

FUNDING

At TCG

HOW THE FUNDING WORKS - APRIL 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.

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.

- **Current** - Families can receive 30 hours of funded childcare for children 3+
- Families can receive 15 hours of funded childcare for children 9 months +
- **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 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.

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. but most of our parents access around 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 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



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

The LA Free Offer has a necessary limitation on spaces and does not include any extras. There is usually a waiting list for these spaces. It is currently only offered on Mondays and Fridays and is subject to availability. There is no charge for these spaces, but the nursery suffers a financial loss for each one. There is no registration fee for these spaces. Families in receipt of UC, or who are experiencing challenging circumstances may be given priority. Please talk to us.

The Enhanced Offer can be used as needed throughout the week. TCG asks for an additional services fee which is levied on each funded hour within a session. These make up the majority of our spaces, and we ask for 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 into longer spells. 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 full day, as we are unable to claim these hours.

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

For parents eligible for 15 hours, you will receive **570** hours per year - or 11 hours per week, divided over 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.



TCG fees are reviewed annually in April and usually fall in line with the percentage increase of NMW to ensure staff continue to receive proper remuneration. Families are given at least 1 month's notice.

A Quick Guide to Government Funding

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

More useful info...

| | |
|--|---|
| Are these eligible alongside Government Schemes? | Yes, some. Visit childcarechoices.gov.uk for more info |
| Are these hours free? | You're not charged for funded hours, but you will be charged for your additional hours and the extras and essentials that make TCG the special place that it is. Further info provided below. |
| Do I have to come term time only? | No, we stretch hours over the course of the year over 51 weeks. Week 52 is charged at standard rate. |

In addition to the Registration fee, a refundable deposit of £175 will be charged to secure a place at TCG. This is added to the first invoice.

Where families have agreed a contract for more hours than the early education entitlement, the deposit will be refunded when the contract is terminated, and any outstanding fees have been paid in full. For families accessing a Local Authority Free place (see pg 6), 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. 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. Please see page 10 for more information.

Your funded hours might not cover full sessions or days, so TCG offers non-funded hours to supplement the government funded hours and make your hours go further. They also mean your child can come to us for full days.

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.

What to expect

The TCG funded fee sheet shows how your ECEC is covered depending on the number of funded hours, and explains what you'll need to pay. You'll see:



Funded hours 11 or 22 allocated per day or week

£0



Session rate for essentials and extras. All the costs that aren't covered by the government's subsidy (see page 5)

See next page for more details



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

The standard charge for additional hours

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 6.15 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



Toiletries

It's important to us that your child feels as comfortable as possible. As a largely outdoor setting we provide sensitive sunscreen and soap which is as natural as possible. 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 educators and help to prepare our healthy snacks. All milk at the nursery is organic.



Enrichments

TCG is a very special setting. Situated on the Colney Hall Estate in 5 acres of woodland and walled gardens we access forest school every day along with lots of walks in the woods. Judged OFSTED Outstanding for our unique approach, we have Montessori teachers, 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. Each day starts with a Mindfulness session before the children access bushcraft, open-ended resources and fun!

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. Please see page 10 for more info

Quick Summary

Most of the time you'll pay a mixed fee at TCG to support your funded hours. This covers all your non-funded hours, along with the essentials and extras that make our nursery so special. This is called our 'Enhanced Provision' and includes our Additional Services Fee. This fee is lower for 3&4 year olds to reflect the 1:8 staff/child ratios.

However, we do offer some fully-funded places.

We have to limit these to remain financially viable. Please talk to us if you'd like to know more. More info is available on Page 10.

Now you understand the government funding and fees, let's take a look at how it all works together. 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.

3 Days up to Full Time Place

You use 22 hours' 3 & 4 yr old 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 as required would be at our standard rate.

Non-funded hours are charged at our standard rate, which covers absolutely everything your child will need each day for the very best care.

Funded hours are charged with our Additional Services fee.

So per day:

7.3 funded hours £0

3.2 hours standard rate £27.42

7.3 hours Additional Services fee
£20.07

Fee per day for the 3 funded days
= £47.49

Part Time Place - Two days

You use 11 hours' 2yrs and under funding across two days. That would give you 5.5 funded hours each day, which means your days would only be partially funded, and wouldn't quite cover the length of a day. So, we'd then round out that time with additional, non-funded hours to cover the rest of the day.

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

Services fee

So per day:

5.5 funded hours £0

5 hours standard rate £45.70

5.5 hours 0-2 Additional Services fee
£18.15

Total day fee = £63.85

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

FAQ



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 released each funding period, and depend on staffing, need, and availability. As parents don't need to contribute towards these places, there's an operational and financial impact on our nursery - so to ensure the care we provide isn't affected, and that we can run sustainably, we have to limit the number available. Please see page 10 for more details.

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. 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 various local authorities we can't roll over your hours

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

Unfortunately we don't allow 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 cater for special dietary requirements, cultural food choices and allergies.

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 (with the exception of LA fully-funded places).

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

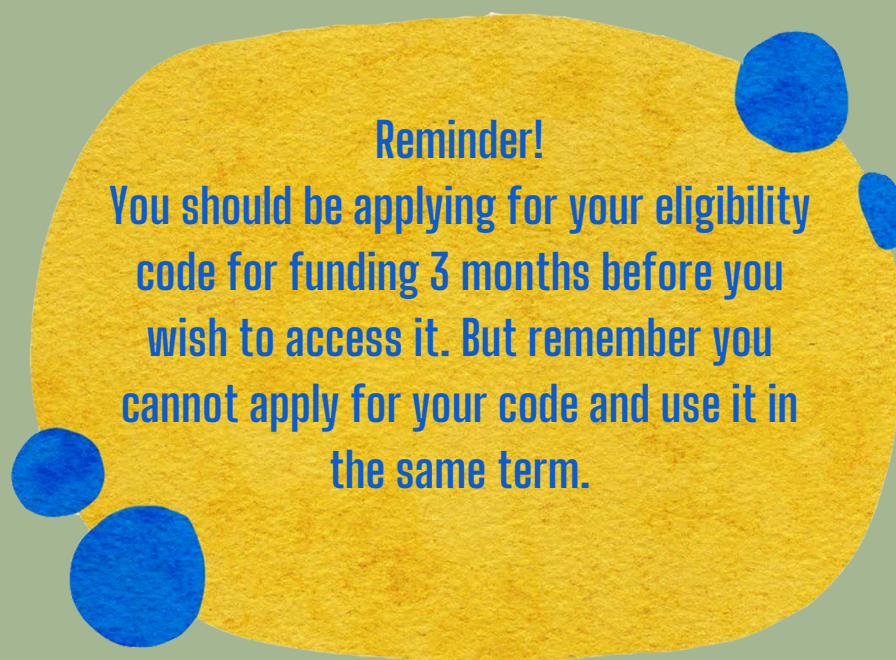
The process is a little more complicated for the working family funding, and takes around 20 minutes - so make sure you have time set aside to do it properly. We've explained it below.



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.



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 | | 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 children, 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 Free offer**.

Where we write 'Additional Services fee', this is what some settings call a 'consumables' charge, but in reality it is there to make up for the catastrophic under-funding that the early years sector has suffered over the years.

The provider cannot charge parents "top-up" fees (any difference between a provider's normal charge to parents and the funding they receive from the local authority to deliver free places), however calling the fee 'consumables' feels disingenuous - there are many things that children need every day at nursery, so an Additional Services fee is more appropriate for our setting. 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 grounds manager to oversee and maintain our fabulous woodland and gardens 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 (not just pva glue and powder paint). Without charging for these TCG would not be the special place it is.

Luckily, most of our parents understand how meagre the funding is, especially in Norfolk, which has one of the lowest hourly rates in the country. It has risen, since it's inception in the late nineties, by 83%. Over the same period, National Minimum Wage increased by 240%. This does not include the 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. More 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 them what they deserve. It is outside our integrity to call this a charge for just 'consumables', food and snacks. It isn't.

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 and you will see our 'Rights on Ribbons' tree which made the front of several newspapers in the tip. The plight of the EY sector has become increasingly understood and we will continue to push for a better rate of funding for your children.

However, we feel concern 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 can help to keep pushing the issue further into the spotlight. We appreciate your continued support.

| | | 0-2 Full Day | | 3-5 Full Day | |
|-----------|---|--------------|--|--------------|--|
| Monday | £ | 93 | | 87 | |
| Tuesday | £ | 96 | | 90 | |
| Wednesday | £ | 96 | | 90 | |
| Thursday | £ | 96 | | 90 | |
| Friday | £ | 93 | | 87 | |
| | | | | | |

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.

*Half day funded sessions are only available to our restricted fully-funded places.

Our **Additional Services Fee per hour** is outlined below.

| | | 0-2 years Additional Services fee p/hr | 3-5 years Additional Services fee p/hr | Non-funded hourly rate 0-2 | Non-funded hourly rate 3-5 |
|-----------|---|--|--|----------------------------|----------------------------|
| Monday | £ | 3.00 | 2.50 | 8.85 | 8.28 |
| Tuesday | £ | 3.30 | 2.75 | 9.14 | 8.57 |
| Wednesday | £ | 3.30 | 2.75 | 9.14 | 8.57 |
| Thursday | £ | 3.30 | 2.75 | 9.14 | 8.57 |
| Friday | £ | 3.00 | 2.50 | 8.85 | 8.28 |
| | | | | | |

Please note: fees are charged by session or 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:

Funded places of all ages are only available as part of a full day (with the exception of our Local Authority fully-funded spaces on Mondays & Fridays subject to availability)

Half days are only available for new starter Babies & Explorers for a period of two months and the numbers are restricted. Half days not available for all other ages

For questions please contact Accounts or Admin Claire via Family or accounts@norwich.tcgnursery.co.uk or admin@norwich.tcgnursery.co.uk