit at the Malta Enterprise provides information and assistance. In order to check if you can apply for any such grant, contact the **Malta Enterprise** on 2542 0000 or visit their site: www.maltaenterprise.com.

You can also find help by contacting:

Business Care Unit

Address: Commerce Department, Lascaris Buildings, Valletta, CMR02

Tel. No: 2122 6688

Website: <http://www.commerce.gov.mt/business.asp>

Cooperatives

If you want to start a business but do not want to do it on your own, you may consider forming a cooperative instead. In order to do so, you need to form a group consisting of at least five other persons who are interested in the same venture. The underlying values of a cooperative are that the business is jointly-owned

and is controlled in a democratic manner, in cooperation with all members of the group. In a cooperative, each member has one vote and can participate in the strategy and decision-making on an equal footing. Cooperative can be set up for any kind of business.

There are various organisations that can help you set up a cooperative. **Koperattivi Malta** can give you detailed information on the benefits of forming a cooperative and how to run it. Once you decide to go ahead, the **Cooperatives Board** can guide you through the application process and assist you through the whole process.

There are various benefits in forming a cooperative. For example, cooperatives are exempted from paying the 35% Corporate Tax. Instead, they are only obliged to pay 5% of their surplus profit to the Central Cooperative Fund. New cooperatives can benefit from start-up grants and financial assistance is available to construct a website. Cooperatives that venture in new investment can also benefit from subsidies on interest rates when taking a bank loan.

For further help and information, have a look at the following websites:

The Cooperatives Board: <http://www.coopsboard.org>.

Tel. No: 2123 8588 / 2122 0115

Koperattivi Malta:

<http://www.cooperatives-malta.coop>.

Tel. No: 2148 4835





11

Issues Related to Child Care

Nowadays, parents have the option of sending their children to child care. Young children who attend quality child care centres learn different skills than children who stay at home. For example, they develop social skills since they are exposed to social interaction and are stimulated through learning programs which enhance their intellectual, physical and emotional development. A very important step in all of this is to choose a good quality child care centre. It is easier for parents to send their children to child care if they feel this is beneficial to their children, rather than sending them to child care just so that they can go to work.

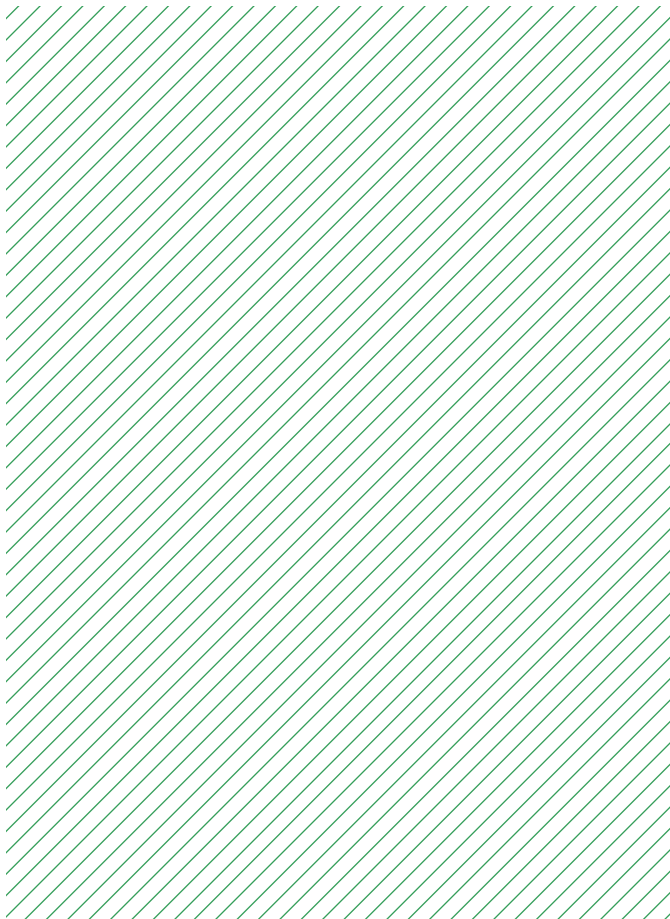
Here are some tips on how to choose the best care for your child.

What can parents do to check the quality in a child care centre?

In order to ensure quality child care, the Government introduced the National Standards for Child Care Facilities. These standards help to ensure a suitable and stimulating environment with qualified carers. The **Department of Social Welfare Standards (DSWS)** is responsible for monitoring the quality of services in child care centres in Malta and keeps a list of those child care centres which meet the National Standards.

As a parent who is planning to go back to work, you should not send your child to the first child care centre that comes to mind. **Here are some tips on how to choose quality child care. You should:**

1. Check whether the centre is approved by the Department of Social Welfare Standards and whether it has received the **temporary registration** which ensures quality.
2. Ensure that the carers and staff are **trained in child care** and have First Aid training.
3. Observe whether the carers are **warm and friendly** and whether they show affection to all the children.
4. Check about the **safety** of the centre and what safety procedures there are in place.
5. Visit the centre on more than one occasion to see the different **activities** that happen at different times of the day.
6. Check how many carers there are in relation to the number of children (**carer-to-child ratio**) and ensure that there are enough carers to meet the demands of all children.
7. Observe how the carers deal with children with **difficult behaviour** and in difficult situations.
8. Ask whether the centre has written policies and procedures and whether there is a **daily programme** of activities for children.
9. Ask how you will be kept informed of your **child's progress**.
10. Check if there is an **outdoor play area** and if there is enough equipment and play material for all the children to use.
11. Check if there are **toilets and basins** which are child-sized and if the premises are kept clean.



For more detailed information on these standards please see Annex 1.

For further enquiries, you can call the Department for Social Welfare on 2278 8000.

List of Government approved child care centres

The following is a list of child care facilities, **listed by locality in alphabetical order**, which have been granted provisional registration by the Department for Social Welfare Standards. **Do not forget that the Government can offset the costs incurred in child care through tax rebates of up to €1,300 a year.**

Attard

ST. CECILIA'S KINDERGARTEN

Address: Aquarius, P. P. Rubens Street, Attard, ATD 1191

Tel. No: 2143 8215

E-Mail: josannevb@gmail.com

THI LAKIN SCHOOL

Address: 15, Zebbug Road, Attard, ATD 9025

Tel. No: 2143 6371

E-Mail: info@thilakin.com

Balzan

LITTLE TOTS

Address: 3, Michelangelo Refalo Avenue, Balzan, BZN 1601

Tel. no: 2147 2619

E-Mail: nicolletteabela@gmail.com

Birgu

SMARTKIDS DAY CENTRE AND FAMILY SUPPORT

Address: Centru Access, Triq San Dwardu, Birgu, BRG 9030

Tel. No: 2398 5119

E-Mail: roderick.agius@gov.mt

Birkirkara

JACK & JILLS DAY CARE

Address: 202, Stella Maris, Fleur- De-Lys Road, Birkirkara, BKR 9068

Tel. No: 2149 2211

E-Mail: kbonnett@go.net.mt

LITTLE ANGELS SCHOOL

Address: 128, Naxxar Road, Birkirkara, BKR 9046

Tel. No: 2144 6403

E-Mail: primary@littleangelsschool.com

SMARTKIDS DAY CARE FACILITY AND FAMILY SUPPORT CENTRE

Address: Gnien l-Istazzjon, Birkirkara

Tel. No: 2144 2900

E-Mail: roderick.gius@gov.mt

STEPPING STONES CHILD CARE AND EARLY LEARNING CENTRE

Address: Olaf Gollcher Street, Birkirkara

Tel. Nos: 21 803360/21 440843

E-Mail: maltasteppingstones@gmail.com



Bormla

IL-BEJTA CHILD CARE AND FAMILY SUPPORT CENTRE

Address: Sta Margherita College Cospicua Primary, Alexander Street, Bormla

Tel. No: 2180 7090

E-Mail: jenny-lynn.gafa@gov.mt

SMART KIDS COSPICUA

Address: Sta Margherita College, Alexander Street, Bormla

Tel. no: 21807090

E-Mail: child_carefes.meef@gov.mt

Burmarrad

JACK & JILLS DAY CARE

Address: 8, Manuel Bonnici Street, Burmarrad, SPB 6041

Tel. No: 2157 8912

E-Mail: kbonnett@go.net.mt

Fgura

BARNEY'S PLAYSCHOOL & DAYCARE CENTRE

Address: 283, Bluebell Street, Fgura, FGR 1691

Tel. No: 21803214

E-Mail: barneyschild_carecentre@melita.com

SHARON'S NURSERY

Address: 114, Ninder House, Triq il-Karmnu, Fgura, FGR 2106

Tel. No: 2180 9297

E-Mail: sharsav@onvol.net

STEPPING STONES CHILD CARE AND EARLY LEARNING CENTRE

Address: 38, Triq Censu Busuttil, Fgura, FGR 1114

Tel. No: 2180 3360

E-Mail: maltasteppingstones@gmail.com

TENDER LOVING CARE CHILD CARE CENTRE

Address: 226, Wren, Triq is-Sur, Fgura, FGR 1243

Tel. No: 21805334

E-Mail: info@tlcmalta.com

Għargħur

NANNAKOLA CHILD CARE CENTRE (Għargħur Primary School)

Address: Skola Primarja Hal Għargħur, Triq San Bartilmew, Għargħur

Tel. No: 2144 5758

E-Mail: info@vista.coop

Gżira

GIGGLES NURSERY

Address: 61, Gzira Road, Gżira, GZR1314

Tel. No: 2732 1320

E-Mail: giggles.nursery@yahoo.com

HAPPY DAYS CHILD CARE CENTRE

Address: Casa Lucerne, Misrah Turu Colombu, Gżira, GZR 1603

Tel. No: 2701 5080

E-Mail: anncam@maltanet.net



Hal-Far

IL-PASSJU (E.T.C)
Address: ETC Head Office, Hal-Far, BBG 9034
Tel. No: 2220 1406/2220 1124
E-Mail: child care@etc.org.mt

Hamrun

FRA DIEGO CHILD CARE CENTRE
Address: Villambrosa Street, Hamrun, HMR 1127
Tel. Nos: 21234362 / 21225872
E-Mail: fcj@maltanet.net

MICKEY'S CHILD CARE DAY CENTRE
Address: 23, Danny Cremona Street, Hamrun, HMR 1513
Tel. no: 2122 2551
E-Mail: simon@mickeyseducare.com

Kappara

CHISWICK HOUSE SCHOOL
Address: Kappara
Tel. No: 21374396
E-Mail: deniseborg@chs.edu.mt

FLEURETTE SCHOOL OF MONTESSORI
Address: Sliema Road, Kappara, SGN4417
Tel. No: 21386295
E-Mail: fleuretteschool@onvol.net

Luqa

LELLUXA CHILD CARE CENTRE (Luqa Primary School)
Address: Skola Primarja Hal Luqa, Triq Sant'Andrija, Luqa, LQA 1028
Tel. no: 2144 5758
E-mail: info@vista.coop

NEMO CHILD CARE CENTRE
Address: Water Services Corporation, Qormi Road, Luqa
Tel. No: 2244 3139
E-Mail: Lindsay.micallef@wsc.com.mt

Marsascala

TENDER LOVING CARE CHILD CARE CENTRE
Address: Triq il-Qaliet, Marsascala, MSK 3312
Tel. No: 2163 3743
E-Mail: info@tlcmalta.com

Mellieħa

CHILD JESUS EDU-CARE CENTRE
Address: 100, St. Therese Convent, G Borg Streert, Mellieħa, MLH1023
Tel. No: 21523532
E-Mail: gendsh@maltanet.net

NEVERLAND
Address: 162, New Mill Street, Mellieħa, MLH 1105
Tel. No: 2152 0918
E-Mail: cangunjr@onvol.net



Mġarr

SAN ANDREA SCHOOL
Address: L-Imselliet, L/O, Mġarr, MGR 2850
Tel. No: 2143 8800
E-Mail: maria.bartolo@sanandrea.edu.mt

SAN ANTON DAY CARE CENTRE
Address: L-Imselliet, L/O, Mġarr, MGR 2850
Tel. No: 2158 1907
E-Mail: admin@sananton.edu.mt

Mosta

THE NURSERY SCHOOL & DAY CARE CLUB
Address: Triq Carmelo Dimech, Mosta
Tel. No: 27418545
E-Mail: daphnedebono@yahoo.com

Msida

IT-TAJRA CHILD CARE FACILITY
Address: University of Malta, Msida
Tel. No: 23402134
E-Mail: Jacqueline.sant@um.edu.mt

KAELL'S CHILD CARE CENTRE
Address: 30, G.Navarro Street, Msida, MSD 1501
Tel. No: 21312443
E-Mail: info@kaells.com

Naxxar

VICTORIA NURSERY SCHOOL
Address: 13, Darcel Street, Naxxar, NXR 2342
Tel. No: 2141 3953
E-Mail: godfreygalea@gmail.com

Paola

MAGIC WONDERS
Address: MCAST Main Campus, Corradino Hill, Paola
Tel. No: 23987161
E-mail: irene.bugeja@mcast.edu.mt

PEPPRINA CHILD CARE CENTRE
Address: Triq Brittanja k/m Triq is-Sultana, Paola
Tel. No: 2144 5758
E-Mail: info@vista.coop

Pembroke

FLUTTERBY
Address: c/o St. Catherine's High School Pembroke, PBK 1771
Tel. No: 2137 6543
E-Mail: scats@maltanet.net

IL-MERILL, SMARTKIDS PEMBROKE
Address: St. Clare College, Alamein Road, Pembroke, PBK 1773
Tel. no: 27207031 / 2
E-Mail: child_carefes.meef@gov.mt



Qawra

SMARTKIDS QAWRA

Address: Maria Regina College, Access Complex, Triq il-Frejgatina, Qawra, SPB 1273

Tel. no: 21577639

E-Mail: child_carefes.meef@gov.mt

San Ġwann

ABC CHILD CARE SERVICES

Address: 103, National Assembly Street, San Ġwann, SGN 3034

Tel. No: 27373427

E-Mail: abcchldc@gmail.com

KID'S HAVEN

Address: 341, Villa Harruba, Tomna Lane, San Ġwann, SGN 1400

Tel. No: 2137 8587

E-Mail: ogc@maltanet.net

TODDLER'S TIME

Address: 5, Triq Pietru Pawl Bezzina, Ta' Żwejt, San Ġwann, SGN 3103

Tel. no: 2137 1700

E-Mail: christineldp@gmail.com

St. Venera

IL-BEBBUXU - SMART KIDS

Address: St. Theresa College St. Paul's Street, St. Venera

Tel. no: 21443855/ 21443863

E-Mail: child_carefes.meef@gov.mt

KIDSTART CHILD CARE AND DEVELOPMENT CENTRE

Address: 228, Triq Misrah il-Barrieri, St. Venera, SVR 1759

Tel. No: 2144 5758

E-Mail: info@vista.coop



Siggiewi

ID-DENFIL CHILD CARE CENTRE

Address: Kullegg San Injazu, Siggiewi Primary School, Triq it- Tabib Nikola Zammit, Siggiewi, SGW 3077

Tel. No: 2145 5600

E-Mail: child_carefes.meef@gov.mt

Sliema

NIKI'S NURSERY SCHOOL

Address: 76, Windsor Terrace, Sliema, SLM 1854

Tel. No: 2131 9467

E-Mail: tina_camillleri@hotmail.com

St. Julians

HAPPY KIDZ

Address: Triq Wied Ghomor, St. Julians, STJ 1969

Tel. No: 9925 2707

E-Mail: pbon@onvol.net

Tarxien

ST. CECILIA'S KINDERGARTEN

Address: 63, N. Caruana Dingli Street, Tarxien, TXN 1280

Tel. No: 2143 8215

E-Mail: josannevb@gmail.com



Żebbuġ

ST. PAULA CHILD CARE/PLAYCENTRE

Address: c/o, St. Dorothy's School, Żebbuġ, ZBG 9013

Tel. No: 2146 7153

E-Mail: info@eduserVICES.com

Żejtun

MARIA GUZEPPINA CURMI DAY CARE CENTRE

Address: 105, St. Gregory Street, Żejtun, ZTN 1038

Tel. No: 2167 4498

E-mail: madre@maltanet.net

MINNIE'S CHILD CARE DAY CENTRE

Address: BU5, Bulebel Industrial Estate, Żejtun, ZTN 3000

Tel. No: 2182 7369

E-Mail: simon@mickeyseducare.com

ST. JOSEPH DAY CARE CENTRE

Address: St. Joseph Home, 12, St. Lucien Street, Żejtun, ZTN 1833

Tel. No: 2169 3719

E-Mail: jtnszejtun@euroweb.net.mt

Żurrieq

TEDDIES CHILD CARE CENTRE

Address Filippu Farrugia Street, Żurrieq, ZQR 2268

Tel. No: 27020362

E-Mail: teddieszrq@gmail.com

TINY TOTS

Address: 80, Triq I-Arcipriet E. Mifsud, Żurrieq, ZRQ 1330

Tel. no: 2168 9707

E-Mail: tinyt@onvol.net

Out-of-School Child Care Services through Klabb 3-16

• Klabb 3-16 is an after-school service offered for children between the ages of three and sixteen. The aim is to provide care to children after school hours while their parents are at work. During this time, children can work on homework but a number of various activities, such as cooking, sports, story-telling and drama, are also held.

Child Care Centres in Malta & Gozo

• There are currently four centres in Birkirkara, Mosta, Fgura and Żurrieq and they are open from Monday to Friday between 14.30hrs and 18.00hrs.

• A child care centre is to be built in Għarb with a grant of some €67,000 by the Gozo Ministry under a scheme to help local councils and administrative committees there.

For more information, to set up a meeting, or to apply for this service, here are the contact details:

Website: <http://www.fes.org.mt>

Tel. No: 2145 5600/7







Other Useful Contact Details



1. Department of Industrial & Employment Relations (DIER)

For questions related to your conditions of work

Website: <http://www.industrialrelations.gov.mt>

Tel. No: 2122 4245, 2122 4246

Address: 121, Melita Street, Valletta VLT 1121



2. Social Assistance (Social Security)

For questions related to your National Insurance Contributions and other benefits.

Website: www.socialpolicy.gov.mt

Tel. No: 159

Address: Social Security Department, 38, Ordinance Street, Valletta.



3. National Commission for the Promotion of Equality (NCPE)

For questions related to your rights on gender equality

Website: www.equality.gov.mt

Tel. No: 2590 3850

Address: Gattard House, National Road, Blata I-Bajda HMR 90 10

Annex I

Description of National Standards for Child Care Facilities

The Standards are divided into ten key areas through which quality is assessed and ensured. The main points of each standard are the following:

STANDARD 1 - SUITABLE PERSONS

Standard 1 ensures that children are looked after by trained staff who are qualified in early childhood education and who have a positive regard for children. This standard also ensures that the appropriate carer-to-child ratios are maintained so that children are given the attention they merit. The amount of children per carer depends on their ages. For example, there needs to be one carer with every three children under one year, whilst if the age group is mixed a carer cannot have more than six children under her/his care.

The principal Manager or Supervisor in a child care centre has to be over 21-years of age and the carers must all be over eighteen years. They need to have a clean police conduct and possess a First Aid Certificate.

STANDARD 2 - PHYSICAL ENVIRONMENT - PREMISES AND EQUIPMENT

Standard 2 focuses on the physical environment of the child care centre and ensures that the premises are safe, secure and accessible.

This standard also mentions the furnishings and equipment that has to be in place for the needs of children under three. This standard specifies that child care centres have to be on a ground floor, have natural light, are well ventilated and damp free. In each child care centre there has to be a kitchenette area, a rest area, a nappy changing area and separate toilets for staff and children. The floors must not be slippery and there has to be an outdoor play area with outdoor play equipment.

STANDARD 3 - MANAGEMENT AND ORGANISATION

Standard 3 ensures that the child care centre is managed by a qualified person who has the skills, knowledge and experience required to achieve the aims and objectives of the service. It also stresses that each child care centre has a written manual of policies and procedures, which is accessible to users. Amongst other things, the contents of the policies should cover how the centre will deal with sick children and accidents, the personal records of children, complaints about the service and safety of children.

STANDARD 4 - HEALTH AND SAFETY OF CHILDREN

Standard 4 ensures that good health and safety is promoted at all times in the child care centres and encourages steps to be taken to prevent and control the spread of infections. This standard specifies that there has to be a First Aid box, daily cleaning routines, good hygiene practices and power sockets which are covered and out of reach of young children. It also specifies that corners are covered with soft protective covering and that windows and doors have shatter proof glass. It prohibits the use of gas cylinders and specifies that each centre has to have a fire extinguisher, blanket and an unobstructed fire exit, amongst other things.

STANDARD 5 - CARE, LEARNING AND PLAY

Standard 5 ensures that the qualified caregivers talk, listen to and interact with the children. It clearly states that child carers should not only cater for the physical needs of the children but to see to their social, intellectual and emotional needs. This standard ensures that activities and opportunities for play are organised so as to meet the full range of children's developmental needs according to their ages. It also highlights important milestones for infants and for example, specifies that by the age of three the child should be able to communicate effectively and develop good spoken skills, be able to collaborate and show care for others and develop independence, creativity and flexibility.

STANDARD 6 - WORKING IN PARTNERSHIP WITH PARENTS

Standard 6 ensures that carers welcome parents and work in close collaboration with them to promote the welfare and development of the children. It suggests that daily informal conversations are held between parents and carers to discuss the child and that planned communication sessions are held twice a year to discuss the child's strengths, health issues and any other concerns.

STANDARD 7 - BEHAVIOUR MANAGEMENT

Standard 7 ensures that child care centres have a clear code of behaviour management that is understood and applied by the staff, parents and children. Children are encouraged through positive guidance to take responsibility for their own behaviour and to show care and consideration for others. It puts the responsibility on staff members to ensure that children are not bullied or threatened while in their care and that children are not given physical punishments or exposed to intellectual, emotional or verbal abuse.

STANDARD 8 - CHILD PROTECTION

Standard 8 specifies that child day care providers have a duty to protect and care for each child during their period of attendance at the Centre. Their Manual of Procedures contains a Child Protection Policy and Procedure, which they are bound to follow in instances of suspected abuse. The provider is obliged to report all instances of suspected abuse to the appropriate authorities

STANDARD 9 - FOOD AND DRINK

Standard 9 is about the benefits of a healthy diet and encourages parents to provide healthy nutritious snacks for their children. The staff members also take careful note of any special dietary requirements and also ensure that children receive the help they need in feeding. Flexible eating routines are permitted and children should have access to drinking water at all times. Service providers should keep a record of individual special dietary requirements.

STANDARD 10 - EQUAL OPPORTUNITIES AND CHILDREN WITH SPECIAL NEEDS

Standard 10 ensures that each child is valued as an individual and helped to develop his/her full potential. This has to be done through the inclusion of all children in the various activities designed to display a wide range of positive images which reflect non-stereotypical roles. The race, culture and religion of each child have to be respected at all times.

Annex 2

Income Tax for Working Parents with Children

From 1st January 2012 working parents can save from €150 to €840 income tax. Government will implement an important reform in our income tax system, to make the job market more attractive for parents. Besides the single and married computation, where a couple declares their income jointly, a new category will be introduced: parents' computation. This category will include parents supporting children up to 18 years old who are not gainfully employed. If the children are in tertiary education, the age will be extended to 21.

For more information contact:
Tax payer service 2296 2296 or
Inland Revenue Free phone 8007 2297.

Income Tax			
Individual Income	Payment of Tax at present (Single Computation)	Payment of Tax Jan 2012 (Parent Computation)	Difference in Tax for each person
9,000.00	75.00	-	-75.00
9,250.00	112.50	-	-112.50
9,300.00	120.00	-	-120.00
9,500.00	150.00	30.00	-120.00
10,000.00	225.00	105.00	-120.00
12,500.00	600.00	480.00	-120.00
15,000.00	1,025.10	855.00	-170.10
17,500.00	1,650.10	1,400.10	-250.00
20,000.00	2,324.60	2,025.10	-299.50
21,200.00	2,744.60	2,324.60	-420.00

This reduction in income tax is applicable to each parent which has custody of children:

- Married couples;
- Widowers & widows;
- Single parents;
- Separated or divorced persons who have the custody of children or who pay maintenance.

A child care centre is to be built in Għarb with a grant of some €67,000 by the Gozo Ministry under a scheme to help local councils and administrative committees there.



Operational Programmes II – Cohesion Policy 2007-2013
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Project part-financed by European Union
European Social Fund (ESF)
Co-financing rate: 85% EU funds; 15% National Funds



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