

PARENT HANDBOOK

September 1, 2025 to August 31, 2026

EARLY LEARNING CENTRE











Table of Contents

Messag	e to Parents	4
1. PR	INCIPLE AND STRUCTURE	4
1.1	Principe	4
1.2	Structure	5
1.3	Educators' Roles	5
1.4	Administrative Structure	6
1.5	Inclusive Early Learning Centres	6
1.6	The Inclusion Policy of the ARCf Early Learning Centres	6
1.7	Curriculum	7
1.8	The Role of Parents and the Early Learning Centre	7
2. GE	NERAL INFORMATION	8
2.1	Contact Information	8
2.2	Children's Ages and Programs	8
2.3	Opening Hours	9
2.4	Statutory Holidays and Professional Development Days	9
2.5	Storm Days	9
2.6	Evacuation Procedures	10
2.7	Safety	10
2.8	Meals and Snacks	10
2.9	Rest Time	11
2.10	Incident Management	11
2.11	Exceptional Circumstances	11
3. PO	PLICIES	11
3.1	Admission	11
3.2	Registration Period	12
3.3	Withdrawals	13
3.4	Changes to Registration	13
3.5	Annual Leave	13
3.6	Illness	14
3.7	Administration of Medication	14
⊿ FIN	NANCIAL PROCEDURES	15

	4.1	Rates	15		
	4.2	Billing	15		
	4.3	Late Pick-Up Fees: After Closing Hours	15		
	4.4	Payments	16		
5.	INFO	DRMATION FOR PARENTS	16		
	5.1	Outings	16		
	5.2	Complaint Procedure	16		
	5.3	Parent Involvement	17		
	5.4	Transportation	17		
	5.5	Financial Assistance	17		
	5.6	Special Occasions	18		
	5.7	Other	18		
6.	CHIL	D PROTECTION POLICY	18		
	6.1	Abuse	18		
	6.2	Guidance Measures	18		
	6.3	Procedures for Unacceptable Behavior	19		
7.	PRO	TECTION OF EMPLOYEES	19		
8.	PER:	SONAL BELONGINGS	19		
	8.1	Items to Bring to the Early Learning Centre	19		
	8.2	Labelling of Personal Items	20		
	8.3	Toys	20		
A	APPENDIX A: BILLING POLICY				

Message to Parents

Dear Parents/Guardians,

Welcome to our handbook designed to support your journey with us. We are delighted to have you by our side in the education and well-being of your children. This handbook is intended to provide you with all the necessary information about our program, the rules of our facility, and the values that are important to us.

Your role is essential in your children's development and success. We believe in the importance of close collaboration between the school and families to provide an environment that fosters learning and the growth of each child. We encourage you to share your ideas, concerns, and suggestions to strengthen this partnership.

This handbook is here to guide and inform you throughout the school year. We thank you for your commitment and trust.

Sincerely,
France Dargavel
Director of ARCf Childcare Centers

1. PRINCIPLE AND STRUCTURE

Our Mission:

The mission of the ARCf of Saint John is to ensure the survival and promotion of the French language and culture within the Francophone and Acadian community of the Greater Saint John area.

1.1 Principe

The early learning centres services of ARCf de Saint-Jean offer high-quality educational services in French for children, with programs tailored to each age group. These programs encourage learning through play, singing, music, and art, while supporting the child's overall development.

Each program is designed to meet the specific needs of children, emphasizing socialization, autonomy, and language enrichment. The development of French language and culture is at the heart of our educational approach.

- At the *Au Bourgeonnet* early learning centre, infants and toddlers grow in a safe and nurturing environment tailored to their early learning and motor development.
- At the À Petits Pas and À Grands Pas early learning centre, children are introduced to the basics of socialization while developing their intellectual and motor skills through age-appropriate activities.

- In preschool, children expand their knowledge and develop intellectual and motor skills through play, while preparing for kindergarten.
- At our after-school program *Coccinelle*, children enjoy a relaxed environment where they can unwind after a school day, explore their creativity, and pursue diverse interests.

We are committed to providing a healthy, stimulating, and safe environment where every child can thrive.

1.2 Structure

Our early learning centres services are managed by the Association Régionale de la Communauté francophone de Saint-Jean inc. (ARCf), a non-profit organization.

The early learning centres are licensed and regularly inspected by:

- The Department of Education and Early Childhood Development,
- The Department of Health,
- The Department of Justice and Public Safety.

These inspections ensure compliance with current safety and quality standards.

1.3 Educators' Roles

The primary role of educators is to create a safe and stimulating environment that fosters children's development. They design learning experiences adapted to each child's pace and individual needs.

Their responsibilities include:

- Setting up the classroom and selecting appropriate educational materials,
- Encouraging the exploration of new interests,
- Evaluating children's development,
- Planning structured programs with both guided activities and free play, ensuring a balanced daily routine.

These activities aim to enhance socialization, cognitive and motor skills, while providing ageappropriate opportunities for exploration and learning.

1.4 Administrative Structure



1.5 Inclusive Early Learning Centres

The early learning centre promotes the inclusion of all children, ensuring each one can actively participate in activities and learning, regardless of their situation.

Activities are planned based on the children's interests and developmental levels so that every child feels accepted, supported, and valued.

For children who require additional support or specialized equipment, a funding request form is submitted to the Department of Education and Early Childhood Development, following a recommendation from the Department of Health.

1.6 The Inclusion Policy of the ARCf Early Learning Centres

Our early learning centres implement an inclusion policy based on three core principles:

Access

- Our programming is adapted to meet each child's needs.
- We welcome all children, regardless of their needs.
- Support measures are put in place from the time of registration, in collaboration with funding agents.
- A dedicated team develops intervention plans and supports families.

Participation

- We ensure children fully participate in daily routines and activities.
- Children are encouraged to build relationships with their peers.
- Parents are actively involved in the life of the early learning centre.

Support

- We prioritize a family-centered approach, placing parents at the heart of the child's well-being.
- Early learning centre staff support and guide families in their decision-making.
- Close collaboration between educators, parents, and community partners is encouraged.

1.7 Curriculum

The Francophone Educational Curriculum¹:

The educational curriculum is a shared foundation for all Francophone early learning centres in New Brunswick. It guides their work, provides a clear direction, and offers reference points for their daily actions. Developed by the Early Childhood Research Group at the Université de Moncton, the curriculum integrates high-quality standards for welcoming and supporting both children and their parents.

Quality Standard and Training Requirement

The educational curriculum is also the framework used to assess the quality of a Francophone early learning centre in New Brunswick.

The law requires all Francophone early learning centres to adhere to the guidelines of the educational curriculum.

All individuals working in a early learning centre—whether in a centre or a community-based early learning centre—must complete training on the curriculum.

1.8 The Role of Parents and the Early Learning Centre

As the child's first caregivers and educators, parents play a vital role in their child's development:

- They are the experts on their child.
- They make educational decisions for the child's well-being and future.
- They support their child's learning and exploration throughout life.

The role of the early learning centre is to:

¹ The Curriculum is available for consultation at the early learning centre and online at www.gnb.ca by searching "Early Childhood Education Curriculum."

- Meet children's needs and support their development,
- Welcome and support parents while respecting their educational choices,
- Recognize the value of parenting and promote positive communication,
- Provide opportunities for parental involvement in the early learning centre.

Finally, Francophone early learning centres also have a social and educational mission to support the vitality of Francophone minority communities in New Brunswick. The Francophone educational curriculum is a key tool in this mission.

2. GENERAL INFORMATION

2.1 Contact Information

France Dargavel
Director of the early learning centre
Association Régionale de la Communauté francophone de Saint-Jean

Centre communautaire Samuel-de-Champlain

Phone: (506) 658-4600 ext. 2103

Fax: (506) 658-3984

Email: france.dargavel@arcf.ca

Website: www.petiteenfancesj.ca/cpe/accueil/

Line Landry

Administrative Services Coordinator Phone: (506) 658-4600 ext. 2096

Email: line.landry@arcf.ca

Laura Dieuzaide Pedagogical Leader

Phone: (506) 658-4600 ext. 2104 Email: laura.dieuzaide@arcf.ca

2.2 Children's Ages and Programs

Designated early learning centre À Petits Pas / À Grands Pas

Preschool Ages 2 to 5 Ext. 2066 Designated early learning centres Au Bourgeonnet

Preschool Birth to 2 years old

Ext. 2084

La Coccinelle I and II

After-school program Ages 5 to 12

Ext. 2038

Designated early learning centres À Grands Pas

Pre-kindergarten

Age 4 (as of December 31)

Ext. 2070

Transition to the After-School Program

To help ease the transition to kindergarten, children attending the preschool early learning centre and starting kindergarten in September will be transferred to the after-school program the week before school begins.

Additionally, between the last day of school and the start of the new school year, the after-school program is replaced by a summer camp. Registration begins in mid-April, and parents may select the weeks they need. Fees are subject to change.

2.3 Opening Hours

Monday to Friday from 7:30 a.m. to 5:30 p.m.

2.4 Statutory Holidays and Professional Development Days

The early learning centre will be closed on the following statutory holidays:

New Year's Day*
New Brunswick Family Day
Good Friday
Easter Monday
Victoria Day
Canada Day

New Brunswick Day Labour Day Thanksgiving Remembrance Day Christmas Day* December 26

Professional Development Days

The early learning centre will be closed on the following dates for staff training:

- November 7, 2025
- May 22, 2026

2.5 Storm Days

In the event of a closure, parents will be notified and must pick up their child within one hour of the announcement. A late fee of \$2 per minute will be charged for any delay.

^{*} Dates may vary each year. Please check with your educators for confirmation.

If a major storm prevents staff from coming to work, an announcement will be made on C105.7 FM, our Facebook page, Cible petite enfance, and via email (if the closure is announced before opening).

If the early learning centre remains open but road conditions are poor, parents may need to wait until enough educators have arrived before leaving.

Statutory holidays, storm closures, and absences due to illness are non-refundable.

2.6 Evacuation Procedures

Evacuation drills are held every month at different times of the day (including during nap time) and via different exits.

In case the Centre Samuel-de-Champlain must be evacuated, children will be taken to the basement of Saint-François-de-Sales Church (cell: 506-651-5767). Parents will then be contacted to pick up their child.

2.7 Safety

Children will only be released to their parent or to an individual who has received written authorization. An ID may be required.

Children in the after-school program must check in with their educator upon arrival.

If a parent wishes the early learning centre to follow up on their child's absence, they must provide a weekly schedule to the educator.

Any schedule changes must be reported by email or through Cible petite enfance.

2.8 Meals and Snacks

Lunch

The early learning centre provides a healthy, balanced lunch for preschool children, in accordance with the *Canadian Food Guide*.

• If the child does not eat the provided meal or has allergies, parents must supply a replacement lunch (no refund will be issued).

Snacks

- The early learning centre provides a glass of milk or water with snack time.
- Parents must provide two nutritious snacks per day (morning and afternoon), in line with the Canadian Food Guide.

2.9 Rest Time

- A nap period is scheduled from 12:30 p.m. to 2:30 p.m. for preschool children.
- Parents may request an earlier wake-up time if necessary.
- A minimum of 45 minutes of rest is required each day.

2.10 Incident Management

Reportable Incidents

In the event of an accident or injury:

- Appropriate emergency measures will be applied.
- Parents will be notified as soon as possible.
- An accident report will be completed and sent to the parents as well as to the regional coordinator within 24 hours. A copy will be kept at the early learning centre.

Minor Incidents

- Parents will be informed on the same day of the incident and of any care provided.
- An incident report will be signed by the parents.

2.11 Exceptional Circumstances

In the event of special circumstances (e.g., COVID-19), the ARCf reserves the right to modify certain provisions of the *Parent Handbook* to adapt to the situation.

3. POLICIES

3.1 Admission

Priority for admission is given to children:

- Whose parent works at the ARCf de Saint-Jean early learning centre, to help recruit francophone staff in our minority setting. In such cases, the ARCf is not required to follow the usual admission process.
- Enrolled full time.
- Who have a sibling already enrolled at the ARCf early learning centre.
- Enrolled at the Centre scolaire Samuel-de-Champlain.
- Whose parents are eligible for the francophone education system.

Part-time registrations are accepted afterward. When the early learning centre is full, names are added to a waiting list. As soon as a space becomes available, parents are notified in the order of registration, while respecting the above-mentioned priorities.

Within two days of the notification, the parent must confirm the start date, which must be within three calendar weeks. If a parent does not respond in time, declines the spot, or is unable to enroll the child within the required timeframe, the director will contact the next parent on the waiting list until the spot is filled. In such cases, the child's name will be moved to the bottom of the list, as long as the registration remains valid.

If an age group reaches maximum capacity and a full-time application is submitted, the parent of a child already attending part-time in that group may choose to switch to full-time to retain the spot. They must notify the early learning centre within two days. If they do not respond, the child will have to leave the early learning centre with a two-week notice.

All children enrolled must understand French. If not, at least one parent should be francophone.

To be admitted, parents must:

- Complete the child's profile and the three consent forms.
- Sign a statement confirming they have read and understood the *Parent Handbook*.
- Provide a copy of the child's immunization record, updated as needed.

If a parent chooses not to vaccinate their child, a waiver form must be signed. Please note that in the event of a contagious illness at the early learning centre, an unvaccinated child may be temporarily excluded until the end of the contagious period.

Access to the early learning centres may not be restricted due to the child's gender, physical condition, or socio-economic status.

Educator-to-child ratios

According to the standards of the Department of Social Development, the ratios are as follows:

- 0 to 24 months: 1 educator for 3 children
- 2 years: 1 educator for 5 children
- 3 years: 1 educator for 8 children
- 4 years: 1 educator for 10 children
- 5 to 12 years: 1 educator for 15 children

3.2 Registration Period

Initial Registration

Once a place is confirmed, a non-refundable deposit equivalent to one month of service is required to reserve it. This amount will be deducted from the first month's fees.

Annual Re-registration

A mandatory re-registration period is held each year, from April 22 to the end of May, for all children wishing to continue attending the early learning centre. A form must be completed for each child.

A \$50 registration fee per child must be paid during business hours.

Parents who enroll their child on a day-to-day basis must specify the weekly attendance days. These days will be fixed and billed, even in case of absence.

If the child starts before May 31, a second registration fee will be required during re-registration.

3.3 Withdrawals

A parent who withdraws their child from the early learning centre may lose their spot if there is a waiting list.

A two-week notice is required via a "Notice of Departure" form. Fees for this two-week period remain due, even if the child leaves earlier.

Exception: In the case of prolonged illness, a medical certificate may allow for a suspension of up to two months.

3.4 Changes to Registration

Any change in registration (full-time ↔ part-time) must be submitted via a specific form and be valid for at least two months.

3.5 Annual Leave

Each child registered weekly or daily is entitled to a credit of two weeks (two periods of five consecutive days) per year.

- The request must be made before the end of the month preceding the absence.
- Requests made after the absence will not be accepted.
- This credit applies from September to August for preschool children.
- This credit applies from September to June for after-school children.

Summer Camp

For children attending La Coccinelle early learning centre, registration ends with the school year. A specific form is required for summer weeks.

Summer Leave (ages 0-4)

With the director's approval, a leave of up to eight consecutive weeks may be granted without fees. However, management may end this arrangement at any time. In that case, parents must resume paying fees to retain their child's place.

3.6 Illness

A child may not attend the early learning centre if they:

- Are too sick to participate in activities.
- Require care beyond what staff can provide.

If any of the following symptoms are present:

- Fever:
 - Oral ≥ 38.5 °C / 101 °F
 - o Rectal ≥ 39 °C / 102 °F
 - Axillary ≥ 38 ºC / 100 ºF (with other symptoms)

Return allowed after 24 hours fever-free.

• Symptoms listed in the "Management of Infectious Diseases" guide.

Absence and Return

- Parents must report any absence and provide the reason.
- A return form may be required after exclusion.
- If illness is observed at the early learning centre, the child must be picked up within one hour of the staff's call.

3.7 Administration of Medication

- Only medication provided by the parents will be administered.
- Written consent is required.
- Each administration is recorded in a daily report.
- Medication must be in its original packaging and include:
 - o Child's name
 - Dosage and method of administration
 - Doctor's name (if prescribed).

In the event of administering acetaminophen without prior consent, staff must follow procedures established by the Department of Education and Early Childhood Development.

4. FINANCIAL PROCEDURES

4.1 Rates

Preschool Program

Age Subsidized Rate (charged		Actual Rate (non-subsidized)	
	to parents)		
0 to 23 months	\$105/week	\$237.90/week	
2 years	\$90/week	\$211/week	
3 years	\$90/week	\$199/week	
4 to 5 years	\$90/week	\$192.90/week	

After-School Program:

Children from kindergarten to grade 6 must be registered on a weekly basis at a rate of \$120 from September to the end of June. The rate for the summer camp is assessed annually.

On school closure days, an additional \$20/day will be charged for each day the child attends the centre. Lunch is included on those days.

4.2 Billing

At the beginning of each month, the invoice for the current month will be available in your Dokmail account.

- Instructions for using Dokmail can be found on the early learning centre website:
 - o http://www.petiteenfancesj.ca/cpe/documents-pour-les-parents/
- The full billing policy is available in Appendix A.

Billing calendar

September 2025	5	March 2026	5
October 2025	4	April 2026	4
November 2025	4	May 2026	4
December 2025	5	June 2026	5
January 2026	4	July 2026	4
February 2026	4	August 2026	5

4.3 Late Pick-Up Fees: After Closing Hours

After 5:30 p.m., a late fee of \$2 per minute will be added to your invoice for every minute of delay.

4.4 Payments

Parents agree to pay their invoice upon receipt.

Accepted methods of payment:

- Cash
- Cheque
- Pre-authorized payments
- Online banking
- Money order
- Debit card
- Credit card*

Where to pay:

- At the reception of the Centre Samuel-de-Champlain
- By mail
- By phone (credit card only): 506-658-4600

We also accept advance payments. Some payment methods may be adjusted during the year.

Important:

The ARCf reserves the right to suspend access to the early learning centre for any parent with an outstanding balance.

5. INFORMATION FOR PARENTS

5.1 Outings

Children attending the early learning centre will occasionally go on short walks outside the Centre Samuel-de-Champlain and within the immediate neighborhood. These outings allow them to enjoy the outdoors and enrich their learning experiences.

Parental authorization is required for all outings. A note requesting your permission will be sent home whenever an outing is planned.

5.2 Complaint Procedure

If a parent wishes to file a complaint about the early learning centre, the following steps must be followed:

^{*} Credit card payments are subject to a 2% transaction fee.

- 1. Discuss the issue with the educator involved.
- 2. If necessary, speak with the early learning centre Director or the Pedagogical Leader.
- 3. If the issue remains unresolved, submit a written complaint addressed to Mr. Michel Côté, Executive Director of the ARCf de Saint-Jean.
- 4. As a last resort, the parent may request a meeting with the Executive Director of the ARCf de Saint-Jean, who will inform the Board of Directors.

If the situation is still not resolved, the parent may contact the Department of Education and Early Childhood Development.

The inspector's name and contact information are posted on the early learning centre bulletin board.

5.3 Parent Involvement

Under normal circumstances, parents are welcome at the early learning centre during opening hours.

- You are encouraged to participate in event preparations and attend special activities.
- For more information about getting involved, speak with the educators.

Parent Committee

- Parents are invited to join the Parent Committee, which provides opportunities to:
 - Collaborate with educators
 - Ensure continuity in learning and care
 - Share ideas and best practices in early childhood education
 - Provide feedback, advice, and recommendations to the early learning centre operators.

5.4 Transportation

Parental Responsibility

- Parents are fully responsible for their child's transportation.
- The child must be accompanied to and picked up from the classroom door.

Authorization for Someone Else

• If someone else will be picking up your child, written authorization must be provided to the Director. (Refer to section 2.7: Safety.)

External Appointments

• Parents are responsible for preparing their child for any external appointments (e.g., medical visits).

5.5 Financial Assistance

• Financial assistance may be available from the Province of New Brunswick for eligible parents:

- o For children aged 0 to 5: www2.gnb.ca
- For children aged 6 to 12: https://www.nbed.nb.ca/parentportal/fr/

5.6 Special Occasions

To protect children with food allergies, baked goods brought in by parents are not permitted at the early learning centre. This includes birthday cakes and items for special occasions such as Halloween, Christmas, Easter, etc.

5.7 Other

Donations of Materials

If you have items that could be useful for the early learning centre, we would greatly appreciate your generosity. We gladly accept:

- Craft supplies
- Clothing or costumes for the dress-up center
- Games or toys in good condition

Thank you for contributing to the well-being of the children at the early learning centre!

6. CHILD PROTECTION POLICY

6.1 Abuse

Early learning centre staff are required to report any suspected case of child neglect, physical abuse, or sexual abuse to the appropriate authorities in accordance with established procedures.

The early learning centre follows the guidelines outlined in the document *Protocol – Children Victims of Abuse*.

6.2 Guidance Measures

All early learning centres must prioritize positive guidance strategies, as outlined in the provincial standards of the *Manuel de l'exploitant du CPE*, including:

- Encouraging the child to reflect on the incident.
- Redirecting the child's attention.
- Eliminating potential problems.
- Using positive reinforcement and encouragement rather than competition, comparison, or criticism.
- Applying logical and consistent rules that address all aspects of behavior.

The use of time-out or isolation must be selective. Its purpose is to allow the child to regain composure while maintaining visual contact with a staff member. This approach must be developmentally appropriate and relevant to the specific situation.

To avoid unnecessary comparison or guilt, early learning centre staff adopt a disciplinary approach based on reflection, dialogue, and the development of a sense of responsibility.

6.3 Procedures for Unacceptable Behavior

Any disciplinary action must take into account the child's age and developmental stage, as well as the seriousness or intensity of the unacceptable behavior.

Behavior is considered unacceptable when it:

- Poses a danger to the child or others.
- Shows disrespect toward early learning centre property, other children, or educators.
- Is expressed through aggression toward other children or educators.

If, after applying guidance measures as recognized in the provincial standards for at least one month, the child remains aggressive and disrespectful, the early learning centre may decide on the child's immediate and permanent expulsion.

The early learning centre Director will inform the parents if the implemented guidance strategies do not lead to improvement.

7. PROTECTION OF EMPLOYEES

The working conditions at the ARCf de Saint-Jean clearly state that no form of abuse or harassment will be tolerated within the organization.

8. PERSONAL BELONGINGS

8.1 Items to Bring to the Early Learning Centre

To ensure the well-being and comfort of the children, the following items must be brought to the early learning centre and left on site:

- A complete change of clothes
- A pair of indoor shoes (including for after-school care)
- Four boxes of tissues (two in September and two in January)
- Acetaminophen
- Diapers and wipes (if needed).

Children should be able to fully participate in the planned activities without fear of getting dirty or wet. Therefore, it is recommended that they wear comfortable and easy-to-wash clothing. Since outdoor play is part of the daily routine, please also provide weather-appropriate clothing.

8.2 Labelling of Personal Items

Parents are asked to clearly label all of their child's personal belongings. The early learning centre is not responsible for lost items.

8.3 Toys

Children are not allowed to bring toys to the early learning centre. However, if an item—such as a teddy bear—is essential to the child's emotional well-being, it will be permitted. Please note that no toys of a violent nature will be accepted.

APPENDIX A: BILLING POLICY

ARCf de Saint-Jean Inc. handles the billing for early learning centre services. On the first day of each month, the finance department is responsible for preparing and sending invoices. These invoices are also available through the Dokmail software (see Appendix B for instructions).

Invoices must be paid upon receipt. All balances must be fully settled no later than the last day of the current month.

PROCEDURES

- 1. Accepted payment methods are:
 - a. Cash
 - b. Cheque
 - c. Pre-authorized payments
 - d. Money order
 - e. Debit card
 - f. Credit card

Payments can be made at the reception desk of the Centre Samuel-de-Champlain, by mail, or by phone (credit card only) at 506-658-4600, extension 1004. A 2% fee applies to credit card transactions.

- 2. Advance payments by postdated cheques are accepted. The pre-authorization form is available at the reception of the community centre. Cheques and money orders must be made payable to ARCf de Saint-Jean Inc.
- 3. It is also possible to add ARCf as a payee in your online banking. To do so, search for "ARCF" in the list of payees. Please note that payments may take up to three business days to be received.
- 4. Outstanding accounts will be handled as follows:

Outstanding Balance	Monthly Administration Fee
\$1 – \$199	\$5
\$200 – \$299	\$10
\$300 – \$399	\$15
\$400 – \$499	\$20
\$500 – \$599	\$25
\$600 and over	\$30

5. Accounts unpaid after 30 days will receive a written notice. Accounts overdue for 60 days will be sent to a collection agency.

- 6. Invoices and tax receipts will be issued in the name(s) of the parent(s) listed on the registration form, unless a court order states otherwise.
- 7. ARCf reserves the right to immediately suspend access to early learning centre services for clients with accounts overdue by 60 days or with a history of frequent late payments.

Michel Côté

Executive Director

Revised in April 2025