

"Aiming high; Reaching higher"

# Free Early Education Entitlement Policy

Audience:	Parents
	Nursery staff
	Local Governing Bodies
Approved:	September 2018
Other related policies:	EYFS
Policy owner:	Headteacher
Policy model:	Essex
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Version number:	1

Honesty

Respect

Responsibility Resilience

Aspiration

Reflection



## Introduction

Free Early Education Entitlement (FEEE) is the name given to the early education childcare parents may receive free of charge, funded by the Government.

Newhall Nursery currently offers places for all three current Government schemes in operation, some of which are based on selective criteria and normally income based and therefore not open to all parents.

The availability and terms & conditions of each scheme is changeable by the Government and therefore the nursery will review its planned offer to parents on an annual basis.

The nursery will review the FEEE policy annually in April, this is when the Government releases the operating guidelines and Essex County Council confirm their provider terms and conditions for the following academic year.

The nursery's new FEEE policy will be released in July for the following academic year.

# **Current Government schemes**

There are currently three funded schemes in operation, as follows:

For children aged 2-3 years

2-Year-Old Free Childcare (570-hour offer) for children aged 2-3 years (see pages 2-3)

For children aged 3 & 4 years

- 15 hours per week FEEE (570-hour offer), known as 'Universal Hours' (see pages 4-6)
- 30 hours per week FEEE (1140-hour offer), known as the 'Extended Hours' (see page-10)

The Government has also launched Tax Fee Childcare, similarly to current parent voucher schemes this scheme requires parents to pay into a childcare account with the Government also making a financial contribution. Further details about this scheme are available on page 10.

# **Policy Aim**

Within this policy the nursery has detailed:

- The criteria you must meet to be considered for each of the funded schemes. How you may apply.
- When your child can start.
- What your child is entitled to.
- How long your child will receive the funded place.
- The terms and conditions outlined by the Government and our nursery that parents must adhere to, in order to secure their child's place.

We have also listed additional information to support parents when considering their application to receive a funded place.



# Funding Scheme 1: 2-Year-Old Early Education & Childcare

# Introduction

A 2-year-old can receive free early education and childcare if you live in England and get one of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Universal Credit
- Tax credits and you have an annual income of under £16,190 before tax
- The guaranteed element of State Pension Credit
- Support through part 6 of the Immigration and Asylum Act
- The Working Tax Credit 4-week run on (the payment you get when you stop qualifying for Working Tax Credit)

A child can also get free early education and childcare if any of the following apply:

- They are looked after by a local council
- They have a current statement of special education needs (SEN) or an education, health and care (EHC) plan
- They get disability living allowance
- They have left care under a special guardianship order, child arrangements order or adoption order.

If you are eligible for the free early education and childcare:

- It must be with an approved Ofsted registered childcare provider such as Newhall Nursery.
- The free hours are available from the term after your child's 2nd birthday.

# How to apply

You can check your eligibility for the funding by using the **Essex County Council Citizen Portal** (*please refer to the Essex council website for access to the link*).

To check your eligibility under the economic criteria you will need your national insuranc e number. The citizen portal will provide an immediate outcome for those families applying under these criteria.

To check if you are eligible under the non-economic criteria you will need to supply evidence that supports your application. We may request further evidence to verify your eligibility.

If you are entitled to the funding, you will receive a Two-Year-Old Funding Voucher which you must then show to Newhall Nursery, when arranging your child's early education place. Once our nursery has seen evidence of eligibility, we will need to call the funding team at Essex County Council to confirm your child's place at their provision and will need to quote the reference number contained within your voucher.



#### What will my child be entitled to?

Your child will be entitled to 15 hours per week for 38 weeks a year (school term time) of free early education and childcare. These are currently offered into three morning and afternoon sessions and based on the nursery's current availability.

There is also the option to stretch the 15 hours from 38 weeks to 51 weeks a year, this is the number of weeks the nursery is open.

#### When can my child start?

Eligible children are able to start the term after their second birthday. The Two-year -old funding voucher will tell you the earliest date that your child can start their free place (subject to availability at the nursery). We are unable to backdate funding prior to the date on the funding voucher.

The nursery will also require you to sign a parental agreement every term and will need to see proof of the child's age (child's birth certificate) and your address.

#### Who can help me to apply?

If you need help in completing the online application please talk to your health visitor, the Family Information Service or the nursery, who can check your eligibility for you.

Please note that places are subject to availability.

#### How many hours may my child have in one day?

Your child can receive funded hours of between 3 hours and limited to 6 hours per day. However, this may be extended to a full day (10 hours) with the parent paying the remaining 4 hours if they wish to extend to a full day, including lunch.

#### Further help and guidance

As well as support provided through a funded place for your 2 year old, you may be interested in other support on offer for you and your family. Your local children's centre may contact you to support you in applying for the funding. Following your application, they may contact you to let you know about other services and explain how they may be of benefit for your child or family. The Family Information Service can also let you know about other services which may be of benefit e.g. health services day.

#### Does my child need to take all the hours to start with?

No, you can begin by taking a few hours each week and build up the number of hours, to no more than 15 a week, if the childcare provider is able to accommodate. However, you will need to stick to the same number of hours each week over one term.



#### Will there be any additional costs?

There are no hidden costs. You will not be charged an enrolment fee, deposit or additional fees. However, if you choose to extend your child's attendance hours then the 15 hours will be deducted from your child's weekly sessions and you will be required to pay the remaining charges; this includes additional hours beyond the 15 hours and refreshment provision.

The nursery will discuss with you the options available to you at the time of your child's enrolment, so you can make a decision that meets your needs most suitably.

If your child is having lunch, you will be required to pay an additional £2.50 per lunch.

#### Can my child have a place all year round?

The 15 weekly hours would be 'stretched' over the 51 weeks a year that our nursery is open to offer consistency for both the child and their parent/s. This means that a child will still access all of their eligible 15 hours but this will be over 51 weeks rather than the school terms, which equate to 38 weeks.

#### How long does a funded Two-year-old place last?

Until your child reaches the term after their third birthday when they become eligible for Universal free nursery education for 3 and 4 year olds.

#### What if my finances change?

Once eligibility has been confirmed, your child will remain eligible for the funding until the term after they turn three, regardless of when they take up the funded place.

#### Do I need to print the Two-Year-Old Funding voucher?

The nursery will need to take down your reference number as this is what we will use to confirm the funding with Essex County Council. If it's easy for you to do so, you can print the voucher and hand it in to us. Or, you can access the citizen portal on your mobile phone so you can show the nursery the confirmation message that is sent to your citizen portal account or you can simply write down the reference number and give it to the childcare provider.

Parents of children who are new to the funding scheme are required to produce proof of their child's age and eligibility. Parents are therefore required to produce their child's birth certificate or passport as proof and complete and sign a declaration form. All existing children on the scheme are required to complete and sign a declaration form on a termly basis, confirming their child's attendance at our nursery.

At the end of each term you will be required to complete a parent agreement form to claim funding. This will be claimed for the next term.

#### What happens if my child does not attend their funded sessions regularly?

Your child's attendance will be monitored by our nursery. You will be required to sign the nursery's funded place terms and conditions as well as adhering to all of our nursery policies, including our policy on attendance which required you to notify us within one hour of the start time of the session your child's absence and the reason for their absence. The

nursery understands that from time to time it may not be possible for your child to attend nursery; however, if the attendance is irregular without any reason, you will be supported in the first

instance, but if the parent is still not making effective use of the childcare place your child's place may be terminated and offered to another child.

#### Can I split the funding between two settings?

The FEEE for eligible two year olds may be accessed at one provider only.

#### Free Early Education Entitlement for 3 & 4 year olds

## Introduction

The Government Free Early Education Entitlement (FEEE) allows children aged 3 & 4 years to receive between 15 hours and 30 hours per week of free early education within a registered nursery setting. The funding is available from the term after their third birthday until the term before their firth birthday.

All children aged 3 & 4 years are entitled to receive 15 hours per week (570 hours per year) of free early education known as the 'Universal hours' and from September 2017 some parents may be able to access 30 hours per week of free early education known as 'Extended hours' if they meet the Government selective income based criteria.

#### Funding Scheme 2: Universal hours (15 hours)

#### How to apply

All children aged 3 & 4 years are eligible for this funding scheme and the nursery oversees the enrolment of all children onto the scheme on behalf of Essex County Council and the Government.

The nursery will automatically enroll existing nursery children onto the scheme for the school term following their third birthday. If you wish to request a place you should contact the nursery directly to check their availability. Please note, the nursery will not claim the funding unless a parent agreement form has been signed by the parent.

Parents of children who are new to the funding scheme are required to produce proof of their child's age and eligibility. Parents are therefore required to produce their child's birth certificate or passport as proof and complete and sign a declaration form. All existing children on the scheme are required to complete and sign a declaration form on a termly basis, confirming their child's attendance at our nursery.

At the end of each term you will be required to complete a parent agreement form to claim funding. This will be claimed for the next term.



# When will my child qualify?

The nursery has three terms when children are eligible to be enrolled onto the funding scheme, the term your child joins will depend on their date of birth:

Turning three between	Eligible for 'Universal Hours' from the following	Term name and number
1 <sup>st</sup> April – 31 <sup>st</sup> August	1 <sup>st</sup> September	Autumn (Term 1)
1 <sup>st</sup> September – 31 <sup>st</sup> December	1 <sup>st</sup> January	Spring (Term 2)
1 <sup>st</sup> January – 31 <sup>st</sup> March	1 <sup>st</sup> April	Summer (Term 3)

# What will my child be entitled to?

The nursery has three terms when children are eligible to be enrolled onto the funding scheme, the term your child joins will depend on their date of birth:

• 15 hours a week as three morning and afternoon sessions for 38 weeks a year on a term time only basis.

• 15 hours a week 'stretched' across 51 weeks of the year instead of 38 weeks, receiving less hours per week but over the 51 weeks a year that the nursery is open.

• 15 hours a week in conjunction with additional hours to make up full day sessions, with additional hours being paid for by the parent.

# How many hours may my child have in one day?

Your child can receive funded hours of between 3 hours and limited to 6 hours per day. However, this may be extended to a full day (10 hours) with the parent paying the remaining fees.

# Does my child need to take all the hours to start with?

No, you can begin by taking a few sessions each week and build up the number of sessions (hours), to no more than 15 a week, if the nursery is able to accommodate your request. However, you will need to stick to the same number of hours each week over one term.

# Will there be any additional costs?

There are no hidden costs, for those children attending all day the nursery has created a day rate to enable the cost of additional fees (over 51 weeks) to be divided into 12 equal monthly instalments. The day rate takes into account your child's funded hours. These fees are listed in a separate document to this policy and available to those parents whose child is entitled to apply for a funded place.

The nursery will discuss with you the options available to you at the time of your child's enrolment, so you can make a decision that meets your needs most suitably. The nursery will inform you of your child's monthly anticipated fees prior to your child's enrolment onto the funding scheme.

If your child is having lunch, you will be required to pay an additional £2.50 per lunch.



## What if I need my child to attend an additional occasional session?

In the event you require an additional session for your child which does not form part of their contracted funded sessions you will still be able to book these sessions provided the nursery is able to accommodate your session request. These sessions are chargeable at the nursery's full fee rate, the nursery is unable to use any additional 'Universal Hours' not used.

### Can my child have a place all year round?

The 15 weekly hours would be 'stretched' over the 51 weeks a year that our nursery is open to offer consistency for both the child and their parent/s. This means that a child will still access all of their eligible 15 hours but this will be over 51 weeks rather than the school terms, which equate to 38 weeks.

#### How long does a Universal Hours funded place last?

The Universal Hours funded place lasts until your child reaches the term before their fifth birthday when they are required to attend school.

#### What if I wish to make changes to my child's sessions?

In the event you wish to extend, reduce or terminate your child's sessions under the 'Universal Hours' scheme, the nursery requires parents to give a term's notice in writing (email is suitable). Requested changes to extend or reduce your child's sessions will start on the first day of the new funded term.

In the event a parent terminates a place, the last day will be the final session of the final week of the term (see table below). Parents who fail to give suitable written notice will be required to continue with their existing place.

Parent gives written notice in	Place will be terminated	Changes to the place (extend/ reduce) effective
July, August, September	End of the Autumn Term	Beginning of the Spring Term
or October	(December)	(January)
November, December,	End of the Spring Term	Beginning of the Summer Term
January or February	(March)	(April)
March, April, May	End of the Summer Term	Beginning of the Autumn Term
or June	(August)	(September)

If you are looking to increase or swap your child's session days the nursery will do the upmost to accommodate your request as soon as possible, however this is subject to availability and may not be possible within the time frame you have requested.

If your financial circumstances change and you wish to reduce your child's ses sions you must contact the nursery as soon as possible. The nursery will look to consider the following:

- Offer to reduce your child's sessions
- Move your child to a term time only or stretched 51 week place
- Require you to terminate your place

In all cases the change will not be accommodated until the requested half term notice period has been fulfilled.



# What happens if my child does not attend their funded sessions regularly?

Your child's attendance will be monitored by our nursery. You will be required to sign the nursery's funded place terms and conditions as well as adhering to all of our nursery policies, including our policy on attendance which requires you to notify us within one hour of the start time of the session of your child's absence and the reason for their absence. The nursery understands that from time to time it may not be possible for your child to attend nursery;

however, if the attendance is irregular without any reason, you will be supported in the first instance, but if the child is still not making effective use of the childcare place your child's place may be terminated and offered to another child.

# Further help and guidance

If you require further information regarding 'Universal Hours' please contact the Nursery Manager.

# Can I split the funding between two settings?

It is generally better for a child if they attend just one setting only, particularly for very young children. However, where this is not possible then you may split the funding between our nursery and another provider. You are required to notify both providers and gain their agreement in advance and ensure that both providers are fully aware of how many hours per week they may claim for your child's funding. Both providers will also need to form a plan to ensure they communicate with each other regarding your child's development within their setting.

## Funding Scheme 3: Extended Hours (30 hours)

From September 2017, the Government has extended its offer of Free Early Education Entitlement (FEEE) from 15 hours per week to 30 hours per week (1140-hour offer) provided parents meet the requested criteria. This is known as the 'Extended Hours'.

# Meeting the Criteria

The Government has set out the following criteria parents of children aged 3 & 4 years old will need to meet in order to be eligible for the Free Early Education Entitlement (FEEE) 'Extended Hours':

To qualify:

- Parents must earn or expect to earn the equivalent to 16 hours at National Minimum or Living Wage over the coming three months.
- This equates to £120 a week (or c.£6,000 a year) for each parent over 25 years old or £112.80 a week (or c.£5,800 a year) for each parent between 21 and 24 years old and £56 a week for apprentices in their first year.
- This applies whether you are in paid employment, self-employed or on zero hours contract.
- The parent (and their partner where applicable) should be seeking the Free Early Education

Entitlement (FEEE) 'Extended Hours' to enable them to work.



- Where one or both parents are on maternity, paternity, shared parental or adoption leave, or if they are on statutory sick leave.
- Where one parent meets the income criteria and the other is unable to work because they are disabled, have caring responsibilities or have been assessed as having limited capability to work.
- Where a parent is in a 'start-up period' (i.e. they are newly self-employed) they do not need to demonstrate that they meet the income criteria for 12 months.
- If one or both parents is a non-EEA national, the parent applying must have recourse to public funds.

A parent will **not** meet the criteria when:

• Either parent has an income of more than £100,000

• If one or both parents is a non-EEA national and the parent applying does not have recourse to public funds

# How to apply

To receive the 'Extended Hours' parents will require an eligibility code which will need to be given to the nursery to enable them to process your claim.

Parents can check whether they are eligible for the 'Extended Hours' (30 hours) and a range of government childcare offers via the Childcare Choices at http://www.childcare choices.gov.uk or the Childcare Calculator https://www.gov.uk/childcare-calculator.

Those parents who are eligible will be directed to the digital childcare services to apply.

You will need to re-confirm your eligibility every 3 months. It is the parent's responsibility to re-confirm this via their HMRC account and write the national insurance number of the parent that has applied, along with the eligibility code on the parent agreement form . Your re-confirmation date will differ to the school terms and is unique to every child. The nursery will not be held responsible for this, as the nursery cannot access this. Failure to re-confirm your eligibility, may result in you not being able to claim for the rest of the term and the nursery may ask you to pay the hourly rate if you wish to hold your place for the next term.

# **Application Process**

Parents will be requested to create a childcare service account, this is to allow secure messages regarding a parent's eligibility to be received.

Parents will be asked to enter a number of personal details and that of their partner (if they have one) including:

- Name, address and National Insurance number
- Whether they expect to meet the income requirements over the next three months
- Whether they received any other benefits.

The information will help HMRC decide whether the parent (and their child) are eligible for the 'Extended Hours'. If a parent is entitled to the 'Extended Hours' they will find their eligibility code in the '30 hours free childcare' section of their account.



## Important notes about applying

- Parents will **not** need to apply for the 'Universal Hours' (15 hours), all children aged 3 & 4 years are entitled to receive 15 hours per week (570 hours per year) of free early education and the nursery will automatically enroll a child the term after their third birthday if a parent agreement form has been signed.
- Parents can **not** apply for the 'Extended Hours' (30 hours) via Newhall Nursery, parents **must** apply via the government websites listed above.
- To receive the 'Extended Hours' at Newhall Nursery parents must send an email to the Nursery Manager at office@newhallacademy.org with the following information:
- Full claiming name of the parent
- · Parent eligibility code
- National Insurance number of the parent claiming
- Confirm their child's date of birth
- · Permission from the parent to verify their eligibility code

The nursery will then use the Department for Education's Eligibility Checking System to validate the parent's code. If a parent is not able to produce this information before this time a provider will be unable to enroll their child into the scheme and they will not receive the funding until following term. Parents will also be required to reapply for the funding for the following term.

• Parents are requested by HMRC to re-confirm their eligibility when prompted. This is likely to be every term.

• Parents are required to sign a terms and conditions funding contract with the nursery.

• Parents are required to complete and sign a declaration form on a termly basis, confirming their child's attendance at our nursery.

## When will my child qualify?

The nursery has three terms when your child will be eligible to be enrolled onto the 'Extended hours' scheme, the term your child joins will depend on their date of birth and therefore when they become eligible:

Turning three between	Eligible for 'Extended Hours' from the following	Term name and number
1 <sup>st</sup> April – 31 <sup>st</sup> August	1 <sup>st</sup> September	Autumn (Term 1)
1 <sup>st</sup> September – 31 <sup>st</sup> December	1 <sup>st</sup> January	Spring (Term 2)
1 <sup>st</sup> January – 31 <sup>st</sup> March	1 <sup>st</sup> April	Summer (Term 3)



## What will my child be entitled to?

The Government has given all nursery and school settings the option as to whether they wish to offer the 'Extended Hours' and the opportunity to choose how it will be implemented within their setting.

At Newhall Nursery, we feel it is important that the policy we put in place:

- Is fair and inclusive of all children and their parents.
- Ensures that the quality of our care is not compromised.
- As a nursery provision, we can adhere to the policy while remaining sustainable.

With this is mind, the nursery will be implementing the Free Early Education Entitlement (FEEE) 'Extended Hours' as follows:

- All parents eligible for the funding will be able to access the 'Extended Hours' at our nursery.
- Children will be required to attend a minimum of three full days a week (6 x 3 hour sessions).
- The hours will be limited to 6 hours per day.
- The 30 hours can be 'stretched' and therefore accessible for 51weeks a year the total number of weeks the nursery is open, rather than 38 weeks.

# How many hours may my child have in one day?

Your child can receive up to 6 funded hours per day. This means that 6 of the 10 hours of a full day will be covered by the 'Extended Hours', with the remaining hours and refreshment provision being paid for by the parent. For children attending all year round, funding can be stretched to cover either up to 11 hours per week (if entitled to 15 hours) or up to 22 hours per week (if entitled to 30 hours). Please note 7.30-8am session will not covered by funding. Any hours attended that are over your weekly entitlement will be charged at the hourly rate.

## Does my child need to take all the funded hours/sessions to start with?

You will need to confirm with the nursery when joining the scheme, the sessions you would like your child to attend, the nursery will then check and confirm their availability. Your child will be required to attend these sessions for the whole of the term. In the event you wish to extend, decrease or terminate your child's sessions with the nursery you will be required to give a terms notice.



# What if I wish to make changes to my child's sessions?

In the event you wish to extend, reduce or terminate your child's sessions under the 'Extended Hours' scheme the nursery requires parents to give a term's notice in writing (email is suitable). Requested changes to extend or reduce your child's sessions will start on the first day of the new funded term.

In the event a parent terminates a place, the last day will be the final session of the final week of the term (see table below). Parents who fail to give suitable written notice will be required to continue with their existing place.

Parent gives written notice in	Place will be terminated	Changes to the place (extend/ reduce) effective
July, August, September	End of the Autumn Term	Beginning of the Spring Term
or October	(December)	(January)
November, December,	End of the Spring Term	Beginning of the Summer Term
January or February	(March)	(April)
March, April, May	End of the Summer Term	Beginning of the Autumn Term
or June	(August)	(September)

# What if my financial situation changes and I am no longer eligible for the 'Extended Hours'?

If your financial circumstances change and you no longer become eligible for the 'Extended Hours' the government scheme allows a grace period. The grace period allows parents to retain their childcare place for a short period time. This is normally up to four weeks after the validity date, this is the date parent is requested to reconfirm to HMRC their eligibility to the 'Extended Hours' for the following term.

In any event where you suspect your financial situation will change and you need to reduce your child's sessions you must contact the nursery as soon as possible. In the interest of your child and to ensure consistency in their nursery attendance the nursery will discuss with you the options available. In most cases we will reduce your child's sessions to the 'Universal Hours'. In the event your child's attendance is reduced to 'Universal Hours' the nursery will look to offer you sessions closest to some of your child's existing sessions, however at times this may not be possible, and the nursery will have the final decision as to which sessions will be offered to your child as the 'Universal Hours'.

However, it is possible we may require you to terminate your place, this is seen as a last resort where all alternatives have been considered. In all cases the change will not be accommodated until the requested term notice period has been fulfilled.

## What if I need my child to attend an additional occasional session?

In the event you require an additional session for your child which does not form part of their contracted funded sessions you will still be able to book these sessions provided the nursery is able to accommodate your session request. These sessions are chargeable at the nursery's full fee rate, the nursery is unable to use any additional 'Extended Hours' not used.



#### Will there be any additional costs?

There are no hidden costs if you choose for your child to attend Newhall Nursery. If you would like your child to attend 9am-12pm and 12-3pm, then they can be collected and have lunch at home with you. A small snack and milk will be offered free of charge.

If you attend 9am-3pm, you will be required to pay £2.50 per lunch and the Nursery will provide a hot meal and pudding.

#### Can my child have a place all year round?

'Extended Hour's' places can be taken term-time only or 'stretched' over the 51 weeks a year that our nursery is open to offer consistency for both the child and their parent/s.

#### How long does an 'Extended Hours' funded place last?

Please refer to 'What if my financial situation changes and I am no longer eligible for the 'Extended Hours'?'

#### What happens if my child does not attend their funded sessions regularly?

Your child's attendance will be monitored by our nursery. You will be required to sign the funding contract terms and conditions with the nursery as well as adhering to all of our nursery policies, including our policy on attendance which requires you to notify us within one hour of the start time of the session of your child's absence and the reason for their absence. The nursery understands that from time to time it may not be possible for your child to attend nursery; however, if the attendance is irregular without any reason, you will be supported in the first instance, but if the child is still not making good use of the childcare place your child's place may be terminated and offered to another child.

#### Can I split the funding between two settings?

Yes, the 'Extended Hours' gives parents the opportunity to split the funding between different providers as long as they are registered with a governing body such as Ofsted. However, you are required in the first instance to notify both providers and gain their agreement in advance and ensure that both providers are fully aware of how many hours per week they may claim for your child's funding. Both providers will also need to form a plan to ensure they communicate with each other regarding your child's development within their setting. Please note the 'Extended Hours' are limited to two providers in one single day.

## Further help and guidance

If you require further information regarding 'Extended Hours' please contact the nursery.

Further details are available at: http://www.childcare choices.gov.uk or https://childcare-support.tax.service.gov.uk/



# **Tax Free Childcare**

Parents are also able to apply for Tax Free Childcare through the digital childcare service. Working parents of children aged 12 years and under can use the Tax-Free Childcare. For every £8 a parent pays into their childcare account, the government will pay in an extra £2. Parents can get up to £2000 government support per child per year towards their childcare costs - that's up to £500 every 3 months. If they have a disabled child, they can receive up to £4000 per child – a total of £1000 every 3 months. They can then use this money to pay their childcare provider.

Newhall Nursery has signed up to Tax-Free Childcare and although parents cannot use both the Tax- Free Childcare and childcare voucher schemes, we can as a provider receive payments from both.

