



Childcare Pricing Policy – 2026/2027

How is funding applied to my invoice:

Underfunding has been a continual political problem ever since the government introduced it. What funding offers is a great saving to parents, but it does not cover the true cost of a curriculum full of learning opportunities and experiences. Many nurseries are choosing to stop offering funded places because the government funding does not cover the true cost of quality early years education.

At Banana Moon, we want to continue offering funded places, which is why we have chosen to continue to accept funding. This is only possible if parents understand why we have to charge for additional activities, consumables and food.

A minimum of 2 full-day sessions per week is required if you are entitled to 30 hours of funding. One full day per week minimum is required if you are entitled to 15 hours of funding.

As funding is applied per week, this will fluctuate your invoice from month to month based on the number of calendar sessions your child attends for that month. On an invoice, you can expect to clearly see the number of sessions your child is booked to attend and the total number of funded hours applied to your monthly invoice. Any hours falling outside of funded hours will be charged for and detailed on your invoice.

Any funding will be applied for 38 weeks of the year (term-time). These hours are applied between 09:30 – 14:30 if you are entitled to 15 hours of funding and 09:00 – 15:00 if you are entitled to 30 hours of funding.

If your funding form has not been signed and returned, full fees will be applied.

Once funding has been applied for the term and allocated to Banana Moon, it will not be transferred unless under extreme circumstances agreed upon by the Nursery Manager.

If you wish to change your child's days, you must request this change in writing with at least four weeks notice.

Banana Moon Day Nursery Colchester

Oyster Court, St. Helens Lane, Colchester, Essex, CO1 1TY Telephone: 01206 549 946
info@bananamoon-colchester.co.uk www.bananamoon-colchester.co.uk

Registered Office: Banana Moon – Colchester, Oyster Court, St. Helens Lane, Colchester, Essex, CO1 1TY

GO Leisure Colchester Ltd Registered in England No. 09288322



Workplace Nursery Benefits

Speak with your employer to see if they can offer schemes such as:

<https://www.enjoybenefits.co.uk/staff-benefits-savings/workplace-nursery-benefit/>

Contract 51 Weeks

Registration Fee (not applied to funded only sessions) £100 - This includes 3 settling-in sessions.

An all-year-round contract, covering the 51 weeks the nursery is open (Closed for a week at Christmas and Bank holidays, which are not charged for). A minimum of 2 full-day sessions per week is required if you are entitled to 30 hours of funding. One full day per week minimum is required if you are entitled to 15 hours of funding.

Invoicing

Invoices will be sent out on or around the 25th of each month for the following months fees.

Unfortunately, we cannot accept cash or cheques. Payment, whether via BACS transfer or voucher, must be made in full by the 1st of the month to ensure your child's attendance.

Funding information:

All information regarding eligibility can be found on <https://beststartinlife.gov.uk/>

The portal for applications is managed by HMRC, and they are currently taking applications for funding. Your child is eligible for funding if you meet the criteria. Once you have a code from the portal, please contact the Management team and fill in the local authority agreement form. This is an authorisation form filled in by the parents to authorise us to claim funding on your behalf. Please ensure all sections of the form are filled in and presented to the Manager with an original birth certificate for your child.

Please be aware that if your code has expired and has not been revalidated within the required period, the local authority will not honour our claim on your behalf. Please ensure any problems with the portal are addressed with best start in life directly, as we are unable to assist with this. We will charge full fees for the period we cannot claim funding on your behalf (this is usually a term). In these situations, we will inform you as soon as the local authority informs us.

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Our weekly pricing structure for full days
Based on 38 weeks of the year (term-time)

Any sessions within half terms will be charged at out daily rate with no funding applied

Age of Child:	9 – 23 months old	2 years old		3 – 5 years old	
	30 hours of funding	15 hours of funding	30 hours of funding	15 hours of funding	30 hours of funding
Each session is a full-day session from 07:30 – 18:30, inclusive of meals and activities					
1 Full Day - No Funding applied	£97.83	£93.91	£93.91	£93.91	£93.91
1 Day – Funding applied	£44.45	£51.24	£42.70	£51.24	£42.70
2 Days – Funding applied	£88.90	£102.48	£90.40	£102.48	£90.40
3 Days – Funding applied	£133.35	£153.72	£133.10	£153.72	£133.10
4 Days – Funding applied	£177.80	£247.63	£175.80	£247.63	£175.80
5 Days – Funding applied	£222.25	£341.54	£218.50	£341.54	£218.50

If you would like to opt out of our all-inclusive sessions, we do offer a 'Pre-School, Term-Time only' option.

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Our weekly pricing structure for half-days

No-Funding applied	
1 Half Day	£58.70
2 Half Days	£117.40
3 Half Days	£176.11
4 Half Days	£234.80
5 Half Days	£293.50

Pre-School sessions, Term-Time only

Deposit £45 (This includes 3 settling-in sessions). This will be returned assuming your invoice is zero when your child leaves our Nursery.

This offer includes healthy home-cooked meals and snacks throughout the day, prepared by our in-house Chef using locally sourced produce from butchers and farms.

Eligible for 15 Funded Hours – 09:30 – 14:30

Options	Cost
1 x Session	£0.00
2 x Session	£0.00
3 x Session	£0.00

Eligible for 30 Funded Hours – 09:00 – 15:00

Options	Cost
1 x Session	£0.00
2 x Session	£0.00
3 x Session	£0.00
4 x Session	£0.00
5 x Session	£0.00

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Autumn Term 2026

Tuesday 1 September 2026 – Friday 18 December 2026
Half Term 26 October – 30 October

Spring Term 2027

Monday 4 January 2027 – Thursday 25 March 2027
Half Term 15 February - 19 February

Summer Term 2027

Monday 12 April 2027 – Wednesday 21 July 2027
Half Term 31 May – 4 June

Here at Banana Moon Day Nursery, your childcare fees are inclusive of:

- Breakfast served until 08:30
- Mid-morning snack
- Hot home-cooked lunch at 12 pm and dessert
- Afternoon snack
- Hot meal served at 4 pm
- All food is prepared and cooked by our full-time, in-house Chef using produce from local butchers and farms
- Open from 07:30 – 18:30
- Bespoke Parent App with real-time updates, finance, instant messaging to your key workers as well as your booking pattern, with the option to request extra sessions, and a photo/video sharing service
- CCTV throughout the Nursery
- Air conditioning throughout
- Biometric entry system

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5% Discounts
Twins/Siblings (applied to the eldest child), Emergency Service workers, Teachers, Local Businesses

Other charges

Late Collection charge	Late Payment charge
£15.00 per 15 minutes	£25.00

If you would like an extra hour before or after your session

1 hour extra childcare
£8.89 (under 2) full day, £8.54 (over 2) full day.

If you have any questions, please do not hesitate to speak with the Nursery Manager via email info@bananamoon-colchester.co.uk or call 01206549946

****We do offer a 'Holiday Club' - Newley named 'Moon Crew' during the half terms for children aged 5 to 12 years of age. Please contact us for more details.****

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