

Money Matters

Cavendish Lodge Nursery Schools - Streatham

Valid from 1st September 2025

Our Standard Fees

Babies – 9 Months to Second Birthday

| | Daily Fee | Weekly Fees |
|---------------------------------|----------------|----------------|
| Full Time (8:00-6:00) | £117.00 | £585.00 |
| Daily Rate – 2 to 4 days | £125.80 | |

Toddlers – 2 Years to Third Birthday

| | Daily Fee | Weekly Fees |
|---------------------------------|----------------|----------------|
| Full Time (8:00-6:00) | £110.00 | £550.00 |
| Daily Rate – 2 to 4 days | £118.25 | |

Pre-Schoolers – 3 Years to Rising Fives

| | Daily Fee | Weekly Fees |
|---------------------------------|----------------|----------------|
| Full Time (8:00-6:00) | £98.75 | £493.75 |
| Daily Rate – 2 to 4 days | £106.20 | |

Our standard hourly rate is £12.58 for every child. As we offer our private sessions in full 10-hour days, we apply automatic block discounts for our Toddlers and Preschoolers. A further discount is applied to all age bands where the full week is booked. Please refer to our Terms & Conditions for full details of our fees and discounts.

Registration Fees

Upon receipt of a fully completed application form, specifying your choice of sessions and funding requirements, a non-refundable registration fee will be due before your child's details can be added to our waiting lists, subject to availability and our Terms & Conditions.

The standard non-refundable registration fee is £200.00, where a sibling is being registered, the non-refundable fee is instead £50.00.

Deposits and securing your place

Once you have been offered and accepted a place at Cavendish, a deposit equal to 4 weeks' fees will become payable to secure your place. If you later withdraw your child, we require 8 weeks' notice in writing as per our Terms & Conditions.

All deposits are refundable and will be returned within 28 days of your child's official leave date, less any outstanding charges as per our Terms & Conditions.

Funding

At Cavendish, we believe that early education is about more than just meeting minimum standards; it's about creating a warm, enriching environment where children thrive. While government funding provides a **basic educational provision**, it does not cover the additional care, attention, and experiences that make Cavendish such a special setting.

How Funding Works

Early years funding is available to nurseries as entitlements of **15 or 30 hours per week**, depending on age and eligibility, claimable over the **38 weeks** of the regular school term. This equates to either **570 or 1,140 hours** of funding per year.

At Cavendish, we **stretch** this funding across the **51 weeks** we are open. By stretching the funding across the year, parents benefit from **consistent support** every week, making childcare arrangements more predictable. Unlike term-time only funding, our approach ensures families can rely on their entitlement across the full year.

Under our stretched offer:

- If eligible for **15 hours**, this equates to approximately **11.17 hours per week** (rounded to **11.18**)
- If eligible for **30 hours**, this equates to approximately **22.34 hours per week** (rounded to **22.38**)

The final 52nd week of the year is also invoiced at the lower rate, though no funding is claimed for that period. Any additional hours beyond the entitlement will be charged at the current CLNS published rates as per our Terms & Conditions.

Who is Eligible?

- **Children aged 9 months to 2 years:** From September 2025, working parents may receive **30 hours** of funded education per week, subject to eligibility.
- **Children aged 3 to 5 years:** Automatically qualify for **15 hours** of funded education under the universal entitlement. If eligible, they may also receive an **additional 15 hours** for working parents, totalling **30 hours** per week.

Visit www.childcarechoices.gov.uk for further information and check what funding your child may qualify for.

The criteria for eligibility can vary depending on your household:

- Two-parent households – Both adults must be employed or self-employed.
- Single-parent households – The working parent can apply.
- Your individual earnings must be equivalent to at least 16 hours at National Minimum/Living Wage.
- The upper earnings cap is around £100,000 per parent per year (as set by HMRC).

Once you are registered and your eligibility has been confirmed, you will receive a code from the government website, a copy of which we need. This is a unique reference and will be a 11-digit number beginning with 500 or 501. Parents will then be asked to provide us with written consent to validate the code by signing a Parent Declaration Form. We will need to see:

- 1. The eligibility code
- 2. National Insurance number
- 3. Your child's birth certificate.

Our Funded Offer

Government funding is designed to support only the basic elements of educational provision and does not extend to the enriched experiences that make Cavendish unique. At Cavendish, we pride ourselves on offering a warm, nurturing environment, enhanced learning opportunities, and personalised care that nurtures children's confidence and curiosity. However, the government funding does not cover:

- Supplementary costs such as consumables, meals, snacks, drinks, and fruit.
- Enrichment activities led by external specialists (e.g. music, sports, animal experiences, etc).
- Special outings and trips that broaden children's learning experiences beyond the basics.

To ensure we can continue offering these valuable enhancements, we ask for a voluntary Care & Enrichment fee of £1.902 or £2.705 per hour, depending on age, during funded hours. We provide government-funded sessions in blocks of 5.6 and 7.46 hours per day; as our full day runs for 10 hours, any remaining time outside of the funded hours is charged at our standard hourly rate.

Understanding Funded Fees

To help make it easy to work out your nursery costs, we provide our fees as a standard daily wrap-around fee that includes the funded hours, supplementary costs and any private hours. These daily rates are broken down into 3 parts. Please see the example below for a 5.6-hour session for a baby or toddler session.



Our full list of wrap-around fees is as follows.

| Age Group | Non-funded | Full day with 5.6-hour session | Full day with 7.46-hour session |
|-----------------------------|----------------|--------------------------------|---------------------------------|
| Babies - Under 2s | £125.80 | £66.00 | £46.14 |
| Toddlers - 2 to 3 years | £118.25 | £66.00 | £46.14 |
| Preschoolers - 3 to 5 years | £106.20 | £70.50 | £52.13 |

Our weekly fees with government funding

| Weekly fees | Under 2s | | 2 to 3 years | | 3 to 5 Years | |
|-------------------------------|------------------|---|------------------|---|------------------|------------------|
| | 30-hours funding | 2 x 5.6 hours funding | 30-hours funding | 2 x 5.6 hours funding | 15-hours funding | 30-hours funding |
| 2 days | £132.00 | 2 x 5.6 hours funding | £132.00 | 2 x 5.6 hours funding | £141.00 | £141.00 |
| 3 days | £138.42 | 3 x 7.46 hours funding | £138.42 | 3 x 7.46 hours funding | £247.20 | £156.39 |
| 4 days | £264.23 | 3 x 7.46 hours funding 1 x non-funded day | £256.68 | 3 x 7.46 hours funding 1 x non-funded day | £353.40 | £262.59 |
| 5 days (full-time) | £362.75 | 3 x 7.46 hours funding 2 x non-funded days | £348.75 | 3 x 7.46 hours funding 2 x non-funded days | £427.50 | £343.00 |

Additional Points

- Our fees are calculated based on the number of sessions that a child attends each month and so will vary each month. Therefore, a month such as January with 23 days will be more expensive than February, which only has 20 days.
- A minimum of 2 days per week attendance is required, including a Monday and/or Friday.
- A minimum of 3 days per week attendance is required to fully utilise the 30-hour entitlement.
- Any absences, including holidays, sickness, adverse weather, bank holidays, and Christmas closure, are charged at the full rate.
- Where there are concerns over the affordability of fees, a meeting to discuss can be requested with your setting's Manager.

Making Payments

Invoices are sent out on or before the 20th of each month. Fees need to be received in advance as cleared funds into our bank account by the last working day of the month. Payment can be made by bank transfer, childcare vouchers or through Tax-Free Childcare.

Bank Transfers

When paying by bank transfer, it is requested that all transactions use the child's name as the payment reference. These payments can be made to the account details that follow; the account details for the attended setting will be provided on each invoice generated.

CLNS Ltd

Sort Code: 20-24-64

Account Number: 23178560

Tax-Free Childcare

Tax-free Childcare can provide significant savings when used to pay nursery fees and can be used alongside the working parent funding entitlements. For more information about the TFC Scheme and eligibility please refer to the Childcare Choices website.

When paying by Tax-free Childcare, please ensure that your TFC reference has been submitted to our finance team to ensure that payments are promptly allocated. To find your Cavendish setting with the TFC account, please search using the details for your setting listed below.

| Setting | Cavendish Lodge | Dove House |
|----------------|------------------------|-------------------|
| Postcode | SW16 6JT | SW16 6JZ |
| URN | EY338408 | EY413099 |

Affordability

There are various kinds of financial support available to help with the cost of formal childcare, including:

- Childcare Vouchers
- Workplace Nursery Scheme
- Working Tax Credits
- Help for Low Income Families