

The Mulberry Bush Mersea Nursery

Fees Policy



Our aim is to offer high-quality, all-inclusive childcare services that are affordable and easy to understand, while maintaining compliance with legal funding requirements.

Age of Admittance:

- We welcome children from 9 months old up to 5 years old.

Opening Hours & Session Options:

Mulberry Bush Mersea is open for 50 weeks a year (closed for 5 days at Christmas and 5 additional bank holidays across the year)

We offer several session types to accommodate different schedules. Timing and duration of each session is defined below.

- **Nursery Day (7 hours):** 9:00 am – 4:00 pm.
- **Full Day (9 hours):** 8:00 am – 5:00 pm.
- **Extended Day (11 hours):** 7:00 am – 6:00 pm.

Our Goal: We are committed to being transparent and fair with our pricing and terms.

See Monthly Price list for details of funded and unfunded options

Important Note about Fees:

All fees will be annualised – to create consistent, equal monthly payments.

Fees are charged for absences, sickness, or holidays taken during term time. Missed sessions cannot be made up or refunded.

Standard Hourly Rate (Unfunded / Privately Paid Hours): For hours not covered by government funding, our standard rate is £9.50 per hour. This rate for *privately paid hours* is all-inclusive of meals, snacks, core consumables and activities offered during those hours. For hours covered by government funding, please see the 'Additional Services Charge' section below, which is optional.

Funded sessions: Funding is paid for 38 weeks a year, since children attend all year, funding will be stretched over 50 weeks.

- 15 hours funded childcare a week will have $15 \times 38 = 570 / 50 = 11.4$ hours allocated per week.

- 30 hours funded childcare a week will have $30 \times 38 = 1140/50 = 22.8$ hours allocated per week
- See appendix A for additional details on current Childcare Funding in England
- Please note that The Mulberry Bush:
 - Requires a minimum booking of two funded sessions per week.
 - Parents are generally able to split their funded hours between providers if they choose to do so, with the exception of certain funding types (i.e., FEEE2) where Local Authority rules stipulate it can only be claimed at one setting. Please discuss your intentions with the Nursery Manager. This must be accurately reflected on your Parent Declaration Form.

Funding is a fantastic saving for parents; however, the government funding rate is specifically allocated to deliver the mandatory Early Years Foundation Stage (EYFS) framework during the entitlement hours. The optional Additional Services Charge allows us to provide the extras that contribute significantly to the children's well-being, convenience for parents, and overall quality of their day at nursery, which are not covered by the base funding.

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Additional Services Charge £13.50 per day (Optional for Funded Hours)

To offer the best possible experience, convenience, and a wide range of enriching opportunities throughout the day that your child spends with us, we also provide several additional services and resources. These fall outside the scope of the core government funding. This charge is voluntary for parents accessing FEEE funded hours.

These include:

- **Nutritious Meals £4:** providing healthy and nutritious lunches and teas, catering to various dietary needs
- **Snacks £2.50:** providing freshly prepared, healthy snacks, morning and afternoon.
- **Consumables £3:** Supplying everyday items like nappies, wipes, sun cream, and high-quality resources for creative play and learning activities (such as specialised craft materials or cooking ingredients) and puddle suits for outdoor play/ Coastal/Forest school.
- **Additional Activities £4:** Offering access to enrichment activities, or enhanced experiences, like specialised Forest and Coastal school sessions (beyond core EYFS outdoor learning) and mini athletics, which are fun and enhance learning experiences.
- **Home book bag,** including shared resources
- **Online leaning journals and the Blossom app.**

- **Additional events** including graduations, parties and special celebration days, parents' evenings

We respect that families have different needs and preferences when it comes to optional extras. While we find that our additional services like provided meals and specialised activities enrich the children's day, choosing not to use them is perfectly okay. Be assured, if you decide against paying for these additional services, your child will still fully benefit from the high-quality care and education delivered as part of the funded Early Years Foundation Stage (EYFS) entitlement. Opting out means you would need to supply your child's meals, snacks, and necessary consumables daily. It also means your child would not participate in the specific additional activities or experiences that are funded solely by the Additional Services Charge and are outside the core EYFS curriculum delivery. We are committed to inclusive practice, and all children will be able to participate in the core curriculum activities offered during their funded hours.

Discounts

Sibling/Twin Discount: The Mulberry Bush Mersea offers a 10% discount on the Standard Hourly Rate (£9.50 per hour) for privately funded (unfunded) hours for siblings, including twins, attending concurrently. This discount applies only to hours that are paid privately and are not covered by any government funding (e.g., FEED). The discount will be applied to the fees of the eldest sibling attending or to one of the twin's fees.

Invoicing & Payment

- **Billing:** Invoices are issued monthly in advance, usually a couple of weeks before the start of the month. Payment is due by the 1st working day of each month. For example, June fees would be invoiced in mid-May and due by June 1st. This regular schedule helps everyone plan and budget accordingly.
- **Payment Methods:** We accept bank transfers, direct debit, and payments through the Tax-Free Childcare portal.
- **Late Payments:** It is important to pay on time so that we can meet our staffing and operational costs. Late payments may incur a late payment charge of £15 after 5 working days overdue. This will be detailed on your invoice if applied. If you have any difficulty making payment by the due date, please contact the Nursery Manager as soon as possible to discuss alternative arrangements.
- **Securing Your Child's Place (Deposits & Fees):** We ensure that your child's government-funded hours (15 or 30 hours) are provided entirely free at the point of delivery, as required by funding rules. If you plan to use only these funded hours with no extra paid sessions and opt out of the Additional Services Charge, there is no requirement for a registration fee or deposit to access this free entitlement. Our standard £100 deposit applies when securing a place that includes paid hours (either hours supplementing the free entitlement or for children attending on a fully paid basis) or if you are opting-in to the Additional Services Charge for funded hours. This helps confirm the booking for the chargeable parts of your child's attendance.

Fee Transparency: We aim for our fees to be clear and transparent. A detailed fee schedule is available from the Nursery Manager, outlining costs for different age groups, session types, how FEEE funding is applied, and the breakdown of costs for parents using only their funded entitlement (with or without the optional Additional Services Charge). This schedule will show options for accessing a fully funded place at no charge for the entitlement hours, with clear information on any optional charges.

Contact Us:

We are here to help. Please contact the nursery manager with any questions or to discuss your child's place at our nursery.

The Mulberry Bush Mersea.

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Appendix A:

Parent Guide: Childcare Funding in England

Introduction: Understanding Childcare Funding

Finding good quality, affordable childcare is crucial. This guide explains the government-funded early education and childcare support available in Essex, helping you understand your options and how to access them. We use 'childcare provider' to refer to registered nurseries, preschools, or childminders offering funded places.

What is Funded Early Education Entitlement (FEEE)?

FEEE is funding provided by the UK Government to help children access quality early education, giving them the best start in life. The amount of funding depends on the child's age and the parents' circumstances.

Universal vs. Working Parent Entitlements

It's helpful to understand the two main types of funded hours:

- **Universal Entitlement:** Available to *all* children in a specific age group, regardless of parental income or working status. In Essex, this currently applies to all 3 and 4-year-olds.
- **Entitlement for Eligible Working Parents:** Additional hours available *only* to children whose parents/guardians meet specific eligibility criteria related to work and income. This is being expanded to cover children from 9 months old.

Summary of FEEE Offers in Essex (from April 2025)

- **For Children of Eligible Working Parents:**
 - **Nine months up to two-years-old (FEEE1W):** Up to 15 hours per week (570 hours/year) from the term after turning 9 months. *Planned to increase to 30 hours/week from September 2025.* Requires a government eligibility code.
 - **Two-year-olds (FEEE2W):** Up to 15 hours per week (570 hours/year) from the term after turning two. *Planned to increase to 30 hours/week from September 2025.* Requires a government eligibility code.
 - **Three- and Four-year-olds (Extended Funded Entitlement - EFE):** An *additional* 15 hours per week on top of the universal offer, making a total of up to 30 hours (1140 hours/year). Often called the "30-hour offer". Requires a government eligibility code.
- **Universal Offer:**

- o **Three- and Four-year-olds (FEEE3&4):** All children in this age group receive 15 hours per week (570 hours/year) from the term after their third birthday until they start school. No government application code is needed for this universal part.
- **For Two-Year-Olds Meeting Specific Criteria (Non-Working Parent):**
 - o **Two-year-olds (FEEE2):** Some two-year-olds can get 15 hours per week (570 hours/year) if their parents receive certain benefits, or the child meets specific non-economic criteria (e.g., EHC plan, DLA). Requires checking eligibility via the Essex portal.

Key Dates & Terms

Funded hours (570 or 1140 per year) are typically offered over 38 weeks (school term time). Eligibility starts the term *after* the child reaches the relevant age:

- Birthday 1 Jan - 31 Mar: Eligible from Summer term (approx. April)
- Birthday 1 Apr - 31 Aug: Eligible from Autumn term (approx. September)
- Birthday 1 Sep - 31 Dec: Eligible from Spring term (approx. January)

These dates are fixed by the Department for Education. Some providers offer 'stretched funding' over more weeks per year (e.g., 50 weeks), meaning fewer funded hours per week but coverage during holidays.

Eligibility and How to Apply

Offer 1: Universal 15 Hours for 3 & 4-Year-Olds (FEEE3&4)

Eligibility: ALL children are eligible for 15 hours per week (570 hours/year) from the term after their 3rd birthday until they start school, regardless of parental income or work status.

How to Apply:

1. No government application code is needed.
2. Simply talk to your chosen childcare provider.
3. You will need to show them proof of your child's age (e.g., birth certificate).
4. Complete the provider's Parent/Carer Agreement form.
5. The provider claims the funding directly from ECC.

Offer 2: Funded Hours for Eligible Working Parents (FEEE1W, FEEE2W, EFE)

This covers the entitlements for children aged 9 months+ whose parents meet specific work and income criteria.

Eligibility Criteria: To get FEEE1W (9m-2y), FEEE2W (2y), or EFE (3&4y extended 15 hours), you *and* your partner (if you have one) must generally BOTH expect to meet the following:

- Work: Earn (on average) at least the equivalent of 16 hours per week at the National Minimum Wage or Living Wage. This applies if employed or self-employed. (There are exceptions for parental leave, sickness, or if one partner receives specific disability/caring benefits).
- Income: Neither parent expects to have an adjusted net income of £100,000 or more per year.
- Child's Age: The child must be within the eligible age range (9m+, 2y+, 3/4y+), with funding starting the term *after* they reach the threshold *and* you have a valid code.
- Check full details: Use the eligibility checker on the Childcare Choices website (<https://www.childcarechoices.gov.uk/>).

How to Apply (Crucial Steps):

1. Apply Online: You MUST apply via the government's Childcare Choices website ([link]). You cannot get these hours just by asking your provider. You may need a Government Gateway ID.
2. Get Your Code: If eligible, you will receive an 11-digit eligibility code for each child.
3. Apply Before Term Starts: You *must* apply for and receive your code *before* the start of the term you want the funding for. Late applications mean you will likely have to pay privately for that term.
4. Share with Provider: Give the 11-digit code, your National Insurance number, and your child's date of birth to your chosen provider(s). They will also need to see the child's birth certificate.
5. Provider Validation: Your provider validates the code with ECC via the online portal. Once confirmed, your funded hours can start.

Reconfirming Eligibility (Essential):

- You MUST reconfirm your details are up to date via your online Childcare Choices account every 3 months.
- You will receive reminders from HMRC.
- Failure to reconfirm on time will mean you lose the funded hours for the following term. You would then only receive the universal 15 hours if your child is 3 or 4.

Offer 3: Funded 15 Hours for 2-Year-Olds (Specific Criteria - FEEE2)

This is separate from the working parent entitlement (FEEE2W).

Eligibility: Your 2-year-old may be eligible for 15 hours per week (570 hours/year) from the term after their second birthday if you receive certain benefits (e.g., Income Support, specific levels of Universal Credit, etc.) OR if the child meets non-economic criteria (e.g., has an Education, Health and Care (EHC) plan, receives Disability Living Allowance (DLA), is looked after by the council).

Check Eligibility & Apply:

1. Check the full criteria list on the Gov.uk 'Help with childcare costs' page (<https://www.gov.uk/help-with-childcare-costs>) or the Essex FIS website.
2. Apply via the Essex Education Portal: Go to Essex Education Portal - Logon (<https://educationportal.essex.gov.uk/CitizenPortal/en>). You'll need your National Insurance or NASS number. Register if using for the first time. ECC uses the DfE's Eligibility Checking Service (ECS).
3. Get Reference Number: If eligible, you'll receive a reference number.
4. Share with Provider: Take this reference number, proof of your child's age, and any other required evidence (e.g., DLA award letter) to your chosen provider (who must be rated Good or Outstanding by Ofsted).
5. Complete the provider's Parent/Carer Agreement form.
6. Support: If you need help applying, contact your local Family Hub, email Early.Years@essex.gov.uk, or speak to your provider/Health Visitor/Social Worker.
7. Provider Limit: FEEE2 funding can only be used at one childcare provider at a time.

Other Childcare Financial Support

Beyond the FEEE hours, other schemes can help:

Tax-Free Childcare (TFC)

- What it is: A government scheme where you set up an online account. For every £8 you pay in, the government adds £2 (up to £500 per child every 3 months, or £1,000 if disabled).
- Who is eligible: Working families (employed/self-employed) meeting similar work/income criteria as the extended funded hours (earn \geq 16hrs/wk minimum wage, $<$ £100k adjusted net income). For children aged 0-11 (or 17 if disabled).
- How to apply: Apply via the Childcare Choices website ([link]) - it's often part of the same application as the working parent funded hours. You manage payments to your provider through this online account. You must reconfirm details every 3 months.
- Using with FEEE: Yes, TFC can be used alongside FEEE hours to pay for additional hours, or voluntary charges like meals, consumables, or extra activities.
- Important: You cannot get TFC at the same time as claiming Universal Credit childcare costs, Working Tax Credit, or Child Tax Credit. Use the calculator on Childcare Choices to check which scheme is best for you.

Universal Credit Childcare Costs

- If you claim Universal Credit and are working, you might be able to claim back up to 85% of your paid childcare costs (up to a set limit). Check via your UC account or Gov.uk. Remember, you can't claim this *and* TFC.

Early Years Pupil Premium (EYPP)

- If your child gets FEEE and you meet certain benefit criteria (similar to free school meals), the provider may receive extra funding (£EYPP) to enhance your child's learning. Your provider will ask you to complete a section on the Parent/Carer Agreement form to check eligibility.

Disability Access Fund (DAF)

- If your child is 3 or 4, receives FEEE, *and* gets Disability Living Allowance (DLA), your provider can claim a one-off annual payment (DAF) to help make the setting more accessible (e.g., specialist equipment). Provide proof of DLA to your provider. If using two providers, nominate one to receive the DAF.

Support While Studying

- Students may be eligible for specific childcare grants. Check Gov.uk or with your college/university.

For further information regarding funding please refer to:

Department for Education - Statutory guidance - Early education and childcare (effective from 1 April 2025)

Essex County Council - A Guide for Parents - Funded Early Education Entitlement (FEEE) for:

- Nine months up to two-year-olds
- Two-year-olds
- Three- and Four-year olds

April 2025