

Banks, Margaret Child Minding

Dunfermline

Type of inspection:
Unannounced

Completed on:
16 October 2025

Service provided by:
Margaret Banks

Service provider number:
SP2003904663

Service no:
CS2003007744

About the service

Margaret Banks provides a childminding service from her property in High Valleyfield, Dunfermline. The childminder is registered to provide a care service for a maximum of six children under the age of 16 years. Numbers are inclusive of the childminder's family.

The service is close to local amenities, school and park. The children are cared for and have access to a dedicated playroom, lounge, kitchen with dining area and toilet. Children also have access to an enclosed garden to the rear of the property.

About the inspection

This was an unannounced inspection which took place on Monday 13 October 2025 between 09:40 and 11:00 and Wednesday 15 October 2025 between 09:30 and 11:00. This inspection was carried out by two inspectors from the Care Inspectorate.

To prepare for the inspection we reviewed information about this service. This included previous inspection findings, registration and complaints information, information submitted by the service and intelligence gathered throughout the inspection year. To inform our evaluation we:

- spoke/spent time with one person using the service
- received five completed questionnaires
- spoke with eight staff and the management team
- assessed core assurances, including the physical environment
- observed practice and daily life
- reviewed documents.

As part of our inspections, we assess core assurances. Core assurances are checks we make to ensure children are safe, the physical environment is well maintained and that a service is operating legally. At the time of this inspection, no improvements were identified relating to core assurances.

Key messages

- Feedback from families confirmed that the childminder's approach was inclusive and respectful, with strong relationships built on trust.
- Children benefitted from a childminder who had accessed a variety of training and who had also completed professional reading to support positive outcomes for children and families.
- The childminder was attuned to children's interests and engaged meaningfully by sitting alongside them during play.
- The childminder demonstrated a strong understanding of each child and used appropriate strategies to promote confidence and resilience through play-based experiences.
- The childminder had developed strong, trusting relationships with families, which supported a shared understanding of children's needs and contributed to positive outcomes.
- Children benefitted from a childminder who was aware of their responsibility to keep them safe.

From this inspection we evaluated this service as:

In evaluating quality, we use a six point scale where 1 is unsatisfactory and 6 is excellent

Leadership	4 - Good
Children play and learn	5 - Very Good
Children are supported to achieve	4 - Good

Further details on the particular areas inspected are provided at the end of this report.

Leadership 4 - Good

We evaluated this quality indicator as good, where there were important strengths within the setting's work and some aspects which could benefit from improvement.

Leadership and management of staff and resources

The childminder's vision, values and aims were clearly reflected in their practice. Observations and discussions demonstrated a consistent commitment to creating a welcoming and nurturing environment for children and families. Feedback from families confirmed that the childminder's approach was inclusive and respectful, with strong relationships built on trust.

The childminder gathered views from children and families in informal ways, such as through daily conversations and observations, which helped them to respond to individual needs and preferences. This supported continuous improvement and contributed to the delivery of a service that was responsive and child-centred. Families shared that they are involved in the development of the service. A parent shared "Frequent discussion with [childminder]. She has also bought resources based on interests expressed by myself and my child".

The childminder had begun to develop an informal improvement plan, identifying areas for professional development to enhance the quality of the service. This included recognising the need for training to further upskill and enhance outcomes for children. Children benefitted from a childminder who had accessed a variety of training and who had also completed professional reading to support positive experiences for children and families.

While self-evaluation was at an early stage, the childminder demonstrated a clear understanding of its importance. The childminder had started to consider how this would be embedded using the new "A quality improvement framework for the early learning and childcare sectors: childminding". Engaging in regular self-evaluation and quality assurance processes would support continuous improvement and help promote positive outcomes for children and families (see area for improvement 1).

Areas for improvement

1. To demonstrate how positive outcomes for children are achieved, the childminder should continue to develop quality assurance by implementing more formal systems that enable them to self-assess and evaluate the service provided.

This is to ensure that care and support is consistent with the Health and Social Care Standards (HSCS) which state that: 'I benefit from a culture of continuous improvement, with the organisation having a robust and transparent quality assurance process' (HSCS 4.19).

Children play and learn **5 - Very Good**

We found major strengths in this aspect of the setting's work and identified very few areas for improvement; therefore we evaluated this quality indicator as very good.

Playing, learning and developing

Children experienced high quality play and learning opportunities throughout the home. The layout of the resources provided children with opportunity to freely access them and encouraged independence and choice. Real attention and detail had been placed on play spaces to support experiences which included interactive areas and resources linked to children's interests. This meant that there were opportunities for children to engage in purposeful play and learning. A family shared "Lots of outdoor play in the large and well equipped garden. Resources and play equipment provided which encourages imaginative play as well as gross motor skills" .

Children experienced nurturing and responsive interactions. The childminder was attuned to their interests and engaged meaningfully by sitting alongside them during play. They responded sensitively to children's cues, offering support and reassurance when needed. The childminder demonstrated a strong understanding of each child and used appropriate strategies to promote confidence and resilience through play-based experiences. As a result, children were happy, settled, and actively engaged in their play.

Planning for individual children's experiences was responsive and supported learning and development through play. The childminder used open-ended questioning, such as "what if" and "I wonder," to encourage children to think independently, solve problems, and develop curiosity for learning. They demonstrated a good understanding of each child's stage of development and provided further play and learning opportunities when children were ready for challenge or change. Children's achievements were recognised and celebrated, with the childminder sharing these with families using special post-it notes, helping to extend the celebration of learning into the home environment.

Children are supported to achieve **4 - Good**

We evaluated this quality indicator as good, where there were important strengths within the setting's work and some aspects which could benefit from improvement.

Nurturing care and support

The childminder had developed strong, trusting relationships with families, which supported a shared understanding of children's needs and contributed to positive outcomes. Individual personal plans were in place and contained relevant information to support each child's wellbeing and development. The childminder demonstrated a good awareness of each child's unique needs and circumstances. While personal plans had been reviewed, we reminded the childminder of the importance of ensuring these are updated regularly to reflect children's ongoing development and changing needs (see area for improvement 1 under 'What the service has done to meet any areas for improvement we made at or since the last inspection').

Mealtimes were calm, unhurried and provided meaningful opportunities for the childminder to engage with children, offering emotional support and promoting a nurturing environment. The childminder responded sensitively to children's preferences, providing snacks and meals that reflected their individual likes and dislikes. During the inspection process, the childminder completed registering the service as a food business with the local authority, demonstrating a commitment to ensuring safe food practices.

Transitions at all levels helped children feel safe and secure. Appropriate arrangements were in place to support children's rest, sleep and care needs. The childminder had established good habits and routines and knew children's individual cues. This meant that routines were effective in supporting children's needs and family wishes. Families shared "[childminder] has just been really friendly, very supportive and keeps me informed while she has my child" and "[childminder] is great, she always takes time to have a chat at pick up and drop off".

Children benefitted from a childminder who was aware of their responsibility to keep them safe. The childminder had recently completed refresher training for first aid and child protection. Suitable systems were in place to support the wellbeing of children relating to the management and administration of medication, accident and incidents and any medical or dietary needs.

What the service has done to meet any areas for improvement we made at or since the last inspection

Areas for improvement

Previous area for improvement 1

This recommendation is no longer in place and has been restated as a new area for improvement under 'Children are supported to achieve: Nurturing care and support.'

The childminder should ensure each child's personal plan is reviewed when there is a significant change in a child's health, welfare or safety needs and at least once in every six month period.

This is to ensure that care and support is consistent with the Health and Social Care Standards which states that my personal plan is right for me because it sets out how my needs will be met, as well as my wishes and choices. (HSCS 1.15).

This area for improvement was made on 19 November 2018.

Action taken since then

This area for improvement has not been met.

Previous area for improvement 2

The childminder should record children's actual time of arrival and departure as these take place to ensure she has an accurate record of attendance.

This is to ensure that care and support is consistent with the Health and Social Care standards which states that I benefit from a culture of continuous improvement, with the organisation having robust and transparent quality assurance processes. (HSCS 4.19)

This area for improvement was made on 19 November 2018.

Action taken since then

The childminder has maintained an accurate record of children's attendance. A register is consistently completed, clearly noting the times children arrive at and leave the service.

This area for improvement has been met.

Complaints

There have been no complaints upheld since the last inspection. Details of any older upheld complaints are published at www.careinspectorate.com.

Detailed evaluations

Leadership	4 - Good
Leadership and management of staff and resources	4 - Good
Children play and learn	5 - Very Good
Playing, learning and developing	5 - Very Good
Children are supported to achieve	4 - Good
Nurturing care and support	4 - Good

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