

The Children's Garden

FEES & FUNDING

HOW THE FUNDING WORKS – SEPT 25

Government funding explained

Understanding early years funding isn't always easy, but we can help. In England, there are two government funding programmes that can help your child experience an incredible childhood at TCG for less. In simple terms, you can make the most of either 15 or 30* funded hours per week of Early Childhood Education and Care (ECEC), depending on your circumstances. Please read this in conjunction with our Terms & Conditions and Admissions Policy.

1 Working family funded ECEC

This scheme is for qualifying working parents, the amount of hours available and age at which you can access this funding is changing.

• **From September 2025** – Families can receive 30* hours of funded childcare for children 9 months +

The funded hours are provided across 38 weeks during term time and, if you're living with your partner you'll need to apply together.

Parents:

- Should be working at least 16 hours a week
- Can be on sick leave or parental leave
- Must each earn less than £100,000 a year
- Might still be eligible while claiming benefits.
- We 'stretch' these hours. When you are eligible for 30 hours, you can access up to 22 funded hours per week, across 51 weeks.
- The 52nd week is charged at our standard rate.

2 Universal funded ECEC for 3 & 4 year olds

This funding goes towards 15* hours of childcare across 38 weeks of term time. All parents of 3 and 4 year olds can access this scheme irrespective of income.

Here's what you need to know:

- All 3 and 4 year olds qualify for this scheme.
- We 'stretch' these hours over the whole year for more flexibility so most of our parents access 11 funded hours per week over 51 weeks.
- Our parents usually need their child to spend longer in nursery than funding allows, but that's no problem. We offer additional, non-funded hours if needed to fit in with your schedule.
- You might be eligible for 15 hours' funded childcare at the same time as other government schemes or incentives. To find out more, visit gov.uk/browse/benefits or childcarechoices.gov.uk



TCG offers two contracts, the Local Authority Fully Funded Offer and an Enhanced Offer.

The LA Fully Funded Offer is currently offered on Mondays and Fridays. There is no charge for these spaces which use 20 hours of funding, but the nursery suffers a financial loss for each one. There are no consumables, extras or meals included in this offer. There is no registration fee for these spaces but a refundable deposit of £100 is required. TCG meals, consumables and additional services are available at a charge or alternative arrangements made. Please discuss this with us.

The Enhanced Offer can be used as needed throughout the week in a combination of private and funded hours across 2 or 3 days. If you opt-in to our Enhanced Offer, parents opt-in to an additional services fee which is levied on each funded hour within a session. This covers all consumables, meals & snacks as well as additional activities. This fee is slightly lower for 3&4 year olds which reflects different staff:child ratios. There is a registration fee of £125 and a refundable deposit of £175.

Eligibility

There are some other specific things that can affect your eligibility, like your immigration status, where your child lives, and your child's exact age.

You can read more about this on the government website: childcarechoices.gov.uk/

Why We Stretch

For most of our parents, 15 or 30 hours' at nursery isn't quite enough, and most work throughout the year rather than the 38 weeks of term-time. This is how we work too, so we stretch funded hours across 51 weeks. This fits better with working parents' schedules. Having a consistent routine is important for children too.

Because of the way that funding is claimed, it's important that you give us as much notice as possible should you wish to change your sessions. Ad hoc sessions will be charged at the standard rate, as we are unable to claim these hours. If for any reason we are unable to claim funding on behalf of your child, full fees are payable.

For parents eligible for 30 hours, you will receive **1140** hours per year – or 22 hours per week, divided over 51 weeks of the year

For parents eligible for 15 hours, you will receive **570** hours per year – or 11 hours per week, divided over 51 weeks of the year

Working family funding

You'll need to check your eligibility

In order to access the working family funding you will need to apply for an eligibility code from childcarechoices.gov.uk. You will also need to confirm that you are still eligible every three months and the government should remind you to do this.



A Quick Guide to Government Funding and eligibility

Pre-April 2024		9 months - 2 years	2-3 years	3-5 years
Entitlement	All Parents Working Families Families with special circumstances	- - -	- - 15 hours	15 hours 30 hours -
April 2024				
Entitlement	All Parents Working Families Families with special circumstances	- - -	- 15 hours 15 hours	15 hours 30 hours -
September 2024				
Entitlement	All Parents Working Families Families with special circumstances	- 15 hours -	- 15 hours 15 hours	15 hours 30 hours -
September 2025				
Entitlement	All Parents Working Families Families with special circumstances	- 30 hours -	- 30 hours 15 hours	15 hours 30 hours -

More useful info...

Are these eligible alongside Government Schemes?	Yes, some. Visit childcarechoices.gov.uk for more info
Are these hours free?	If you opt for the LA Free Places on a Monday & Friday then it is fully free. If you opt for our Enhanced Package the funded hours are free but you have opted-in to our Additional Services fee
Do I have to come term time only?	We are open all year. Funded hours are stretched over 51 weeks. Week 52 is at standard rate.

Registration fees & Deposits

In addition to the Registration fee of £125, a refundable deposit of £175 will be charged to secure a place at TCG on an Enhanced Package. This is added to the first invoice and refunded when your child leaves, and any outstanding fees have been paid in full.

For families accessing a Local Authority Fully Funded place this will be £100 and the fee will be returned in full within 6 weeks following the first day of attendance for early education. The deposit will not be returned where a place is not taken up.

The Government funding is a great help towards nursery fees. It can save parents about £6,000 per year with the extended funding. However, it only covers a limited number of hours and doesn't pay for all the essentials and extras that make The Children's Garden such an incredible place.

To help us give your child the best start in life, we'll ask you to contribute towards the costs for these along with the rest of your hours. You can see these costs laid out for you later on.

You can opt out of these costs with the LA Fully Funded Offer on a Monday & Friday



Up to 10, 20 or 22 funded hours allocated per day or week

£0



Session rate for optional essentials and extras. All the costs that aren't covered by the Government funding

See next page for more details & later on for costs



Additional hours that cover the rest of your child's time at nursery

The standard charge for additional hours – see Enhanced Package costs

Late Payments – 10% of the fee will be charged when invoices are not paid within the payment terms and an outstanding balance remains on the account.

• Late Collection – This fee will be charged when children are not collected on time at the end of their session. The nursery closes at 6pm and children should have been collected by that time. Any children still at the nursery after that time will have £15 per 15 minutes or part thereof added to their following month's invoice.



Essentials and Extras not covered by Govt funding



Toiletries/consumables

It's important to us that your child feels as comfortable as possible. We provide sensitive suncream as well as all nappies, wipes, PPE and eco-nappy disposal through Green Bottoms. We'll help you with toilet learning and run parent workshops to support you and your child to feel confident and ready.



Meals, drinks and snacks

Our in-house cooks prepare healthy breakfasts, lunches and teas every day, starting with our delicious organic home made bread for breakfast and often finishing with fruit from our garden. We grow some of our food with our garden educator and help to prepare our healthy snacks. All milk at the nursery is organic.



Enrichments & Additional Services

TCG is a very special setting. Situated in an old Georgian coaching inn with a private walled garden we access forest school regularly along with lots of walks in and around town. We have many additional activities woven into our daily sessions including Early Forest School, dance, Makaton signing, Mindfulness, Yoga, fruit & veg growing etc. Judged OFSTED Outstanding for our unique approach, we have Forest School teachers, gardeners and artists supporting our children. We create lots of photos and videos of the children which we share with parents on our FAMILY app.

These are just an example of the unique approach at TCG. We use the Early Years Foundation stage to support our practice, and employ a large percentage of graduates and post-grads in our work, which is founded on sound pedagogical theory and research.

Quick Summary

On our Enhanced Package you'll opt-in to an Additional Services Fee at TCG to support your funded hours. This covers all the essentials and extras that make our nursery so special and includes all meals, consumables and additional activities. This fee is lower for 3&4 year olds to reflect the 1:8 staff/child ratios. Additional hours are charged at our standard rate.

We do offer fully-funded places at no cost on a Monday & Friday. You can opt-in or out of additional services and consumables on a LA Fully Funded contract.

Please talk to us if you'd like to know more.

Now you understand the government funding, let's take a look at how it works in practice. We've shown a couple of our most popular scenarios to give you a clearer idea of how funding at TCG might work for you.

*These figures are used as an example to demonstrate how funding works only.

Enhanced Package: 3 full Days (3&4)

You use 22 hours' Extended funding across three days. That would give you 7.3 funded hours each day. We'd then round out that time with additional, non-funded hours to cover the rest of these days. Additional days would be at our standard rate.

Non-funded hours are charged at our standard rate. Funded hours are charged with our opted-into Additional Services fee which covers absolutely everything your child will need each day for the very best education and care.

So per 10-hour day:

7.3 funded hours £0

2.7 hours standard rate £22.16

7.3 hours Additional Services fee =
£22.27

**Fee per day for the 3 part-funded days
= £44.43**

Funded-only Place - 2 days (0-2)

You use 20 hours of the Extended funding across Monday & Friday. That would give you 10 funded hours each day.

Total fee per day = £0

This free option does NOT include any meals, snacks, nappies, wipes, suncream or additional services such as Early Forest School.

These are available to opt in to at the following rates:

Meals & Snacks £15

Consumables £6

All Additional Services including Family app, Makaton, Yoga & Early Forest School £9

Total day fee if fully opted-in = £30

We annualise our fees and divide them into equal monthly instalments. Our closures on Bank holidays, Staff training days and Christmas are all factored into our fee levels and included in these figures.

Universal funded ECEC for 3 and 4 year olds

For 3 and 4 year olds, all you have to do is bring your child's birth certificate or passport as proof of your eligibility. It's as simple as that!

For **eligible 2 year olds** already in receipt of government support, you must get written confirmation from your local authority first. Then, just show it to us. If eligible, your funding will start the term following application.

Working family funded ECEC for all ages 9 months+

The process is a little more complicated for the working family funding, and takes around 20 minutes – so make sure you have time set aside to do it properly. We've explained it below.



If you're separated from your partner, you'll need to decide between you who should apply, unless only you have parental responsibility.

- For working family funded ECEC, HMRC will usually send you reminders about when to reconfirm, but it's a good idea to set up a reminder yourself. That way, you won't miss out on this extra bit of help towards the cost of nursery.

How and when you need to apply for your ECEC funding depends on your child's age, the scheme and some other factors. We've broken it down for you below.

Reminder!

You should be applying for your eligibility code for funding 3 months before you wish to access it. But remember you cannot apply for your code and use it in the same term - you must have it prior to the first day of term

You might be wondering when your child will be able to use the 15 and 30 hours of government funding. It's all down to when their birthday falls, so make sure you plan ahead. For Working Family Funding, you'll need to apply online for an eligibility code.

Working Family Funding for when the child becomes eligible 9 months +		Universal funding	
Recommended time to apply for eligibility code	Last date to apply for Eligibility code	A child turning 3 between:	Funded from
15 October to 30 November	By 31 December to be funded from 1 January	1 September to 31 December	1 January
15 January to 28 February	By 31 March to be funded from 1 April	1 January - 31 March	1 April
15 June to 31 July	By 31 August to be funded from 1 September	1 April to 31 August	1 September

ECEC Funding in England

On the following page you will find a breakdown of our fees. The first table is our usual fee for unfunded days, and the second shows how we calculate the fees for children using both funded and unfunded sessions combined. There is no charge for children accessing the **LA Fully Funded Offer core hours** but this expressly excludes a large amount of what makes TCG special. Please remember that TCG chooses to offer the Govt funded hours in order to provide the maximum financial help to our parents. However, it is important that parents know of the catastrophic under-funding the early years sector has suffered over the years and that we can only continue to offer funded hours if parents realise that the extras outside of what the Govt funding covers does need paying for.

We offer many things that are simply **not covered** by the government funding – including delicious home-cooked meals. We have a large number of graduates and post-grads working at TCG, along with Montessori Teachers, Forest School Teachers and artists. We simply refuse to pay them badly. We also employ a Garden Educator to oversee and maintain our walled garden and animals which the children benefit from daily. We do not just offer ‘childcare’ but a well-researched pedagogy which comes from educated staff and leaders. This pedagogy makes use of specialised Montessori materials, including the oft-replaced practical life equipment, Froebel’s gifts (a highly engineered wooden mathematically correct block system), artists materials. Without charging for our Additional Services TCG would not be the special place it is.

Luckily, most of our parents appreciate the gap between Government rhetoric and the reality of funding; as well as how meagre the funding is, especially in Norfolk and Lincolnshire where our settings are based. These have the lowest hourly rates in the country. It has risen, since its inception in the late nineties, by 83%. Over the same period, National Minimum Wage increased by 240%. This does not include additional employers NIC increase or pension contributions.

Because the largest cost to nurseries is salaries due to the high levels of staff needed, this gap remains the largest problem facing settings, especially those who choose to employ highly qualified staff. Funding is calculated by the government on low salaries, and maximum ratios. Highly qualified staff as employed by TCG are expected to have a ratio of 1:13 (as in many school settings). We simply don’t believe that this is safe, high quality practice. A higher qualification does not give you more hands, more eyes and more ears. We continue to operate on the lower ratios. The UK does not have the most expensive early childhood education and care (ECEC) in the OECD; it has the most underfunded, unambitious and misunderstood – which is why the government has called it ‘childcare’ rather than ECEC. Staff are not ‘consumables’. We cannot list them on the LA’s list of ‘extras’, but the funding rate simply does not allow us to pay experienced staff what they deserve.

We do all that we can to campaign for better funding. Claire organised a protest in 2023 in Downing Street and her work with Early Years Equality has helped to give a voice to the sector. She also helped to launch Early Years Voice, which is taking a legal challenge to the government and any LAs that are overreaching, along with a targeted PR campaign to raise awareness. The plight of the EY sector is increasingly understood and we will continue to push for improved funding for your children.

However, we feel concerned that the move to standardise fees is a race to the bottom, rather than an aspirational goal. Settings are not all the same, and our costs are significantly higher than some other settings might be. Most of our parents are delighted when they find our special place, and feel that it is much more suited to their child’s personality and hopes for their childhood experience. An increase in school nurseries is an alarming shift towards ever-earlier institutionalisation of childhood and parents need to fight to keep their choices available. Settings like TCG should be the goal and the norm, but without proper funding, we will never get there.

As ever, writing to your MP helps push the issue further into the spotlight. We appreciate your support.

Enhanced Package costs

		0-2 years Full Day	Hourly rate 0-2	3-5 years Full Day	Hourly rate 3-4
Monday	£	82	8.20	79	7.90
Tuesday	£	85	8.50	82	8.20
Wednesday	£	85	8.50	82	8.20
Thursday	£	85	8.50	82	8.20
Friday	£	82	8.20	79	7.90

Our **Standard Charges** are set out above. There is a reduced cost on Mondays and Fridays due to bank holidays throughout the year. As the funding is stretched over 51 weeks of the year, one week per year is charged at our standard rate. This is also divided by 12 to give the same invoice per month. These fees are reviewed annually on April 1st and parents are given at least one month's notice.

Our **Additional Services Fee** is outlined below. It is **opted into** for those on an **Enhanced package and covers any and all extras including meals, snacks, every possible consumable, Forest School/Early Forest School, Mindfulness, Makaton, Yoga, Dance, Family App, small group Atelier sessions, Parent Workshops, gardening & cooking**. It is charged per Govt-funded hour.

		0-2 years Additional Services fee p/hr	3-4 years Additional Services fee p/hr	Non-funded hourly rate 0-2	Non-funded hourly rate 3-5
Monday	£	3.00	2.80	8.20	7.90
Tuesday	£	3.25	3.05	8.50	8.20
Wednesday	£	3.25	3.05	8.50	8.20
Thursday	£	3.25	3.05	8.50	8.20
Friday	£	3.00	2.80	8.20	7.90

Please note: fees are charged by the session/day. We do not offer ECEC by the hour, however we are required to show a breakdown of our hourly charges by the Local Authority

Other key information:

Enhanced Package can be 2 or 3 full days, any days of the week, 8am-6pm with additional hours and days at our standard rate.

Fee changes from 2 years to 3 years - please note these take place with effect from the term after the child's birthday in line with the Govt funding.

Half days are only available for new starter Babies & Explorers for a period of one month and the numbers are restricted. Half days no longer available for all other ages to new starters.

For questions please contact Accounts or Office Manager Laura via Family or accounts@stamford.tcgnursery.co.uk or admin@stamford.tcgnursery.co.uk

Fully Funded Days chargeable extras

		Meals & Snacks 0-2/3-4	Consumables 0-2/3-4	Additional activities 0-2/3-4	Total daily charge 0-2/3-4
Monday	£	15/15	6/2	9/11.50	30/28.50
Tuesday	£	N/A	N/A	N/A	N/A
Wednesday	£	N/A	N/A	N/A	N/A
Thursday	£	N/A	N/A	N/A	N/A
Friday	£	15/15	6/2	9/11.50	30/28.50

Our chargeable extras are set out above. These can be opted in for those parents choosing a Fully Funded Monday & Friday. This means TCG will provide all meals, snacks, consumables, nappies, wipes, suncream, access to Famly app and additional activities not covered by the Govt funding including cooking and gardening activities, dance, Makaton, Yoga, Mindfulness, small group Atelier sessions, Forest School/Early Forest School and Parent Workshops.

Please note: The information in this Funding Booklet should be read in conjunction with our Charging Policy and Packed Lunch Policy, both of which are available from the website or from Laura in the office.

Other key information:

Fully Funded places on a Monday & Friday run from 8am-6pm

Enhanced Package can be 2 or 3 full days, any days of the week including Monday or Friday, 8am-6pm with additional hours and days at our standard rate.

Fee changes from 2 years to 3 years - please note these take place with effect from the term after the child's birthday in line with the Govt funding.

Half days are only available for new starter Babies & Explorers for a period of one month and the numbers are restricted. Half days no longer available for all other ages of new starters.

Please read our policies for Charging around the Funded Hours as well as our Packed Lunch Policy. These are available on our website or from the office.

For questions please contact Accounts or Office Manager Laura via Famly or accounts@stamford.tcgnursery.co.uk or admin@stamford.tcgnursery.co.uk





Does TCG offer totally free places?

Yes, although we prefer to call these 'funded', not 'free'. We offer funded places where parents won't need to pay for their child. These are currently on a Monday and a Friday and, like all sessions, are subject to availability. As parents don't need to contribute towards these places, there's an operational and financial impact on our nursery.

How many hours will my child be funded each day at TCG?

In short, it depends on the number of funded hours you have, and how often your child is in nursery. We don't offer our services by the hour, and instead apply each child's funded hours pro-rata across their sessions evenly across the week. As a TCG parent, each month you'll be sent a funded fee invoice, which shows your child's funded hours as well as the chargeable non-funded hours and the Additional Services fee for essentials and extras if you have opted in to our Enhanced Package. So, it'll always be clear how many funded hours have been used each day.

If I pay for extra hours and don't use them, can I be refunded?

Unfortunately not. We have to make sure we're covering all our running and team costs.

Can I roll over my funded hours into the next term?

Sorry, due to restrictions by the DfE we can't roll over your hours.

Nurseries in my area allow parents to send in packed lunches. Does TCG?

We have extremely strong restrictions around packed lunches or snacks from home; many of the children in our care have allergies, and we just can't put their safety at risk. Our menus are healthy, home made and varied, and children often try new things at nursery that they wouldn't try at home. We do not have space for safe storage of packed lunches. We cater for special dietary requirements, cultural food choices and allergies. If you are accessing a fully funded place, please talk to the manager of the setting about alternative arrangements if you wish to opt out of our meals.

I've missed the deadline to apply for my Eligibility Code. Can my child still be funded?

Codes only provide funding in the term after you apply, so if you miss the deadline (on the last day of March, August and December), we will not be able to access the funded hours until the next term. If your child is 3 or above then you're still eligible for 15 hours, because it's available to all children, regardless of whether parents are working. HMRC should prompt you to reconfirm your code before the start of the new term, so please remember to do this to stay eligible. Give your code to the office – we'll check it's valid with the local authority and confirm your child's place.

What happens if my circumstances change?

Come and talk to us! Once your child reaches funding age, you'll also have a relationship with Childcare Choices, who submit the codes, and your local authority, whose policies can affect your funding claim. Some local authorities don't allow switching, and because we take the time to really talk through your options before you make your choice, it's unlikely you'll want to anyway. But, if you feel you need to, you can always speak to our office staff.

I'm planning to take my child on holiday. How will this affect my funded nursery hours?

If you're planning on being away for under two weeks, generally this is fine, but the more notice you can provide, the better. If it's likely to be longer than this, let us know. We will need to check with the LA if funding can continue.

What should I do if I need to change how long my child attends nursery?

We ask for one month's notice, however if this applies to funded childcare, then speak to someone at the office. Some changes may affect your child's funding claim and depending on the hours involved or when the changes are asked for, they may not be allowed by your local authority until the start of a new term.

What is the minimum attendance at TCG?

We ask all children to attend a minimum of two days. Any less than this means that children can struggle to settle. If you are only claiming universal 3&4 year old funding and wish to do just a single day please come and talk with us.