

How do Fees and Funding work?

We are thrilled to have you and your child join the Ragamuffins family. Choosing the right childcare provider can be a daunting task, so we want to make sure you have all the information you need to make an informed decision.

In this information guide, you'll find details about our fees and funded places, including information on the various funding options available to you.

We hope that you will find this information helpful and informative, and we look forward to providing your child with a safe, nurturing, and stimulating environment in which to learn and grow.



General Fee Information

Registration Fee

A non-refundable registration fee of £75.00 is payable on acceptance of your child's nursery place and covers the cost of 2 x 4 hour settling in sessions prior to your child's start date. Free funded spaces do not require a deposit, but any settling in sessions prior to your funding will be charged at our hourly rate.

Please do not pay your registration fee until your space has been confirmed and accepted.

Monthly Fees

Invoices are sent at the end of each month, and fees are payable monthly in advance by 7th of month. *(Late fees are chargeable on late payments)*

Methods of Payment

- * Government Tax Free Childcare Scheme *(£2 back for every £8 spent. Up to £2000 per child, per year)*
- * 15 Hours Funded Childcare *(criteria applies)*
- * 30 Hours Funded Childcare *(criteria applies)*
 - * Corporate Childcare Vouchers
 - * BACS

Holidays and Closures

We are closed on all Bank Holidays and for the three days between Christmas and New Year. We do not charge for these closure days.

In the unlikely event that the nursery closes (such as inclement weather or emergency) we will refund parents fees paid. Free hours are not refunded or swapped.

If your child does not attend a booked session due to illness or holiday, the session is still payable. We do not swap sessions.

Ad hoc Days

Extra sessions can be booked to meet your childcare needs. These are subject to availability. If you wish to cancel an extra day booked, 24 hours' notice must be given otherwise this session remains payable.

Funded Session Guide

Q. When will my child become eligible for funding?

BIRTHDAY	ELIGIBLE FOR GOVERNMENT FUNDING	DEADLINE FOR APPLICATION & APPROVAL WITH CODE
1 APRIL – 31 AUGUST	Term commencing: 1 September	31 August
1 SEPTEMBER – 31 DECEMBER	Term commencing: 1 January	31 December
1 JANUARY – 31 MARCH	Term commencing: 1 April	31 March

- * 15 or 30 funded hours available for all eligible children from 9-months.
- * You can find out your eligibility by visiting www.childcarechoices.co.uk.

Q. How does Ragamuffins offer funding?

Ragamuffins are open 51 weeks of the year. As funding is only applicable for term time, which is 38 weeks per year, we deliver your child's full entitlement as "stretched" over 51 weeks instead. We do not offer any term-time only positions.

Government funded hours will be deducted from your daily charge as set out in the below table. All additional hours above free government funded hours will be charged at our hourly and ½ hourly rates listed on page 3. Daily rates are only applicable for children who are not eligible for government funding.

Free funded hours are deducted between **8.30am – 3.45pm on full days**, and **8 – 1 and 1 – 5.30pm on half-day sessions**. Funded only spaces do not include meals, these can be purchased at an additional cost (*see ad hoc fees*).

Government Funded Hours				
22 hours, 51 weeks of the year (Free funded hours deducted between 8.30am – 3.45pm)				
	2 Days	3 Days	4 Days	5 Days
9-hour Day	7.25 hours per day	7.25 hours per day	5.43 hours per day	4.35 hours per day
11 hours, 51 weeks of the year (Free funded hours deducted between 8.00am – 1pm and 1 – 5.30pm)				
AM / PM Sessions	5/4.5 hours	3.66 hours	2.75 hours	2.2 hours

Q. What booking patterns do Ragamuffins offer?

At Ragamuffins we offer 5 bookings patterns. Our booking policy is as follows:

- **Minimum 2-day booking pattern applies**, booking times as per below table.
- Open between 7.30am – 6pm, all additional hours charged at hourly and ½ hourly rate.
- Full-time children who attend 10- or 10.5-hours x 5 days a week receive a 10% discount.

Booking Times	9-hours	AM / PM
Session 1	7.30 – 4.30pm	8am – 1pm
Session 2	8 – 5pm	1 – 5.30pm
Session 3	8.30 – 5.30pm	X

Q. What does the funded session cost include?

Government Funding is given for children to access standard provision, and we must use this for staff to meet the minimum government ratios and adequately deliver the EYFS curriculum. The EYFS statutory framework only requires the minimum provision for learning, development, and care. However, we go above and beyond to enrich children's early years experiences.

When accessing free funded hours, **we implement an optional £2.50 per week consumable fee** which covers everything that the funding doesn't include for and significantly enhances the quality of care and education. This includes (*but isn't limited to*) access to Famly app, baking, food play and cooking equipment, picnics and treats, High-quality arts & crafts materials (canvas, acrylics, glitter, sequins), Sensory play trays (water, foam, kinetic sand, edible play materials), Themed craft projects (e.g., Mother's Day, Father's Day, Christmas, keepsakes), forest school, planting, Seasonal and Celebration events, Graduation parties and leavers gifts. This will enable us to continue to provide these additional experiences and enable the team to plan and deliver the best possible care, learning, and opportunities for each child.

Funded Session Costs

9 months - 5 Year Olds

30 Hour Entitlement					
<i>Stretched 22 hours, 51 weeks of the year</i>		2 Days	3 Days	4 Days	5 Days
9-hour Day (with meals) *		£41.00	£61.00	£144.00	£229.50
9-hour Day (without meals) *		£32.00	£47.50	£126.00	£207.00
AM/PM Sessions <i>Stretched 22 hours, 51 weeks of the year</i>		2 Days	3 Days	4 Days	5 Days
AM/PM Session (with meals) *	AM	£6.00	£9.00	£12.00	£42.00
	PM	£3.00	£4.50	£6.00	£12.50
AM/PM Session (without meals) *	AM	Nil	Nil	Nil	£27.00
	PM				£5.00
15 Hour Entitlement					
<i>Stretched 11 hours, 51 weeks of the year</i>		2 Days	3 Days	4 Days	5 Days
AM/PM Session (with meals) *	AM	£6.00	£45.00	£94.00	£141.00
	PM	£3.00	£27.50	£69.00	£111.50
AM/PM Session (without meals) *	AM	Nil	£36.00	£81.00	£126.00
	PM		£23.00	£63.00	£104.00
<i>All additional hours taken outside of set booking times charged at hourly and half hourly rates.</i> *£2.50 consumable fee per week additional to above costs.					

Non-funded Session Costs

Daily Session Cost	
9-hour session	£72.00
<i>Additional hours can be added on for additional hourly and ½ hourly rate. Rate exclusive of meals</i>	
All other Fees	
Hourly Rate	£9.00
Half Hourly Rate	£5.00
Nursery meals (breakfast, lunch, and tea)	£4.50
Breakfast / Hot Lunch / Afternoon Tea (ad hoc)	£0.50 / £2.50 / £1.50
Consumable Fee (per week)	£2.50
Late collection fee (every 15 minutes)	£3.50
Late payment fee (after 7th of the month)	£25.00

Other Information

Meals and Refreshments

- * **Breakfast** is available for all children from 7.30am – 8.45am. We offer low-sugar cereals, toast, fresh fruit, and milk.
- * **Lunch** is a hot-dinner and dessert served from 11.30am for Babies and Toddlers / 12.00pm onwards for Preschool.
- * **Afternoon Tea** is a cold option served from 3.30pm onwards.
- * **Fresh drinking water and milk** is available throughout the day and offered at mealtimes.
- * **All meals are optional** and can be provided from home by parents. Any food provided from home must follow nursery policy. This is available on request.

Parent Communication

At Ragamuffins we use the online nursery platform called Famly for our daily communications. From 6 months – 3 years you will receive a daily log of sleep times, nappy changes / toileting, and mealtimes. The app can be used to log holiday dates, sick days, absences, and to chat with a member of the team should you have any queries.

Throughout your child's journey with Ragamuffins you will receive one weekly observation of your child's learning and development, linked to the EYFS and Ragamuffin's Curriculum. We also use this platform to keep you informed of any changes within our settings, share team celebrations and achievements, and daily updates on all the wonderful things that the children are getting up too!

Of course, we are always contactable via telephone or face-to-face should you wish to speak with us the old-fashioned way!

Suncare

During months with warm weather, parents MUST apply an 8-hour sun cream before their child comes into the setting (even on cloudy days). Children will not be admitted into nursery if suncream has not been applied.

When required, staff will re-apply an 8-hour, high factor sun cream to all children, but this must be provided be labelled and provided by the parent in the child's bag. The nursery does not provide suncream.

All Nursery Policies and Procedures are available on request

We know it is a big decision choosing childcare for your little one, so please feel free to contact us!

No question is too small!