

# Childcare fees 2026



At Banana Moon Day Nursery, we believe in open communication with all families and staff. Therefore, this fee structure will assist everyone in understanding our charging.

**Opening times** – We operate 51 weeks per year, closing on bank holidays and for one week over the Christmas period. We are open Monday to Friday from 7.30am to 6.30pm.

**Minimum session requirement** – We have a set minimum session requirement, which is two full days per week.

**Registration fee and deposit** – A £75 non-refundable registration fee and a £200 deposit are required to secure a place. The deposit is refundable against your child’s final invoice, provided the place is taken up and the required term’s notice is given when leaving the nursery. The deposit is non-refundable if the place is not taken up or if a child leaves without the required notice period. Alternative arrangements may apply to fully funded places.

**Pricing** – Fees are payable monthly in advance and are reviewed annually, usually in March. Any changes to current rates will be advised in writing. Our fees do not include any outings, celebrations or entertainment that is in addition to our usual session activities.

**Illness/absence** – No refund will be given in the event of a child’s absence due to illness, holiday or any other reason.

**Closures** – Should the nursery be unable to open due to bad weather or any other unforeseen circumstances, parents will not be refunded for a chargeable session or have it discounted from their next invoice. When a child’s funded session falls on a bank holiday, they will be offered an alternative session to make up for the lost hours (for the funded hours only).

**Late pick-up** – Children must be collected promptly at the end of a session. Should a parent fail to collect their child within five minutes of the session end, a late collection fee of £15 will be charged, and a further £15 per every half hour thereafter.

**Late payments** – Fees are to be paid on the 1st of each month. If you are experiencing financial hardship, please speak in confidence to the Nursery Manager so that alternative payment arrangements can be made. If fees are not settled without negotiation, we are left with no alternative but to withdraw your child’s place, in line with our bad debt procedure. Children in receipt of free early education will be able to access their funded hours only.

**Payment methods** – Invoices can be settled by cash or BACS payment. We are also registered for the online government Tax-Free Childcare scheme. Please speak to the Nursery Manager for our bank details if you wish to pay by BACS.

## Paid sessions (non-funded places)

Half-day session Morning: 7.30am–1pm or Afternoon: 1pm–6.30 pm	
1 half day	£48
2 half days	£96
3 half days	£144
4 half days	£192
5 half days	£240

Full-day session 7.30am–6.30pm	
1 day	£83
2 days	£166
3 days	£249
4 days	£332
5 days	£415

Registration fee	Deposit	Late collection charge	Late payment charge
£75 per family	£200	£15 per 15 minutes	£15

## Funded entitlements and non-funded charges

Please go to the following link for more information on childcare entitlements, including 15 and 30-hour childcare support, Universal Credit childcare and Tax-Free Childcare: [Best Start in Life \(formerly Childcare Choices\)](#).

### 9-month-olds to 2-year-olds – Working Parent Entitlement (WPE)

Children aged 9 months and over may be eligible for up to 1,140 hours of funded childcare per year, if their parents meet the working eligibility criteria.

### 2-year-olds – Early Learning for 2-Year-Olds (EL2 Entitlement)

Families receiving certain forms of government support may be eligible for their 2-year-old to receive up to 570 hours of funded childcare per year, subject to eligibility. For more information, please see the [Early Learning for 2-Year-Olds \(EL2 Entitlement\)](#).

### 3 and 4-year-olds – Universal Entitlement (UE)

All children become eligible for up to 570 hours of funded childcare per year.

### 3 and 4-year-olds – Working Parent Entitlement (WPE)

Children of working parents may be eligible for an additional 570 hours of funding per year, bringing the total to 1,140 hours, subject to eligibility.

### Eligibility start dates

Children are entitled to free early education from the start of the term following:

- The child turning 9 months old (if eligible for WPE)
- The child's 2nd birthday (if eligible for EL2 funding)
- The child's 3rd birthday (Universal Entitlement)

This aligns with the Department for Education's eligibility tables shown below.

## 9-month-olds and above

A child born in the period	A child turning 9 months in the period	Will become eligible for a free place
1 April to 30 June (inclusive)	1 January to 31 March (inclusive)	Term starting on or after 1 April – summer term (after Easter holiday)
1 July to 30 November (inclusive)	1 April to 31 August (inclusive)	Term starting on or after 1 September – autumn term (after summer holiday)
1 December to 31 March (inclusive)	1 September to 31 December (inclusive)	Term starting on or after 1 January – spring term (after Christmas/New Year holiday)

## 2–4 years

A child born in the period	Will become eligible for a free place
1 January to 31 March (inclusive)	Term starting on or after 1 April – summer term following their second/third birthday (after Easter holiday)
1 April to 31 August (inclusive)	Term starting on or after 1 September – autumn term following their second/third birthday (after summer holiday)
1 September to 31 December (inclusive)	Term starting on or after 1 January – spring term following their second/third birthday (after Christmas/New Year holiday)

## Fully funded places

Our funding is offered stretched over 51 weeks or 38 weeks across the year. Hours are offered free of additional charges; however, the government-funded childcare does not cover the cost of consumables such as food, extra-curricular activities, nappies, nappy sacks, wipes, barrier cream or sun cream. There is an option to opt in to our consumable charge to avoid having to provide meals and other items during the child's session.

The following example shows the 30/15-hour entitlement stretched to approximately 22/11 hours per week over 51 weeks. In this example, 5.5 or 10-hour sessions are used.

### Stretching funding over 51 weeks

#### **9 months to 2 years (WPE) and 3 to 4-year-olds (UE + WPE)**

Up to 1,140 funded hours per year (22 hours' funding per week over 51 weeks)

5.5-hour funded session (7.30am to 1pm or 1pm to 6.30pm) or 10-hour funded session (8am to 6pm)

4 x 5.5-hour session = 22 hours or 2 x 10-hour session = 20 hours (The remaining 2 funded hours can be used as a 2-hour session on a day and time agreed with the Nursery Manager.)

#### **2-year-olds (EL2 Entitlement) and 3 to 4-year-olds (UE)**

Up to 570 funded hours per year (11 hours' funding per week over 51 weeks)

5.5-hour funded session (7.30am to 1pm or 1pm to 6.30pm) or 10-hour funded session (8am to 6pm)

2 x 5.5-hour session = 11 hours or 10-hour funded session = 10 hours (The remaining 1 funded hour can be used as a 1-hour session on a day and time agreed with the Nursery Manager.)

The following example shows the 30/15-hour entitlement over 38 weeks per year. In this example, 5 or 10-hour sessions are used.

Term time only: funded hours are available for 38 weeks per year – term dates apply. Sessions outside these dates are charged.

#### **9 months to 2 years (WPE) and 3 to 4-year-olds (UE + WPE)**

Up to 1,140 funded hours per year (30 hours' funding per week over 38 weeks)

5-hour funded session (8am to 1pm or 1pm to 6pm) or 10-hour funded session (8am to 6pm)

4 x 5-hour session + 1 x 10-hour session = 30 hours or 3 x 10-hour session = 30 hours

#### **2-year-olds (EL2 Entitlement) and 3 to 4-year-olds (UE)**

Up to 570 funded hours per year (15 hours' funding per week over 38 weeks)

5-hour funded session (8am to 1pm or 1pm to 6pm) or 10-hour funded session (8am to 6pm)

3 x 5-hour session = 15 hours or 1 x 5-hour session + 10-hour funded session = 15 hours

A £200 deposit is required for fully funded places. This is refundable after the first half term or within six weeks, unless the place is not taken up or the child leaves within the term.

No registration fee is required for children accessing only funded hours.

Children accessing an Early Learning for 2-Year-Olds (EL2 Entitlement) place are not required to pay a deposit.

## Combination funded and non-funded sessions (full days)

The following example shows the 30/15-hour entitlement stretched to approximately 22/11 hours per week over 51 weeks. In this example, a 5.5-hour session is used.

### Stretching funding over 51 weeks

#### 9 months to 2 years (WPE) and 3 to 4-year-olds (UE + WPE)

Up to 1,140 funded hours per year (22 hours' funding per week over 51 weeks)

5.5-hour funded session (7.30am to 1pm or 1pm to 6.30pm) or 10-hour funded session (8am to 6pm)

4 x 5.5-hour funded morning or afternoon session = 22 hours' funding + 5.5-hour non-funded (half-day rate) = £48 for non-funded day

2 x 10-hour session = 20 funded hours + 2 hours' funded hours + 8 hours' non-funded hours = £67.92

#### 2-year-olds (EL2 Entitlement) and 3 to 4-year-olds (UE)

Up to 570 funded hours per year (11 hours' funding per week over 51 weeks)

5.5-hour funded session (7.30am to 1pm or 1pm to 6.30pm) or 10-hour funded session (8am to 6pm)

2 x 5.5-hour funded full 11 hours used

1 x 10-hour funded session + 1 hour's funded + 9 hours' non-funded = £75.46

The following example shows the 30/15-hour entitlement over 38 weeks per year. In this example, 5 or 10-hour sessions are used.

Term time only: funded hours are available for 38 weeks per year – term dates apply. Sessions outside these dates are charged.

#### 9 months to 2 years (WPE) and 3 to 4-year-olds (UE + WPE)

Up to 1,140 funded hours per year (30 hours' funding per week over 38 weeks)

5-hour funded session (8am to 1pm or 1pm to 6pm) or 10-hour funded session (8am to 6pm)

3 x 10-hour funded session or 4 x 5-hour funded session + 1 x 10-hour funded session = full 30 hours used

4 x full day = 3 x 10-hour funded session + 1 x full-day price = £83

#### 2-year-olds (EL2 Entitlement) and 3 to 4-year-olds (UE)

Up to 570 funded hours per year (15 hours' funding per week over 38 weeks)

5-hour funded session (8am to 1pm or 1pm to 6pm) or 10-hour funded session (8am to 6pm)

3 x 5-hour funded session or 1 x 10-hour session + 1 x 5-hour funded session = full 15 hours used

2 x 5-hour funded + 1 x 5-hour funded + 5.5-hour non-funded = £48

£75 registration fee and £200 deposit apply for children accessing optional additional non-funded hours.

## Optional extras

Consumable fees					
Sessions	Total cost	Food-related consumables	Cost	Non-food-related consumables	Cost
<b>Full day:</b> 8am to 6pm	<b>£22.00</b>	<b>Full day:</b> Breakfast Morning snack Lunch with pudding Afternoon snack Dinner with pudding	<b>£13.50</b> £1.50 £1.50 £4.50 £1.50 £4.50	Extracurricular activities, wipes, nappy sacks, sun cream, emergency medication	<b>£8.50</b>
<b>Morning session:</b> 8am to 1pm	<b>£13.50</b>	<b>Morning session:</b> Breakfast Morning snack Lunch with pudding	<b>£7.50</b> £1.50 £1.50 £4.50	Extracurricular activities, wipes, nappy sacks, sun cream, emergency medication	<b>£6.00</b>
<b>Afternoon session:</b> 1pm to 6pm	<b>£13.50</b>	<b>Afternoon session:</b> Afternoon snack Dinner with pudding	<b>£6.00</b> £1.50 £4.50	Extracurricular activities, wipes, nappy sacks, sun cream, emergency medication	<b>£7.50</b>

Additional services	Price
Early drop-off (7.30am to 8am)	£8.00
Late collection (6pm to 6.30pm)	£8.00
Hourly rate	£13.00

If you'd like your child to access any of the above, these charges will be added to your invoice.

Upon enrolment, a 'Fee agreement for funded hours' contract must be signed so we are fully aware of your choices regarding the following extras: additional paid hours/sessions/weeks, as well as any food, consumable or activity charges. A full breakdown of what the fees include are stated on the contract. You must commit to opting in or out of the food/consumables/additional charges for a term and we require a term's notice to make any alterations to these. Alternatively, you may supply your own food in line with our packed lunch policy.

Should you have any questions relating to this fee structure, please do not hesitate to contact the Nursery Manager.