

# Tax Credits

Are you claiming money that  
you may be entitled to?

For more information contact  
the Inland Revenue on  
0845 300 3900



**Chelmsford YMCA  
Out of School Club**

**Prospectus**

**Revised September  
2014**

Ofsted registered in accordance with the Early Years Foundation Stage,  
Ofsted Education Standards and the Children Act 1989

Chelmsford YMCA Ltd is registered in England & Wales with Company No. 3171206 and Registered Charity  
Number 1054070. Chelmsford YMCA (Trading) Limited is registered in England & Wales with Company No. 3041709

## Children's Charter

**The YMCA aims to ensure that through its work with children each child will be.....**

Welcomed into a safe, caring Christian environment with a happy and friendly atmosphere.

Regarded as an individual, listened to, and have their feelings respected and opinions valued.

Cared for by skilled, experienced staff who understand the needs of children.

Given praise and encouragement, opportunities to succeed and an environment where positive behaviour is promoted.

Encouraged to develop self-discipline and consideration for others and the community.

Given access to stimulating, fun and creative activities supportive of each child's stage of development, which encourages emotional, social, physical, intellectual and spiritual growth.

Provided with opportunities to realise their full potential to learn new skills, develop confidence and positive self-image.

### **Can I cancel a direct debit over the telephone or via the internet?**

Usually, however written confirmation may be required. We also recommend you notify the organisation concerned.

### **Who actually controls direct debit payments?**

The bank or building society that holds your account is responsible for all aspects of the running of that account. They are therefore answerable for all payments, including those made by direct debit.

### **Who makes sure that the organisations collecting money are reputable?**

All organisations using the direct debit system are sponsored into the scheme by their bank or building society. They are checked for integrity, sound financial standing and administrative capability before being permitted to offer direct debit to their customers.

### **What is the Direct Debit Guarantee?**

The Guarantee is offered by all banks and building societies that accept instruction to pay direct debits. If there are any changes to the amount, date or frequency of your direct debit the organisation will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request the organisation to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your direct debit, by the organisation or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when the organisation asks you to. You can cancel a direct debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify the organisation.

### **How do I get back any money paid in error?**

If any payment is made in error, you should contact your bank or building society who are responsible for giving you a full and immediate refund - even if the original error was made by the organisation collecting the payment.

### **How can I be sure my account is safe from fraud?**

It's very unlikely that this will ever occur because organisations using the direct debit scheme go through a careful vetting process before they're authorised, and are closely monitored by the banking industry. But if money were to be drawn from your account fraudulently, you'd be protected by the Direct Debit Guarantee, and would be entitled to an immediate refund from your bank or building society.

**If you require more information - please visit [www.directdebit.co.uk](http://www.directdebit.co.uk)**

## Direct debits – How do I pay?

### **What is direct debit?**

A direct debit is a simple, safe and convenient way to manage your household bills or make regular or occasional payments from your bank account. You agree with the organisation the amount to be collected and the date of payment. From then on, the amount will be deducted from your account as agreed. If they need to change the amount or collection date, they have to notify you first.

### **How do I set up a direct debit?**

You can either complete a direct debit instruction obtained from the organisation you wish to pay, and return it to them, or with some organisations you can set up direct debits over the telephone or via the internet. The organisation will then forward your instructions onto your bank authorising them to allow payments to be collected from your account to them.

### **What information do I need to set up a direct debit?**

You will require the following information:

- Your name and address
- The name and address of your bank or building society
- Our bank or building society account number
- The branch sort code of your bank or building society (see your cheque book)
- The name(s) on the account.

### **Can direct debits be paid from any account?**

Most current accounts at banks and building societies can be used to make direct debit payments. Some special deposit accounts also allow them - just ask at your branch.

### **Once it is set up, do I have to do anything?**

No, other than making sure you have sufficient funds in your account when the payment is due. To assist with this, the organisation will give you advance notice of the collection dates and amounts, whether you set up a direct debit by the telephone, internet or by completing a paper instruction. It is a good idea to check your bank statement regularly to ensure that all your direct debits are going out as shown on your advance notice.

### **Will the payment always be on the same date every month?**

Normally payments will be made on the same date each month, quarter or annually according to the payment frequency. If any payment due date falls at a weekend or on a bank holiday, the organisation is obliged to debit your account just after that due date unless they notify you in advance of a change of date.

### **What if changes are needed?**

If either the amount you owe, the frequency or the payment date changes, the organisation concerned has to notify you in advance (normally 10 working days) of your account being debited. This gives you time to get in touch with them if necessary.

### **How do I cancel a direct debit?**

If you need to cancel a direct debit, simply write to your bank or building society. It is also a good idea to send a copy to the organisation concerned. Your bank or building society can make the cancellation up to and including the due date, but try not to leave it until the last minute or you run the risk of a payment being made. Remember that cancelling the direct debit simply stops paying the organisation. If you carry on receiving the goods or service, then you will have to organise an alternative payment method.

## Chelmsford YMCA Out of School Clubs

### Mission Statement:

The Chelmsford YMCA Out of School Clubs are all-inclusive facilities. We offer a positive, safe and secure environment, providing a fun and stimulating programme, which allows the children to develop to their full potential in all areas of development. Our aim is to develop them into individual people.

### Aims:

We have four main aims at the Chelmsford YMCA Out of School Clubs:

- To ensure our parents have total peace of mind.
- To treat each child as an individual.
- To provide a relaxed home from home environment which is fun.
- To make parents and children feel valued, fostering links between home and Breakfast, After School and Holiday Clubs.

### Objectives:

- To provide opportunities for the children to build new relationships.
- To respect and value their surroundings and equipment.
- To encourage the children to be part of group activities.
- To recognise that everyone is an individual and to treat others with respect.
- To have fun.
- To help the children, with the support of the staff, to work through problems and make decisions.

## **Welcome to the Chelmsford YMCA Out of School Clubs**

The Out of School Clubs are based mainly within the school sites, however on some occasions they are based in a village hall within the catchment area. The YMCA Board of Directors and staff have a commitment to childcare and education. We aim to give your son or daughter the best possible care whilst they are here at the Out of School Clubs.

### **Hours:**

The Breakfast Club is open Monday to Friday, during term time 7.30am until 8.45am and the After School Club from 3.15pm until 6.00pm, with the exception of Bank Holidays, non-pupil days and two staff training days a year. The Holiday Club is open during the holidays 7.30am to 6.00pm. We take weekly or daily bookings.

### **Meals:**

The meals provided are varied and nutritious. The menus have been planned using a computer programme that ensures they are healthy and nutritionally balanced. Special diets can be catered for by request.

### **Breakfast Club:**

At the Breakfast Club we provide a safe, secure and relaxed environment for the children. We provide a range of activities for the children before school. The children are encouraged to be responsible for themselves and grow as individuals with guidance from both qualified and experienced staff. Breakfast is provided for those children attending the Breakfast Club.

### **After School Club:**

At the After School Club we provide a safe and secure environment where the children can relax and have fun. We provide a range of activities both in and outdoors. The children are encouraged to be individuals, responsible for themselves and their actions with guidance from both qualified and experienced staff. A light tea is provided for those children attending the After School Club. An area is provided for the children to do their homework; staff can provide support to the children in doing this.

8. Children attending the Breakfast Club will be provided with breakfast, children attending the After School Club will be provided with a light tea and the children attending the Holiday Club are required to bring a packed lunch and will be provided with a light tea.
9. The Out of School Clubs must be given notification if any person other than the child's parents/guardian is to collect the child.
10. Notification is required in writing if any change occurs to your address, contact numbers, work or doctors details.
11. You will still be charged at the normal rate if your child is absent from the Out of School Clubs for any reason. All booked sessions including bank holidays, school non-pupil days, any school closure days, and two staff training days a year are payable for and sessions cannot under any circumstances be swapped. Out of School Club fees are payable monthly in advance and the Chelmsford YMCA reserves the right to discontinue provision for your child if fees are not received on a regular basis. One month's written notification is required if you intend to change or terminate your placement at the Out of School Club.
12. Please note that a charge of £4.00 per 15 minutes will be charged if your child is collected late.
13. All Chelmsford YMCA staff are aware of its Child Protection Procedure and a copy of this of this can be found in the Policies and Procedures handbook.
14. The YMCA cannot be held responsible for any article of clothing or other items that your child brings with them. All those attending the Out of School Clubs are covered under the YMCA Public Liability Insurance.
15. The Childcare Manager and/or the YMCA Chief Executive reserve the right to terminate a child's space at the Out of School Clubs .
16. If for any reason you wish to complain, you should in the first instance speak to the Out of School Manager or Out of School Coordinator. If you are still dissatisfied you should seek an appointment with the Childcare Manager or the YMCA Chief Executive. In some cases you may wish to put forward a written complaint, in this case please address your letter to he Childcare Manager, Director of Client Services or the Chief Executive.

The written admission policies can be found in full detail within the Policies and Procedures Handbook.

## Holiday Club Registration Procedure

A booking form is sent out to all parents on the Chelmsford YMCA Out of School Clubs mailing list.

The booking form must be returned **with full payment in advance** of each Holiday Club (except for the Summer Holiday Club – please ask for details at the time of booking). This payment is non-refundable and sessions cannot be swapped or refunded if the child is sick.

Bookings for the Holiday Club are taken on a ‘first come first served’ basis. A booking cannot be secured until payment is received.

**Payments to be either cash or cheque or electronic bank transfer direct to our bank account. Details of account available from our Finance Team at Victoria Road.**

### Terms and Conditions for the Chelmsford YMCA Out of School Clubs

All parents/guardians who are placing their child in full or part-time care must be aware of the following criteria:

1. Chelmsford YMCA Childcare treats all the children in their care with equal concern and in doing so respect each child’s religious persuasions and meet each child’s specific needs with regard to their ethnic origin, cultural and linguistic background, gender or disability.
2. Children must be of the minimum age of four years and not more than eleven years old.
3. All parents/guardians must complete and sign the registration form.
4. Children must be of general good health and free from infectious illness or disease. The Out of School Clubs reserves the right to refuse admission to children due to ill health. When a child becomes ill at the Out of School Clubs every effort will be made to contact you and you will be requested to collect your child as soon as possible.
5. All medication must be clearly labelled with your child’s name and dosage required. Details of the medication along with your signature must be entered into the medication folder before it can be administered.
6. We require permission to seek necessary emergency advice or treatment (please see registration forms).
7. Permission is requested by the parents/guardian to take the children off the premises for outings etc (please see registration forms).

### Holiday Club:

The Holiday Clubs are based at various locations throughout the year, dependent on demand.

At the Holiday Club we have many varied activities which occur throughout the day. There are opportunities for the children to spend time in group games as well as individual ones. The activities that are made available are both inside and outside, providing that the weather is appropriate. The children are able to select the activities that they would like to do; the emphasis is that they have fun.

Trips to various places of interest are organised throughout the Holiday Club. Children are treated as individuals and encouraged to take responsibility for themselves and their actions.

Venues will be open at our discretion subject to the number of bookings taken.

### Meals:

A packed lunch is required for the children’s lunch time meal, we ask that this is a healthy and nutritious lunch option. We will provide breakfast, tea and snacks.

### Staff:

The Out of School Clubs are registered with OfSTED in accordance with the Children Act 1989. The children are cared for by professional, qualified and/or experienced staff, giving you complete peace of mind knowing that your child will be receiving quality care. We are registered to care for thirty children aged between 4 to 12 years inclusive.

Staff ratios: 4 – 8 years 1:8

At least half of our staff holds a qualification in childcare as stated in the Children Act 1989.

The staff will assess the children’s’ needs individually and if we feel your child isn’t happy we will devote individual attention to them. Staff will always be at hand to listen to your concerns and discuss any problems, offering advice where possible.

### Outings:

Within our planning we include outings to the park, library or cinema into the programme. All outings and visits are included in the fees unless otherwise stated.

## Fees

Attendance	Time	Cost
<i>Breakfast Club per morning</i>	7.30—8.45am	£5.10
<i>Breakfast Club per week</i>	7.30—8.45am	£25.50
<i>After School per evening</i>	3.00—6.00pm	£10.70
<i>After School per week</i>	3.00—6.00pm	£48.20
<i>Holiday Club full week</i>	7.30am—6.00pm	£135.00
<i>Holiday Club full day</i>	7.30am—6.00pm	£28.00

### FEES – IMPORTANT PLEASE READ CAREFULLY:

#### ***Payable Immediately:***

**£25 registration fee** (one-off administration cost – non-refundable)

**A deposit** - Equivalent to 2 weeks' fees

***This amount will be held as a deposit against your account and will be repaid to you at the end of your child's time in the Out of School Club. If fees are still due at that time, the deposit will be used to offset the outstanding debt. If your account is clear we will arrange to repay the deposit to your bank account.***

**Payment of 1<sup>st</sup> month's fees** – Prior to start date

***N.B. Both the registration and the deposit are non-refundable if you cancel your child's place at the Out of School club. The first month's fees will be refundable.***

## General Information Regarding Fees

*We reserve the right to cancel a booking if fees are not paid in advance.*

### **Deferred Start Date:**

The start date may be deferred for ONE month without further cost. After this time, you will lose your original registration fee and deposit, and you will need to re-register.

### **Methods of Payment:**

#### **Direct Debits-**

We require all parents to complete a direct debit for the fees. An invoice will be issued at the beginning of the month and your direct debit will be taken on the 20<sup>th</sup> or thereafter of the month for the balance shown on the invoice.

Any queries on the invoiced amount should be questioned before the 12<sup>th</sup> of the month to allow adequate time to adjust the direct debit.

#### **Other payment methods-**

In the rare cases where parents may not have a bank account, we will accept cash or cheque (not post dated), and these must be paid in advance. For those parents who do not wish to pay by the direct debit scheme there will be an additional 2.5% handling charge per month, which will be used to offset against the increased costs of processing cash or cheques through our Bank. ***Failure to do so will mean the withdrawal of their child's place in the Out of School Club.***

Cash / cheques will be accepted for the initial deposit and until the direct debit is in place. A bank account must be in place by the 3<sup>rd</sup> Month to allow payment by direct debit.

If fees remain unpaid, we will follow our debt collection process which may result in the debt being passed to our debt collection agency or taken to County Court proceedings.

**If your child is absent due to sickness or further holidays or school non-pupil days, full fees will be due. Please see our Terms and Conditions.**

Written advice of family holidays is required in advance.

Fees are reviewed annually (usually 1<sup>st</sup> October).