BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

England & Wales · Charity number 1016894

Details

Other names	BLOOMFIELD LEARNING CENTRE
Status	Registered
Legal form	Charitable company
Company number	02780168
Registered	1993-01-30
Register	View on the Charity Commission register

Contact

Address	Munro Centre 66 Snowsfields London SE1 3SS
Phone	02032289766
Email	finance@bloomfieldlearningcentre.org.uk
Website	www.bloomfieldlearningcentre.org.uk

Activities

Objects: TO PROVIDE AND MAINTAIN BY ALL AVAILABLE MEANS A LEARNING CENTRE FOR YOUNG PERSONS BETWEEN THE AGES OF 7 AND 16 YEARS OLD WHO POSSESS SOME DEGREE OF LEARNING DISORDERS

Activities: The Bloomfield Learning Centre is an assessment and teaching unit for children and young adults with dyslexia and other specific learning difficulties. We work primarily with children from poor socio-economic backgrounds whose families are unable to pay for specialist literacy teaching.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training
- **Who:** Children/young People, People With Disabilities

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Geography

- **Area of benefit:** IN PRACTICE LONDON AND THE SOUTH EAST
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£226,012	£242,684	-	-
2024-08-31	£216,559	£249,414	-	-
2023-08-31	£201,940	£213,060	-	-
2022-08-31	£206,597	£210,769	-	-
2021-08-31	£202,498	£194,840	-	-
2020-08-31	£219,418	£210,595	-	-

Trustees

Name	Role	Appointed
JOHN BRAMHALL	Chair	1993-02-02
Christopher Russell Bromby		2025-04-30
JANE ORR		1993-02-02
JEREMY WELCH		2013-12-03
Rosalind Grace Anders		2023-04-17
Saul Lemer		2019-03-19
Will Bloomfield		2017-03-27

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

England & Wales - Charity number 1016894

Accounts

Charity registration number 1016894

Company registration number 02780168 (England and Wales)

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J Bramhall	
	J Orr	
	J Welch	
	W Bloomfield	
	S Lemer	
	C Bromby	(Appointed 30 April 2025)
Secretary	J Bramhall	
Charity number	1016894	
Company number	02780168	
Registered office	Munro Centre 66 Snowfields London SE1 3SS	
Auditor	TC Group Statutory Auditor Lynton House 7-12 Tavistock Square London WC1H 9BQ	

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees present their annual report and financial statements for the year ended 31 August 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The objectives of the charity are as follows:

- To provide and maintain, a learning centre for young persons, between the ages of 6 years and adult, who possess some degree of specific learning disorder, particularly reading, writing, language, and spelling disorders, visual spatial disorders, motor co-ordination disorders, auditory discrimination, dyslexia and all other associated disorders, so as to enable these young people to access the National Curriculum in school and achieve their academic potential.

- To provide assessments and one to one teaching for all those referred, regardless of their family's ability to pay.

- To provide Covid Catch-Up literacy programmes, in schools. Working with small groups of children in Years 5 and 6, teaching multi-sensory strategies aimed at improving language and spelling skills.

- To prioritise under-privileged children from low-income families, offering as many full bursaries and subsidised lessons as possible.

- To increase self-esteem and confidence and to promote the mental and psychological development and improvement of young people.

- To spread dyslexia awareness and good teaching practice through the provision of training for teachers, classroom assistants and parents.

- To promote social mobility by equipping children with the literacy skills they need to pass exams and access further education or training, as young adults.

- The charity aims that all pupils, receiving lessons, should achieve their academic potential.

- We engage children who are at risk of exclusion, or are already excluded, because schools are unable to cater for their learning and behavioural needs.

Since the first closure of schools, due to Covid, in March 2020, the charity has provided a hybrid service, teaching pupils face to face at the Bloomfield Centre, face to face in schools and virtually using zoom, both in schools and to children at home. The result is a flexible service which enables us to accommodate students at varying times of day and different stages of their academic careers.

The majority of lessons are delivered one to one and last for one hour. Online lessons are accessed on PCs, tablets, laptops and even phones. Pupils attend for one session/week, with a small number attending twice.

The charity employs 8 part-time specialist teachers, all with OCR level 5 and 7 qualifications, the highest level of dyslexia training. They are all trained in the quality first phonics programme, Sounds Write. The work is performed on a charitable basis because there is a lack of funding to employ specialist teachers in schools, and there is an absence of government funding to assist the Learning Centre. 5-10% of children in every classroom have some degree of specific learning difficulty which effects the acquisition of fluent literacy skills. As teenagers, many become disengaged and, as young adults, find themselves on the fringes of society. In a post-Covid report published by The Fairness Foundation, it was reported that children from poor homes are 18.1 months behind their peers, at the time of GCSEs; many of these have undiagnosed dyslexia. Research has shown that poor educational attainment leads to lack of opportunity, unemployment, poverty, poor mental health, poor parenting skills and even homelessness. The Bloomfield Learning Centre aims to give some of the most disadvantaged and vulnerable of these students the opportunity to lead a more hopeful and fulfilled life, through the provision of bespoke specialist teaching.

"I am so appreciative of what you have done for my son, I have no words. Lucy was amazing and Nehemiah was very responsive with her, which was great. We now have the report and it just makes sense all these years the struggle that Nehemiah has faced and the loss of confidence that just kept growing. I have read and discussed with Nehemiah the findings in the assessment, I do not know if he knows what to do with all the information, he had a cry but didn't express with no words……I really just wanted to say 'Thank you'" Sabina August 2023

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance





The team at the Bloomfield Dyslexia Centre has been teaching children to read and write for more than 50 years.

Our mission is to improve the lives of dyslexic children from disadvantaged backgrounds who are failing at school, empowering them to achieve their potential in education and beyond. We do this through the provision of educational assessments and specialist literacy teaching.

The main benchmarks of the Bloomfield's annual success are the number of young people taught, the proportion from under-privileged backgrounds, the progress made by pupils in 'catching up' with their peers in the classroom and the number of full teaching bursaries we are able to provide. Every lesson we deliver is subsidised or free.

During the 2024 – 2025 academic year the charity worked with nearly 300 students, 100% of whom had special educational needs.

Breakdown of students:

- **Diagnostic Assessments: 181**
- **Screening in schools: 26**
- **One to one lessons: 38 students/week** (29 subsidised. 9 full bursaries)
- **Paired teaching in schools: 24 students/week**
- **Star programme: 20 children** (Funded through charitable donations)

Between September 2024 and July 2025, the average increase in reading age of Bloomfield students was 16.6 months.

The Centre operates a hybrid teaching service, in a range of settings. In order to reach the highest number of children, our teachers go into a number of schools in economically deprived areas providing one to one and small group support. Other lessons are provided face to face in the Centre and virtually, on zoom, both in and outside of traditional school hours.

Star Catch-Up Literacy Programme



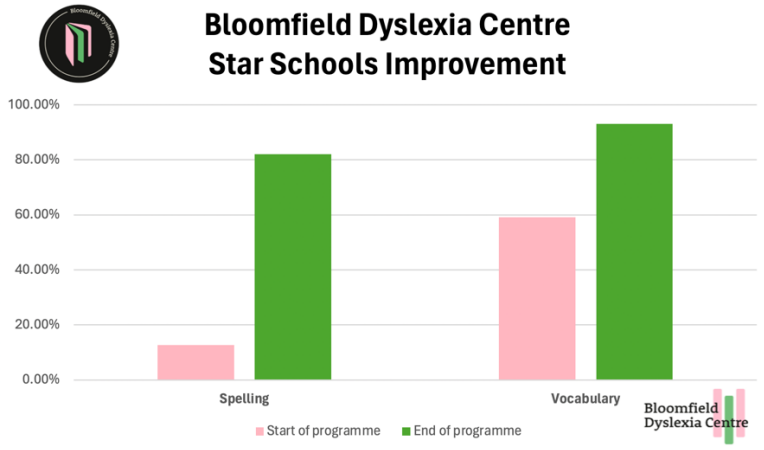


Vocabulary and spelling strategies for children in Years 4, 5 and 6 + Training for Teaching Assistants

Format: One term. In school. Small groups. 35 minute sessions

Our experience of working with low-income students in Southwark, shows that children are starting school with delayed speech and language which is affecting their acquisition of literacy. Despite the best efforts of class teachers, they quickly lose confidence and self-esteem, transitioning to secondary school without the reading and spelling skills needed to cope in the classroom. This leads to anxiety, unhappiness and absenteeism, creating the conditions for poor mental health and social exclusion.

Star works effectively to improve children's literacy skills and confidence ahead of secondary transition.



To date the Bloomfield has delivered Star in 10 primary schools with outstanding success. Every pupil has improved their spelling and comprehension skills.

In the summer term 2025, the Bloomfield worked with 20 pupils in Charles Dickens Primary School in Southwark

The positive changes achieved were:

- Improved spelling skills – life-long strategies for use in the classroom and beyond
- Widened vocabulary and improved sentence construction
- Increased motivation and enjoyment of learning
- Increased confidence – pupils are unafraid of new and complex vocabulary
- Dissemination of good teaching practice - Up-skilled teaching assistants have an effective literacy programme to implement throughout the whole school

Feedback from pupils and teachers is resoundingly positive.

The children said;

'I've enjoyed learning new words with a fun teacher.' Annabella 8 years

'I've been practising the words and I really enjoyed it.' Yousef 9 years

Assessments

We carried out 181 assessments between September 2024 and July 2025, an increase of more than 9% on the previous year

Principal funding sources

Funding for lessons and assessments comes from fees, schools and parents as well as charitable donations.

The cost of an annual bursary is approximately £2,535. The charity currently charges fees at the rate of £65 per hour for children with an Educational Health Care Plan (EHCP) and £50 per hour for schools.

The cost of parent funded lessons is based on gross family income – the majority are significantly subsidised with contributions ranging from £20 to £60 per hour. These charges are flexible and are discounted if family income is reduced, for example if a parent falls ill or becomes unemployed. The neediest children are in receipt of full bursaries. Any shortfall must be met from charitable donations or grant funding.

We would like to thank all our donors this year. Your donations have enabled us to maintain a unique teaching service for young people growing up in deprived communities in London.

- The Drapers' Charitable Fund
- The Makers of Playing Cards Charity
- The Curriers' Company
- The London Community Foundation under The Elephant and Castle Community Fund
- Private donations

The principal long-term challenges faced by the trustees

1. The current crisis in SEND (Special Educational Needs and Disability) amongst school age children, has been widely publicised. The latest DFE data, reported in the Times Educational Supplement in February 2025, reveals a 31.2% increase in those diagnosed with SEND since 2016, 6.4% of which occurred between 2023 and 2024. Children with these challenges are more likely to be living in poverty. There is a myriad of reasons for these issues, many of which will take years to address, but in the short term it is vital to find effective solutions to help these children before they drop out of education completely.
2. In every school, there are a small number of children who will struggle to keep up in the Star programme. These are the children with dyslexia, who require one to one support to achieve fluent literacy. All the schools are in deprived areas and the majority are growing up in poverty. We need to provide them with full educational bursaries for one-to-one teaching.
3. The Government's commitment to special needs funding i.e. schools increasingly lack the financial resources to fund assessments and lessons during a period of fiscal uncertainty

Each of these challenges will require increased charitable funding.

Financial review

Investments

Funds not required for the daily running of the Bloomfield charity are held in a number of three to twelve month fixed term deposits rather than long term investments. This ensures that the money is invested at a low level of risk and available when required.

Reserves

The reserves of the charity are dependent on obtaining grants and donations. The directors believe that the funds held, plus annual fees, should cover the costs of providing lessons and assessments for a six to twelve month period, which would permit an orderly wind down of the charity's activities if needed. The charity is currently holding funds in reserve due to uncertainty surrounding proposed revisions to national Special Educational Needs provision in respect of (a) funding for pupils with Education Health Care Plans (b) the award of EHCPS in the future

In addition, there continues to be uncertainty over the charity's future accommodation situation. The directors have designated £200,000 of the £303,815 which is the combined total of the ‘investments’ and ‘cash at bank and in hand’ towards these costs. Reserves at the year-end stood at £312,101 of which £296,501 was unrestricted.

Risk

The directors meet with staff on a regular basis to discuss any issues facing the charity and produce solutions to any risks they consider key to the future of the charity. They establish effective systems to mitigate those risks.

Plans for future periods

We need to maintain and protect our reputation for excellence in solving individual pupil's problems. This requires financial stability and good relations with schools, parents and local authorities. To achieve our mission, we must be able to help children from disadvantaged families who are the majority of our clients. We will continue to run the charity on a lean cost base to keep our costs down so that fees do not become a bar to access. Finally, we need to be effective advocates for those with specific learning difficulties who are failing at school.

Structure, governance and management

Bloomfield Learning Centre for Children is a registered charity. Its charity number is 1016894. It was incorporated as a company limited by guarantee on 15 January 1993 under company number 2780168. Its governing document is the company's Memorandum & Articles of Association.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J Bramhall	
J Orr	
J Welch	
W Bloomfield	
L Murphy	(Resigned 30 April 2025)
S Lemer	
C Wilson	(Resigned 30 April 2025)
R Anders	(Resigned 19 March 2026)
C Bromby	(Appointed 30 April 2025)

Recruitment and appointment of trustees
New trustees are appointed at any time. Such appointments usually arise as a result of acquaintance/meeting with a current trustee or teacher. Upon appointment all trustees are provided with a copy of the Charity Commission booklet "The Essential Trustee: What You Need to Know" and training is provided as deemed necessary.

The head teacher, Jane Cousins, is responsible for the day to day management of the Centre. Jane Orr, director, is responsible for fundraising. They work together to make financial decisions relating to staff recruitment, allocation of bursaries and the purchase of materials. There is also a part-time office manager who handles finances, IT systems and administration. The charity employs eight part-time specialist dyslexia teachers to deliver its services. These teachers are amongst the most experienced and highly qualified in London.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustees' report was approved by the Board of Trustees.

John Bramhall ..... Jane Orr .....

J Bramhall
Trustee

J Orr
Trustee

Date: **29/05/2026**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees, who are also the directors of Bloomfield Learning Centre for Children Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

Opinion

We have audited the financial statements of Bloomfield Learning Centre for Children Limited (the 'charity') for the year ended 31 August 2025 which comprise the statement of financial activities, the statement of financial position and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 August 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of Trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Extent to which the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit, in respect to fraud, are: to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses; and to respond appropriately to fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and its management.

Our approach was as follows:

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience, and through discussion with the directors and other management (as required by auditing standards), and discussed with the directors and other management the policies and procedures regarding compliance with laws and regulations;
- We considered the legal and regulatory frameworks directly applicable to the financial statements reporting framework (FRS 102, Charities SORP FRS 102, Companies Act 2006 and the Charities Act 2011);
- We considered the nature of the industry, the control environment and business performance;
- We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit;
- We considered the procedures and controls that the company has established to address risks identified, or that otherwise prevent, deter and detect fraud; and how senior management monitors those programmes and controls.

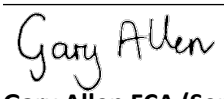
Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. Where the risk was considered to be higher, we performed audit procedures to address each identified fraud risk. These procedures included: testing manual journals; reviewing the financial statement disclosures and testing to supporting documentation; performing analytical procedures; reviewing minutes of trustee meetings to identify grant income; tracing teaching records to recorded income; and enquiring of management, and were designed to provide reasonable assurance that the financial statements were free from fraud or error.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities is available on the Financial Reporting Council’s website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company’s members as a body, for our audit work, for this report, or for the opinions we have formed.



Gary Allen FCA (Senior Statutory Auditor)
for and on behalf of TC Group

29/05/2026

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Statutory Auditor

Lynton House
7-12 Tavistock Square
London
WC1H 9BQ

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**2**	6,112	20,000	26,112	15,617	-	15,617
Charitable activities	**3**	192,536	-	192,536	192,032	-	192,032
Investments	**4**	7,364	-	7,364	8,910	-	8,910
Total income		206,012	20,000	226,012	216,559	-	216,559
Expenditure on:							
Charitable activities	**5**	238,284	4,400	242,684	237,940	11,474	249,414
Total expenditure		238,284	4,400	242,684	237,940	11,474	249,414
Net income/(expenditure) and movement in funds		(32,272)	15,600	(16,672)	(21,381)	(11,474)	(32,855)
Reconciliation of funds:							
Fund balances at 1 September 2024		328,773	-	328,773	350,154	11,474	361,628
Fund balances at 31 August 2025		296,501	15,600	312,101	328,773	-	328,773

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 16 to 25 form part of these financial statements.

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT 31 AUGUST 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	**10**		1		1
Current assets					
Debtors	**11**	16,878		24,536	
Investments	**12**	97,039		173,643	
Cash at bank and in hand		206,776		137,980	
		320,693		336,159	
Creditors: amounts falling due within one year	**13**	(8,593)		(7,387)	
Net current assets			312,100		328,772
Total assets less current liabilities			312,101		328,773
Net assets excluding pension liability			312,101		328,773
The funds of the charity					
Restricted income funds	**15**		15,600		-
Unrestricted funds			296,501		328,773
			312,101		328,773

The notes on pages 16 to 25 form part of these financial statements.

The financial statements were approved by the trustees on **29/05/2026**

John Bramhall Jane Orr

J Bramhall
Trustee

J Orr
Trustee

Company registration number 02780168 (England and Wales)

1 Accounting policies

Charity information

Bloomfield Learning Centre for Children Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Munro Centre, 66 Snowfields, London, SE1 3SS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The charity incurred net expenditure during the year of £16,672 and at the year-end had unrestricted reserves of £296,501 including cash at bank of £206,776 and short-term cash deposits of £97,039. The directors have prepared a budget for 2026-2027 and forecast a small deficit next year. Taking into account the budget and the strength of the charity's reserves, which includes £303,815 in cash and short term cash deposits, the directors have not identified any uncertainty with regard to going concern and therefore continue to prepare the financial statements on a going concern basis.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1 Accounting policies **(Continued)**

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. Income is recognised as follows:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical tomeasure reliably, in which case the value is derived from the cost to the donor or the estimated resalevalue. Donated facilities and services are recognised in the accounts when received if the value can bereliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to bespent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	33% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand and short term deposits held with banks.

1 Accounting policies **(Continued)**

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	3,112	10,000	13,112	12,617	-	12,617
Grants	3,000	10,000	13,000	3,000	-	3,000
	6,112	20,000	26,112	15,617	-	15,617
Donations and gifts						
Private donations	3,112	10,000	13,112	12,617	-	12,617
	3,112	10,000	13,112	12,617	-	12,617

2 Income from donations and legacies (Continued)

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Grants receivable for core activities						
The Makers of Playing Cards Charity	3,000	-	3,000	3,000	-	3,000
The Drapers' Charitable Fund	-	10,000	10,000	-	-	-
	3,000	10,000	13,000	3,000	-	3,000

3 Income from charitable activities

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Teaching and assessments		
Parental contributions for lessons	44,421	44,250
School contributions for lessons	47,790	67,880
Parental contributions for assessments	79,800	63,150
School contributions for assessments	7,900	8,500
Local authority contributions for lessons	11,155	6,400
Forms from assessors	1,470	1,852
	192,536	192,032

4 Income from investments

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Interest receivable	7,364	8,910

5 Expenditure on charitable activities

	Activities undertaken directly 2025 £	Activities undertaken directly 2024 £
Direct costs		
Staff costs	141,766	150,010
Independent Assessments	87,182	80,530
Insurance	683	-
Legal & Professional	1,382	2,208
Telephone	1,011	1,519
Training	752	1,344
Sundries	797	4,038
Bad Debts	25	500
IT & Website	3,086	3,265
	236,684	243,414
Share of support and governance costs (see note 6)		
Support	6,000	6,000
	242,684	249,414
Analysis by fund		
Unrestricted funds	238,284	237,940
Restricted funds	4,400	11,474
	242,684	249,414

6 Support costs allocated to activities

	Activities undertaken directly 2025 £	Total 2024 £
Governance	6,000	6,000

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year nor the prior year.

8 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	7	8

Employment costs	2025	2024
	£	£
Wages and salaries	111,876	119,301
Other pension costs	29,890	30,709
	141,766	150,010

The teachers all work part-time and the head teacher undertakes the charity's administration. Additional teaching and assessment services are provided on an occasional basis by independent individuals.

The directors are not considered employees for the purposes of the above disclosure.

The average number of full-time equivalent employees during the year was 3 (2024: 3).

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 September 2024	21,900
At 31 August 2025	21,900
Depreciation and impairment	
At 1 September 2024	21,899
At 31 August 2025	21,899
Carrying amount	
At 31 August 2025	1
At 31 August 2024	1

11 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	15,685	11,845
Other debtors	-	10,892
Prepayments and accrued income	1,193	1,799
	16,878	24,536

12 Current asset investments

	2025	2024
	£	£
Bank deposits	97,039	173,643

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	1,301	-
Trade creditors	500	455
Other creditors	392	950
Accruals and deferred income	6,400	5,982
	8,593	7,387

14 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	29,890	30,709

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 September 2024	Incoming resources	Resources expended	At 31 August 2025
	£	£	£	£
	-	20,000	(4,400)	15,600

Previous year:	At 1 September 2023	Incoming resources	Resources expended	At 31 August 2024
	£	£	£	£
	11,474	-	(11,474)	-

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 September 2024	Incoming resources	Resources expended	Transfers	At 31 August 2025
	£	£	£	£	£
Designated funds	200,000	-	-	-	200,000
General funds	128,773	206,012	(238,284)	-	96,501
	328,773	206,012	(238,284)	-	296,501

Previous year:	At 1 September 2023	Incoming resources	Resources expended	Transfers	At 31 August 2024
	£	£	£	£	£
Designated funds	150,000	-	-	50,000	200,000
General funds	200,154	216,559	(237,940)	(50,000)	128,773
	350,154	216,559	(237,940)	-	328,773

The trustees have created a designated reserve of £200,000. This reserve is being held as a long term fund for use if there is a major shift in the economic environment of the charity or dyslexia teaching funding. In particular, the charity may need to move premises on short notice and the costs of that move and the additional rent (the charity currently pays a peppercorn rent) may be significant.

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 August 2025:			
Tangible assets	1	-	1
Current assets/(liabilities)	296,500	15,600	312,100
	296,501	15,600	312,101

17 Analysis of net assets between funds (Continued)

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 August 2024:			
Tangible assets	1	-	1
Current assets/(liabilities)	328,772	-	328,772
	328,773	-	328,773

18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

Certificate of Completion

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Hashed/Encrypted Document	Complete	2026-05-27 16:09	77.240.3.116
Signer - Account Authentication	Complete	2026-05-29 08:25	93.114.176.181
Hashed/Encrypted Signature	Complete	2026-05-29 08:25	93.114.176.181
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Hashed/Encrypted Signature	Complete	2026-05-29 15:28	194.9.112.114
Signer - Account Authentication	Complete	2026-05-29 15:30	77.240.3.116
Hashed/Encrypted Signature	Complete	2026-05-29 15:31	77.240.3.116

User Audit Trail	User	Timestamp (UTC)	I.P. Address
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Document Signed	janeaorr@gmail.com	2026-05-29 08:25	93.114.176.181
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Document Signed	GaryAllen@tc-group.com	2026-05-29 15:31	77.240.3.116

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

England & Wales - Charity number 1016894

Accounts

Docusign Envelope ID: F03F689D-346B-4498-B8A7-C3F5F6FA1F04

Charity registration number 1016894

Company registration number 02780168 (England and Wales)

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2024

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

The Trustees	J Bramhall	
	J Orr	
	J Welch	
	W Bloomfield	
	S Lemer	
	R Anders	
	C Bromby	(Appointed 30 April 2025)
Secretary	J Bramhall	
Charity number	1016894	
Company number	02780168	
Registered office	Munro Centre 66 Snowfields London SE1 3SS	
Auditor	TC Group Statutory Auditor Lynton House 7-12 Tavistock Square London WC1H 9BQ	

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 AUGUST 2024

The the trustees present their annual report and financial statements for the year ended 31 August 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The objectives of the charity are as follows:

- To provide and maintain, a learning centre for young persons, between the ages of 6 years and adult, who possess some degree of specific learning disorder, particularly reading, writing, language, and spelling disorders, visual spatial disorders, motor co-ordination disorders, auditory discrimination, dyslexia and all other associated disorders, so as to enable these young people to access the National Curriculum in school and achieve their academic potential.

- To provide assessments and one to one teaching for all those referred, regardless of their family's ability to pay.

- To provide Covid Catch-Up literacy programmes, in schools. Working with small groups of children in Years 5 and 6, teaching multi-sensory strategies aimed at improving language and spelling skills.

- To prioritise under-privileged children from low-income families, offering as many full bursaries and subsidised lessons as possible.

- To increase self-esteem and confidence and to promote the mental and psychological development and improvement of young people.

- To spread dyslexia awareness and good teaching practice through the provision of training for teachers, classroom assistants and parents.

- To promote social mobility by equipping children with the literacy skills they need to pass exams and access further education or training, as young adults.

- The charity aims that all pupils, receiving lessons, should achieve their academic potential.

- We engage children who are at risk of exclusion, or are already excluded, because schools are unable to cater for their learning and behavioural needs.

Since the first closure of schools, due to Covid, in March 2020, the charity has provided a hybrid service, teaching pupils face to face at the Bloomfield Centre, face to face in schools and virtually using zoom, both in schools and to children at home. The result is a flexible service which enables us to accommodate students at varying times of day and different stages of their academic careers.

The majority of lessons are delivered one to one and last for one hour. Online lessons are accessed on PCs, tablets, laptops and even phones. Pupils attend for one session/week, with a small number attending twice.

The charity employs 8 part-time specialist teachers, all with OCR level 5 and 7 qualifications, the highest level of dyslexia training. They are all trained in the quality first phonics programme, Sounds Write. The work is performed on a charitable basis because there is a lack of funding to employ specialist teachers in schools, and there is an absence of government funding to assist the Learning Centre. 5-10% of children in every classroom have some degree of specific learning difficulty which effects the acquisition of fluent literacy skills. As teenagers, many become disengaged and, as young adults, find themselves on the fringes of society. In a post-Covid report published by The Fairness Foundation, it was reported that children from poor homes are 18.1 months behind their peers, at the time of GCSEs; many of these have undiagnosed dyslexia. Research has shown that poor educational attainment leads to lack of opportunity, unemployment, poverty, poor mental health, poor parenting skills and even homelessness. The Bloomfield Learning Centre aims to give some of the most disadvantaged and vulnerable of these students the opportunity to lead a more hopeful and fulfilled life, through the provision of bespoke specialist teaching.

"I am so appreciative of what you have done for my son, I have no words. Lucy was amazing and Nehemiah was very responsive with her, which was great. We now have the report and it just makes sense all these years the struggle that Nehemiah has faced and the loss of confidence that just kept growing. I have read and discussed with Nehemiah the findings in the assessment, I do not know if he knows what to do with all the information, he had a cry but didn't express with no words.....I really just wanted to say 'Thank you'" Sabina August 2023

Public benefit

The the trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance





The Bloomfield Dyslexia Centre has a long history of helping children and young people who are left behind. Based in Southwark since 1973, we have taught thousands of children to read. Our aim is to enable all our students to access the opportunities that school and education hold for them. The skills we teach complement and enable classroom learning.

'Dylan seems to be thriving with Donal's input, he commented how he can learn more in 5 mins with Donal than he does in a whole school English period, which makes us really happy.' Paula, mum
October 2023

The main benchmarks of our annual success are the number of young people taught, the proportion from under-privileged backgrounds and the progress made by pupils in 'catching up' with their peers and achieving their potential.

We operate a hybrid teaching service, in a range of settings. In order to reach as many under-privileged children as possible our teachers go into a number of schools in economically deprived areas providing one to one and small group support. Other lessons are provided face to face in the Centre and virtually, on zoom, both in and outside of traditional school hours.

The 2023 – 2024 academic year was busy and productive. We worked with a record number of students supporting more than three hundred and fifty, 100% of whom had special educational needs. The Star programme was an outstanding success with 100% of children improving their literacy skills.

Breakdown of students:

- **Diagnostic Assessments: 166**
- **Screening in schools: 17**
- **One to one lessons: 36 students/week**
- **Paired teaching in schools: 30 students/week**
- **Star programme: 97 children**
- **Teaching Assistants Trained: 5**

Between September 2023 and July 2024, the average increase in reading age of Bloomfield students was 14.9 months.

Star Programme



Vocabulary and spelling strategies for children in Years 4, 5 and 6 + Training for Teaching Assistants

Format: In school. Small groups. 35 minute sessions

The pandemic deepened the attainment gap between disadvantaged children and their wealthier peers, having a hugely negative impact on language skills and literacy attainment amongst primary pupils. The Bloomfield team launched the Star Programme in 2021, in response to this crisis. Our vision was to create a speedy, effective programme of 'catch-up' to be delivered in schools, to equip children with strategies for life-long learning.

The programme is based on 10 words taken from the Government's National Statutory spelling lists. The impact is quantifiable as each child is tested on their ability to comprehend and spell the words at the start and end of the programme. A teaching assistant is simultaneously trained to use the structured, multi-sensory language activities across other year groups throughout the school.

The Star programme proved outstandingly successful in 5 schools, during the 2023-2024 academic year.

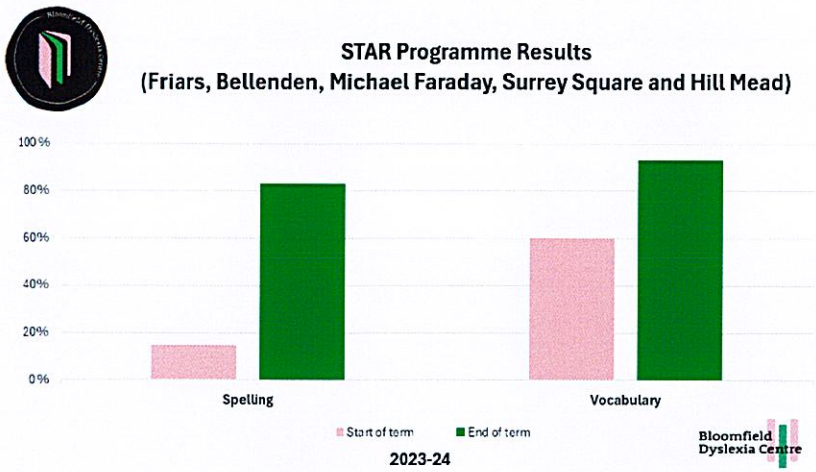
The Bloomfield team worked with 97 children, in Friars, Bellenden, Michael Faraday, Surrey Square and Hill Mead primary schools; all located in the economically deprived boroughs of Southwark and Lambeth.

The positive changes achieved were:

- Improved spelling skills
- Widened vocabulary and improved sentence construction
- Increased motivation and enjoyment of learning
- Increased confidence
- Up-skilled teaching assistants
- Spelling strategies to use in the classroom
- Effective literacy programme to use going forwards

The final scores in spelling and comprehension showed significant quantifiable improvements in both areas. All of the children improved their skills.

'I am so impressed! This shows Nylah's huge progress in the area of spelling, and how she has gone from having spelling as an area of difficulty, to now being ahead of her peers .....' Matilda Senco Hill Mead



The Star Programme is effective and fun. The small group format gives children the opportunity to discuss and listen. This has resulted in improvements in confidence and motivation, observed by the pupils as well as by their teachers. Feedback from teachers, pupils and teaching assistants was resoundingly positive;

As Angel, 10 years, commented, 'I have enjoyed learning how to spell these words, I was really bad at spelling before.'

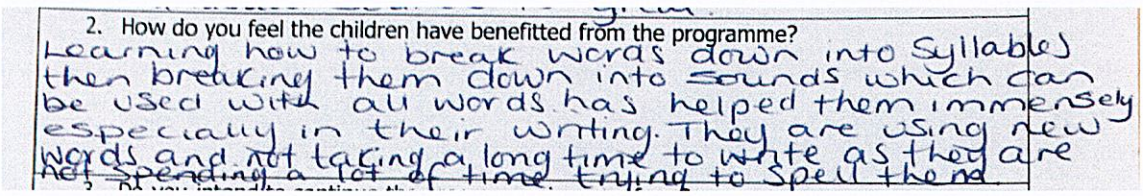
Julian, 11 years, commented, "I really enjoyed the programme because we learnt all about shwas, how to find them and to use a spelling voice to help me spell words. Thank you."

The teacher at Bellenden school recorded a typical example of how the sessions were used to discuss problem-solving misconceptions...

Whilst learning the word 'peculiar' I asked the children if they could think of any animals that could be described as peculiar and one child said camels because they store their babies on their backs. Nobody in the group disagreed but another child thought they were giant eggs stored in their humps. I agreed that the humps on a camel's back did look like giant eggs or babies, but they actually had a different job. We spoke about where camels live and established that they often live in deserts where there wasn't much food. I was then able to the draw out from the group the purpose of a camel's humps was to store fat so they could survive in the desert environment.

Five teaching assistants were trained in multi-sensory teaching methods, to be used throughout their schools.

In response to a follow-up questionnaire, the teaching assistant at Friars school wrote:


2. How do you feel the children have benefitted from the programme?
Learning how to break words down into syllables then breaking them down into sounds which can be used with all words has helped them immensely especially in their writing. They are using new words and not taking a long time to write as they are not spending a lot of time trying to spell them.

Assessments

We carried out 166 assessments between September 2023 and July 2024.

The Bloomfield has provided top quality diagnostic assessments for more than 30 years. We want to make learning easier.

100% of the children and adults referred for assessment are struggling with literacy; some have been struggling for years creating distress, with far-reaching negative impacts on their daily lives. It is a well- researched fact that people with poor literacy skills are more likely to suffer unemployment, low self-esteem and mental health issues. Students come to the Bloomfield for help. They want to understand the reasons for their difficulties and identify the best route to improved literacy skills. All those assessed receive a detailed report which analyses their cognitive strengths and weaknesses, provides a diagnosis where appropriate and a bespoke programme of teaching recommendations to help them make progress.

New Members of the Team:

We were excited to welcome 6 new assessors to the Bloomfield team this year, all with OCR level 7 dyslexia qualifications and an Assessment Practising Certificate (APC). In order to support them in the best possible way we have introduced a new probationary Assessor Training Programme managed by one of the Centre's senior assessors, Ellen Whelan, who is an expert in complex educational profiles. Meanwhile, all our assessors keep up to date with a minimum of 10 hours training, every year.

New Short Form Report:

A good diagnostic assessment is the key to effective learning. However, we are increasingly aware that the cost is beyond the means of many of the families we seek to support. With this in mind and in order to keep our doors open to as many low-income students as possible, the Bloomfield team has created a new, less costly, assessment format. **This is a full diagnostic assessment with a short, summarised report**; it provides a diagnosis and bespoke teaching strategies for use in school and at home.

Short-report assessments can be carried out in schools, as well as at the Centre. To date, we have provided this service in 3 Southwark primary schools, Surrey Square, Cathedral and Friars.

In July 2024, the Senco at Friars wrote; '..... the short assessments for a reduced cost have been especially useful. We also found them manageable and easy to read.'

New Management Structure

The Bloomfield management team achieved a long-term goal this year with the appointment of a new head teacher, the first paid member of staff to fill this role. Jane Cousins is in the Centre 3 days/week, supported by the office manager and the board of directors. Her years in the classroom and as a primary school Senco, combined with her training and experience working in the field of dyslexia, recommended her as an outstanding appointment.

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New Website + logo

The Bloomfield charity had a make-over this year, changing its name to the Bloomfield Dyslexia Centre, commissioning a new logo and working with a web designer to create a new, user-friendly website. The work is nearly complete.

We hope to raise awareness of dyslexia and the Bloomfield mission to help as many needy students as we can.

The principal long-term challenges faced by the Directors

1. We envisage there will be increased demand for full teaching bursaries, following each term of the Star Programme. There will inevitably be a small number of children who will struggle to improve their skills sufficiently to cope in secondary school. These are the children with dyslexia, who will require one to one support to achieve fluent literacy.
2. The Government's commitment to special needs funding i.e. schools increasingly lack the financial resources to fund assessments and lessons during a period of fiscal uncertainty.

Both of these challenges will require increased bursary funding.

Principal funding sources

Funding for lessons and assessments comes from fees, schools and parents as well as charitable donations.

The cost of an annual bursary is approximately £2535. The charity currently charges fees at the rate of £65 per hour for children with an Educational Health Care Plan (EHCP) and £50 per hour for schools.

The cost of parent funded lessons is based on gross family income – the majority are significantly subsidised with contributions ranging from £20 to £50 per hour. These charges are flexible and are discounted if family income is reduced, for example if a parent falls ill or becomes unemployed. The neediest children are in receipt of full bursaries. Any shortfall must be met from charitable donations or grant funding.

We would like to thank all our donors this year. Your donations have enabled us to maintain a unique, specialist literacy service for under-achieving young people growing up in deprived communities in London.

The Star Programme was funded by;

Bellenden School: The Ironmongers' Company

Friars School: Charterhouse in Southwark Charity

Michael Faraday School: The Merchant Taylors' Foundation

Surrey Square and Hill Mead Schools: The Bloomfield Dyslexia Centre Charity

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Fundraising Event: 5 Bridges Sponsored Walk:



The Bloomfield team and friends came out in force on Sunday 7th July 2024 for our sponsored walk.

A total of £11,000 was raised to help subsidise assessments and lessons for families on low incomes. A special thanks goes to Chris Bromby who walked and to The Worshipful Company of Card Players who matched his donation.

Financial review

Investments

Funds not required for the daily running of the Learning Centre are held in three-to-twelve-month fixed term deposits rather than long term investments, to ensure that the money is invested at a low level of risk and available when required.

Reserves

The reserves of the charity are dependent on obtaining grants and donations. The directors believe that the funds held, plus annual fees, should cover the costs of providing lessons and assessments for a six - twelve-month period, which would permit an orderly wind down of the charity's activities if needed. The charity is currently holding higher reserves than usual due to uncertainty post change of government in respect of (a) funding for the education sector, especially Special Educational Needs funding (SEND) and (b) economic impacts on parental incomes especially given the ongoing cost of living crisis. In addition, there continues to be uncertainty over the Charity's future accommodation situation. The directors have designated £150,000 of the £173,643 in the fixed term deposit account towards these costs. Reserves at the year-end stood at £328,773 (2023: £372,748) of which £328,773 (2023: £364,872) were unrestricted.

The external fund raising environment for educational charities remained challenging. The reported loss of £32,855 for the year, reflects the directors' decision to use a percentage of our reserves to fund charitable activities. We used these funds to support 33 children, providing 8 full bursaries and the Star Programme.

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Risk

The directors meet with staff on a regular basis to discuss any issues facing the charity and produce solutions to any risks they consider key to the future of the charity. They establish effective systems to mitigate those risks.

Plans for future periods

We need to maintain and protect our reputation for excellence in solving individual pupil's problems. This requires financial stability and good relations with schools, parents and local authorities. To achieve our mission, we must be able to help children from disadvantaged families who are the majority of our clients. We will continue to run the charity on a lean cost base to keep our costs down so that fees do not become a bar to access. Finally, we need to be effective advocates for those with specific learning difficulties who are failing at school.

Structure, governance and management

Bloomfield Learning Centre for Children is a registered charity. Its charity number is 1016894. It was incorporated as a company limited by guarantee on 15 January 1993 under company number 2780168. Its governing document is the company's Memorandum & Articles of Association.

The the trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J Bramhall	
J Orr	
W Tweedie	(Resigned 13 November 2023)
J Welch	
W Bloomfield	
O Evelyn-Rahr	(Resigned 13 November 2023)
L Murphy	(Resigned 30 April 2025)
S Lemer	
C Wilson	(Resigned 30 April 2025)
R Anders	
C Bromby	(Appointed 30 April 2025)

Recruitment and appointment of trustees

New trustees are appointed at any time. Such appointments usually arise as a result of acquaintance/meeting with a current trustee or teacher. Upon appointment all trustees are provided with a copy of the Charity Commission booklet "The Essential Trustee: What You Need to Know" and training is provided as deemed necessary.

The head teacher, Jane Cousins, is responsible for the day to day management of the Centre. Jane Orr, director, is responsible for fundraising. They work together to make financial decisions relating to staff recruitment, allocation of bursaries and the purchase of materials. There is also a part-time office manager who handles finances, IT systems and administration. The charity employs eight part-time specialist dyslexia teachers to deliver its services. These teachers are amongst the most experienced and highly qualified in London.

None of the the trustees has any beneficial interest in the company. All of the the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Disclosure of information to auditor

Each of the the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustees' report was approved by the Board of The Trustees.

Signed by:
John Bramhall
1BAA26359CBD485...
J Bramhall
Trustee

Signed by:
Jane Orr
AD453E080AB4A4...
J Orr
Trustee

Date: 5/20/2025

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 AUGUST 2024

The the trustees, who are also the directors of Bloomfield Learning Centre for Children Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The the trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

Opinion

We have audited the financial statements of Bloomfield Learning Centre for Children Limited (the 'charity') for the year ended 31 August 2024 which comprise the statement of financial activities, the statement of financial position and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 August 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The the trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of the trustees

As explained more fully in the statement of Trustees' responsibilities, the the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Extent to which the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit, in respect to fraud, are: to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses; and to respond appropriately to fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and its management.

Our approach was as follows:

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience, and through discussion with the directors and other management (as required by auditing standards), and discussed with the directors and other management the policies and procedures regarding compliance with laws and regulations;
- We considered the legal and regulatory frameworks directly applicable to the financial statements reporting framework (FRS 102, Charities SORP FRS 102, Companies Act 2006 and the Charities Act 2011);
- We considered the nature of the industry, the control environment and business performance;
- We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit;
- We considered the procedures and controls that the company has established to address risks identified, or that otherwise prevent, deter and detect fraud; and how senior management monitors those programmes and controls.

Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. Where the risk was considered to be higher, we performed audit procedures to address each identified fraud risk. These procedures included: testing manual journals; reviewing the financial statement disclosures and testing to supporting documentation; performing analytical procedures; reviewing minutes of trustee meetings to identify grant income; tracing teaching records to recorded income; and enquiring of management, and were designed to provide reasonable assurance that the financial statements were free from fraud or error.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

TC Group

Gary Allen FCA (Senior Statutory Auditor)
for and on behalf of TC Group

.....

Statutory Auditor

20/5/2025

Lynton House
7-12 Tavistock Square
London
WC1H 9BQ

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	2	15,617	-	15,617	4,751	26,892	31,643
Charitable activities	3	192,032	-	192,032	166,719	-	166,719
Investments	4	8,910	-	8,910	3,578	-	3,578
Total income		216,559	-	216,559	175,048	26,892	201,940
Expenditure on:							
Charitable activities	5	237,940	11,474	249,414	189,766	23,294	213,060
Total expenditure		237,940	11,474	249,414	189,766	23,294	213,060
Net expenditure and movement in funds		(21,381)	(11,474)	(32,855)	(14,718)	3,598	(11,120)
Reconciliation of funds:							
Fund balances at 1 September 2023		350,154	11,474	361,628	364,872	7,876	372,748
Fund balances at 31 August 2024		328,773	-	328,773	350,154	11,474	361,628

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 18 to 27 form part of these financial statements.

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT 31 AUGUST 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**10**		1		1
Current assets					
Debtors	**11**	24,536		3,741	
Investments	**12**	173,643		255,249	
Cash at bank and in hand		137,980		112,488	
		336,159		371,478	
Creditors: amounts falling due within one year	**13**	(7,387)		(9,851)	
Net current assets			328,772		361,627
Total assets less current liabilities			328,773		361,628
Net assets excluding pension liability			328,773		361,628
The funds of the charity					
Restricted income funds	**15**		-		11,474
Unrestricted funds			328,773		350,154
			328,773		361,628

The notes on pages 18 to 27 form part of these financial statements.

The financial statements were approved by the the trustees on 5/20/2025

Signed by:
John Bramhall
1BAA26359CBD485...
J Bramhall
Trustee

Signed by:
Jane Orr
AD453E080AB4A4...
J Orr
Trustee

Company registration number 02780168 (England and Wales)

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1 Accounting policies

Charity information

Bloomfield Learning Centre for Children Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Munro Centre, 66 Snowfields, London, SE1 3SS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The charity incurred net expenditure during the year of £32,855 and at the year-end had unrestricted reserves of £328,773 including cash at bank of £137,980 and short-term cash deposits of £173,643. The directors have prepared a budget for 2025-2026 and forecast a small deficit next year. Taking into account the budget and the strength of the charity's reserves, which includes £311,623 in cash and short term cash deposits, the directors have not identified any uncertainty with regard to going concern and therefore continue to prepare the financial statements on a going concern basis.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1 Accounting policies **(Continued)**

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical tomeasure reliably, in which case the value is derived from the cost to the donor or the estimated resalevalue. Donated facilities and services are recognised in the accounts when received if the value can bereliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to bespent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	33% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand and short term deposits held with banks.

1 Accounting policies **(Continued)**

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	12,617	-	12,617	1,751	-	1,751
Grants	3,000	-	3,000	3,000	26,892	29,892
	15,617	-	15,617	4,751	26,892	31,643
Donations and gifts						
Private donations	12,617	-	12,617	1,751	-	1,751
	12,617	-	12,617	1,751	-	1,751

2 Income from donations and legacies (Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Grants receivable for core activities						
The Makers of Playing Cards Charity	3,000	-	3,000	3,000	-	3,000
Charterhouse In Southwark	-	-	-	-	6,400	6,400
The Ironmongers Company	-	-	-	-	5,360	5,360
The Merchant Taylors Company	-	-	-	-	5,132	5,132
Private Individuals	-	-	-	-	10,000	10,000
	3,000	-	3,000	3,000	26,892	29,892

3 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Teaching and assessments		
Parental contributions for lessons	44,250	33,210
School and authority contributions for lessons	67,880	70,158
Parental contributions for assessments	63,150	49,001
School contributions for assessments	8,500	14,350
Local Authority contributions for assessments	6,400	-
Forms from assessors	1,852	-
	192,032	166,719

4 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	8,910	3,578

5 Expenditure on charitable activities

	Activities undertaken directly 2024 £	Activities undertaken directly 2023 £
Direct costs		
Staff costs	150,010	132,227
Independent Assessments	80,530	66,147
Legal & Professional	2,208	1,776
Telephone	1,519	1,804
Training	1,344	1,764
Sundries	4,038	1,607
Bad Debts	500	(140)
IT & Website	3,265	3,575
	243,414	208,760
Share of support and governance costs (see note 6)		
Support	6,000	4,300
	249,414	213,060
Analysis by fund		
Unrestricted funds	237,940	189,766
Restricted funds	11,474	23,294
	249,414	213,060

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6 Support costs allocated to activities

	Activities undertaken directly 2024 £	Total 2023 £
Governance	6,000	4,300

7 The Trustees

None of the the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year nor the prior year.

8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	8	8

Employment costs	2024 £	2023 £
Wages and salaries	119,301	109,085
Other pension costs	30,709	23,142
	150,010	132,227

The teachers all work part-time and the head teacher undertakes the charity's administration. Additional teaching and assessment services are provided on an occasional basis by independent individuals.

The directors are not considered employees for the purposes of the above disclosure.

The average number of full-time equivalent employees during the year was 3 (2023: 3).

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 September 2023	21,900
At 31 August 2024	21,900
Depreciation and impairment	
At 1 September 2023	21,899
At 31 August 2024	21,899
Carrying amount	
At 31 August 2024	1
At 31 August 2023	1

11 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	11,845	2,200
Other debtors	10,892	179
Prepayments and accrued income	1,799	1,362
	24,536	3,741

12 Current asset investments

	2024	2023
	£	£
Bank deposits	173,643	255,249

13 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	-	1,941
Trade creditors	455	910
Other creditors	950	1,000
Accruals and deferred income	5,982	6,000
	7,387	9,851

14 Retirement benefit schemes

Defined contribution schemes	2024	2023
	£	£
Charge to profit or loss in respect of defined contribution schemes	30,709	23,142

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 September 2023	Incoming resources	Resources expended	At 31 August 2024
	£	£	£	£
	11,474	-	(11,474)	-

Previous year:	At 1 September 2022	Incoming resources	Resources expended	At 31 August 2023
	£	£	£	£
	7,876	26,892	(23,294)	11,474

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 September 2023	Incoming resources	Resources expended	Transfers	At 31 August 2024
	£	£	£	£	£
Designated funds	150,000	-	-	50,000	200,000
General funds	200,154	216,559	(237,940)	(50,000)	128,773
	350,154	216,559	(237,940)	-	328,773

Previous year:	At 1 September 2022	Incoming resources	Resources expended	Transfers	At 31 August 2023
	£	£	£	£	£
Designated fund	150,000	-	-	-	150,000
General funds	214,872	175,048	(189,766)	-	200,154
	364,872	175,048	(189,766)	-	350,154

The trustees have created a designated reserve of £200,000. This reserve is being held as a long term fund for use if there is a major shift in the economic environment of the charity or dyslexia teaching funding. In particular, the charity may need to move premises on short notice and the costs of that move and the additional rent (the charity currently pays a peppercorn rent) may be significant.

17 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 August 2024:			
Tangible assets	1	-	1
Current assets/(liabilities)	328,772	-	328,772
	328,773	-	328,773

17 Analysis of net assets between funds (Continued)

	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
At 31 August 2023:			
Tangible assets	1	-	1
Current assets/(liabilities)	350,153	11,474	361,627
	350,154	11,474	361,628

18 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

England & Wales - Charity number 1016894

Accounts

COMPANY REGISTRATION NUMBER: 02780168
CHARITY REGISTRATION NUMBER: 1016894

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

Company Limited by Guarantee

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 AUGUST 2023

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 AUGUST 2023

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 AUGUST 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 August 2023.

Reference and administrative details

Registered charity name	Bloomfield Learning Centre For Children Limited	
Charity registration number	1016894	
Company registration number	02780168	
Principal office and registered office	The Munro Centre 66 Snowsfields SE1 3SS London	
The trustees	John Bramhall Jane Orr Wendy Tweedie Jeremy Welch Will Bloomfield Oliver Evelyn-Rahr Laura Murphy Saul Lemer Clair Wilson Rosalind Anders	 (Resigned 13 November 2023) (Resigned 13 November 2023) (Appointed 17 April 2023)
Company secretary	John Bramhall	
Auditor	TC Group Statutory Auditor Lynton House 7-12 Tavistock Square London WC1H 9BQ	
Bankers	Lloyds TSB Bank plc	

Structure, governance and management

Bloomfield Learning Centre for Children is a registered charity. Its charity number is 1016894. It was incorporated as a company limited by guarantee on 15 January 1993 under company number 2780168. Its governing document is the company's Memorandum & Articles of Association.

There is a board of 10 directors:

John Bramhall	Solicitor, partner of DAC Beachcroft LLP
Jane Orr	Head Teacher
Wendy Tweedie	Director and Teacher
Jeremy Welch	Chartered Accountant, partner of KPMG LLP
Will Bloomfield	Company Manager
Oliver Evelyn-Rahr	Teacher and former Bloomfield pupil
Laura Murphy	Management Consultant and Bloomfield parent
Saul Lemer	Barrister, One Essex Court
Clair Wilson	Teacher
Rosalind Anders	Manager in Deal Advisory KPMG

Wendy Tweedie and Oliver Evelyn-Rahr resigned on 13 November 2023 and Rosalind Anders was appointed on 17 April 2023.

The directors meet 5 times a year when they make the key decisions as to how the charity is run and the direction in which it is going. One of the directors is also the head teacher. She works part time, on a voluntary basis.

New trustees are appointed at any time. Such appointments usually arise as a result of acquaintance/meeting with a current trustee or teacher. Upon appointment all trustees are provided with a copy of the Charity Commission booklet "The Essential Trustee: What You Need to Know" and training is provided as deemed necessary.

The head teacher is responsible for the day to day management of the Centre as well as for fund-raising and staff recruitment. She takes decisions related to teaching and the purchase of materials. There is also a part-time office manager who deals with finances, IT systems and administration. The charity employs eight part-time specialist dyslexia teachers to deliver its services. These teachers are amongst the most experienced and highly qualified in London.

Objectives and activities

The objectives of the charity are as follows:

- To provide and maintain, a learning centre for young persons, between the ages of 6 years and adult, who possess some degree of specific learning disorder, particularly reading, writing, language, and spelling disorders, visual spatial disorders, motor co-ordination disorders, auditory discrimination, dyslexia and all other associated disorders, so as to enable these young people to access the National Curriculum in school and achieve their academic potential.

- To provide assessments and one to one teaching for all those referred, regardless of their family's ability to pay.

- To provide Covid Catch-Up literacy programmes, in schools. Working with small groups of children in Years 5 and 6, teaching multi-sensory strategies aimed at improving language and spelling skills.

- To prioritise under-privileged children from low-income families, offering as many full bursaries and subsidised lessons as possible.

- To increase self-esteem and confidence and to promote the mental and psychological development and improvement of young people.

- To spread dyslexia awareness and good teaching practice through the provision of training for teachers, classroom assistants and parents.

- To promote social mobility by equipping children with the literacy skills they need to pass exams and access further education or training, as young adults.

- The charity aims that all pupils, receiving lessons, should achieve their academic potential.

- We engage children who are at risk of exclusion, or are already excluded, because schools are unable to cater for their learning and behavioural needs.

Since the first closure of schools, due to Covid, in March 2020, the charity has provided a hybrid service, teaching pupils face to face at the Bloomfield Centre, face to face in schools and virtually using zoom, both in schools and to children at home. The result is a flexible service which enables us to accommodate students at varying times of day and different stages of their academic careers.

The majority of lessons are delivered one to one and last for one hour. Online lessons are accessed on PCs, tablets, laptops and even phones. Pupils attend for one session/week, with a small number attending twice.

The charity employs 8 part-time specialist teachers, all with OCR level 5 and 7 qualifications, the highest level of dyslexia training. They are all trained in the quality first phonics programme, Sounds Write. The work is performed on a charitable basis because there is a lack of funding to employ specialist teachers in schools, and there is an absence of government funding to assist the Learning Centre. 5-10% of children in every classroom have some degree of specific learning difficulty which effects the acquisition of fluent literacy skills. As teenagers, many become disengaged and, as young adults, find themselves on the fringes of society. In a post-Covid report published by The Fairness Foundation, it was reported that children from poor homes are 18.1 months behind their peers, at the time of GCSEs; many of these have undiagnosed dyslexia. Research has shown that poor educational attainment leads to lack of opportunity, unemployment, poverty, poor mental health, poor parenting skills and even homelessness. The Bloomfield Learning Centre aims to give some of the most disadvantaged and vulnerable of these students the opportunity to lead a more hopeful and fulfilled life, through the provision of bespoke specialist teaching.

"I am so appreciative of what you have done for my son, I have no words. Lucy was amazing and Nehemiah was very responsive with her, which was great. We now have the report and it just makes sense all these years the struggle that Nehemiah has faced and the loss of confidence that just kept growing. I have read and discussed with Nehemiah the findings in the assessment, I do not know if he knows what to do with all the information, he had a cry but didn't express with no words.....I really just wanted to say 'Thank you'" Sabina August 2022

The creation of a new post of Deputy headteacher, was agreed during the year. All teachers were invited to apply. The role was awarded to Jane Cousins, who devised and delivered the Covid Catch-Up programme in Balgowan School. She will take up her post on the first day of the Autumn term 22.

Public benefit

The trustees have had regard to the Charity Commission's guidance on public benefit in carrying out its activities.

Achievements and performance

The main benchmarks are the number of children taught, the proportion from underprivileged backgrounds and the progress made by pupils in "catching up" with their peers and achieving their potential.

The Bloomfield Learning Centre provides a unique educational service, delivering specialist dyslexia teaching in a range of settings. We provide individual teaching face to face at our centre, face to face in schools and virtually on Zoom; as well as one to one, small group and catch-up programmes.

100% of our pupils have special educational needs and 100% of our teachers are specialist dyslexia trained. Alongside literacy, we put the mental health of our pupils at the forefront of everything we do.

In the academic year September 2022 - July 2023, 91% of our pupils were from under-privileged backgrounds. Children with dyslexia learn differently. Their slow processing and poor working memories mean they are unable to keep up with their peers at school. They need structured, multi-sensory phonics, with cumulative reinforcement, which is unavailable in the mainstream classroom. The Bloomfield Centre is the only charity in south London providing this support.

Children are referred to the Centre by schools, parents and outside agencies. Our pupils are the children who have failed to benefit from classroom literacy teaching and school special needs programmes, falling further and further behind their peers. When first assessed, they are between two and six years behind in reading and spelling. Their self-esteem is fragile and their confidence non-existent, with many displaying anxiety and depression; some are no longer attending school. By identifying the reasons for each child's difficulties, and creating bespoke teaching programmes, the teachers at the Bloomfield can turn their lives around and give them the skills to succeed.



Between 1st September 2022 and 31st August 2023, we worked with nearly 300 students, carrying out 143 assessments and teaching 144. This was an increase of 38 pupils on the previous year, reflecting the expansion of our in-school teaching.

An initial diagnostic assessment of every child ensures we offer our support to the neediest, both educationally and financially.

52 children and young adults received one to one teaching.

35 children received paired and small group teaching, in schools.

57 children took part in the Covid Catch-Up Programme.

14% children received full teaching bursaries and 77% of the remainder received subsidised lessons.

The number of full bursaries awarded annually is dependent on donations. There is currently a waiting list for financial support. By teaching the skills needed to read and spell, we aim to distil a love of reading in our pupils as well as the confidence to see themselves as learners. It takes an average of 2 years for the majority to 'catch up'. We monitor the impact of our teaching with termly and annual re-assessments:

Between September 2022 and July 2023, the average increase in reading age of Bloomfield pupils was 16.02 months, with some children making more than 2 years progress.

In February 2023, Flo's mum wrote, *'Thank you so much for your work with Flo this half term. Already we can see so much improvement and her mood has lifted too which is lovely to see.'*

Covid Catch-up Programme

Between September 2022 and July 2023, Bloomfield's Covid Catch-Up programme was delivered to 57 children in three 3 Southwark primary schools, Snowsfields, Tower Bridge and Robert Browning. All three schools are located in areas of significant deprivation, with between 44% and 85% of pupils eligible for Pupil Premium, where the national average is 25%. This work was entirely funded by Charterhouse-in Southwark Charity.

Although the pandemic is behind us, children continue to suffer the detrimental effects, especially in areas of economic deprivation. According to data compiled by the Fair Education Alliance, in 2022, attainment gaps at primary and GCSE were at their highest levels since 2012 and children with Special Educational Needs have failed to bounce back from pandemic lows at the same rate as those around them. According to the National Literacy Trust, 200,000 children started secondary school in 2022 unable to read properly. Levels of attainment amongst hundreds of children in Southwark and Lambeth are amongst the lowest in the country.

The Bloomfield team resolved to intervene by reaching into the community to help these left-behind children. Our teachers wanted to create an effective and efficient means of sharing their expertise and spreading good teaching practice, to the benefit of as many children as possible. Thus, the Covid Catch-Up Programme was created.

The cost-of-living crisis and repeated funding shortfalls mean schools have fewer resources to support catch up programmes. The deprived schools we work with are unable to pay for our services. For this reason, delivery of Covid Catch-Up is free of charge to schools; provision is dependent on charitable donations.

Objectives:

- Covid-Catch-Up is designed to boost comprehension and spelling skills for children in Year 5 and 6, prior to secondary transfer. The skills taught will be used throughout their educational careers and beyond.
- To share good teaching practice by simultaneously training a teaching assistant to continue the programme in the longer term, throughout the wider school community.
- To improve children's confidence and self-esteem. For children to have fun learning and enjoy putting their new skills into practice

Activities:

- The Bloomfield teacher goes into school for one day/week for one term. The participants are identified by their class teacher as under-achieving and organised into small groups based on their performance in the baseline spelling and vocabulary tests.
- Sharing multi-sensory spelling strategies.
- Discussion, reading, listening and problem solving.
- A teaching assistant observes the sessions and is simultaneously trained to deliver the programme to the wider school community The teaching assistant at Robert Browning school wrote: *'The children have made tremendous progress. With such an easy strategy they have learned a technique that they can use for life. Some of them are already using this strategy in the classroom.....'*

Outcomes:

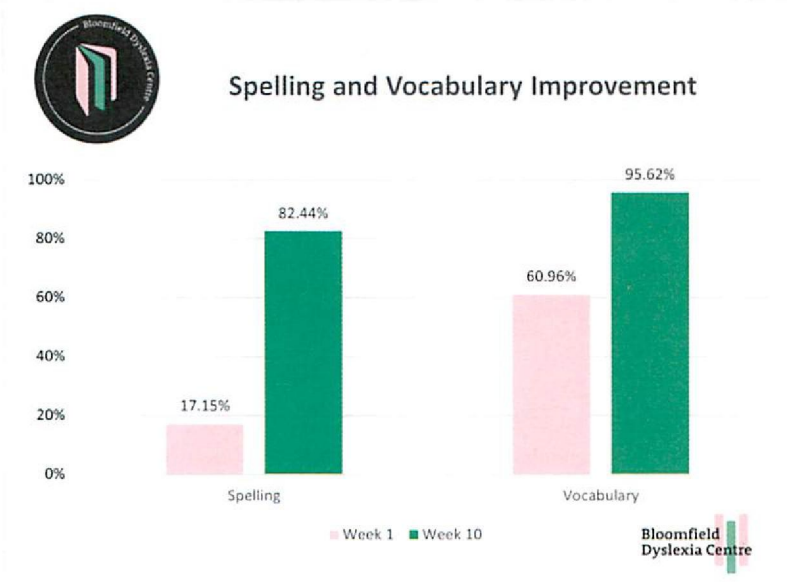
The results have been outstanding.

- The impact is quantifiable - participants' vocabulary and spelling are tested at the start and end of the programme.

  The programme focuses on multi-syllable words taken from the government's statutory spelling lists for children in Year 3-4, which is 2 years below the national expected level for children in Years 5 and 6

  In week 1, none of the children could understand or spell all of the words.

  In week 10, 82.44% of children could spell all the words correctly and 95.62% could use all the words correctly in a sentence.



Snowsfields, Tower Bridge and Robert Browning Schools, Southwark

- The up-skilled teaching assistant at Snowsfields School has set up a nurture group for children struggling with reading
- All 3 schools have been made aware of children with potential dyslexia - 5 of these have since been referred to the Bloomfield Centre for diagnostic assessments

Student Council



The Bloomfield Student Council met 4 times in the year. Discussions focused on the best ways to support students with dyslexia in school and plans for the new Bloomfield website, which will be launched in the Summer 2024. The Student Council are planning their own page to share their personal experiences and offer 'dyslexia friendly' tips on working in a noisy classroom, i.t., exam technique, relaxation and healthy life-style.

There were two theatre trips, in the year, to see A Christmas Carol at the Young Vic and Matilda at the Cambridge Theatre. Israe's mum wrote, *'Me and Israe enjoyed the show as I have never seen it and yesterday was my first time visiting the theatre.....'*

Principal funding sources

Funding for lessons and assessments comes from fees, schools and parents as well as charitable donations.

The cost of an annual bursary is approximately £2,535. The charity currently charges fees at the rate of £65 per hour for children with an Educational Health Care Plan (EHCP) and £50 per hour, for schools.

Parent-funded lessons are based on total gross family income - the majority are significantly subsidised with contributions ranging from £20 to £50 per hour. (These charges are flexible and are discounted if family income is reduced, for example if a parent falls ill or loses their job). The neediest children are in receipt of full bursaries. Any shortfall must be met from charitable donations or grant funding.

The principal long-term challenges faced by the Directors

1. We envisage there will be increased demand for full teaching bursaries, following each term of Covid Catch-Up. There will inevitably be a small number of children who will struggle to improve their skills sufficiently to cope in secondary school. These are the children with dyslexia, who will require one to one support to achieve fluent literacy.

2. The Government's commitment to special needs funding i.e. schools increasingly lack the financial resources to fund assessments and lessons during a period of fiscal uncertainty.

Both of these challenges will require increased bursary funding.

Fundraising

The main objectives, for the period, are to raise enough money to cover the charity's costs and enable us to teach at full capacity. Given the increasing economic hardships faced by many families, throughout a year of political and financial turbulence, there was increased demand for bursaries and more generous lesson subsidies.

The Bloomfield Learning Centre is grateful to have received donations from Charterhouse in Southwark, John Coates Charitable Trust, The Worshipful Company of Ironmongers, The Makers of Playing Cards Charity, The Worshipful Company of Merchant Taylors, The Marshall's Charity and three private donors.

These grants and donations were used to help the charity continue the provision of assessments and teaching for children from families living in poverty, who receive no help from their Local Education Authorities or schools.



Financial review

Investments

Funds not required for the daily running of the Learning Centre are held in three-to-twelve-month fixed term deposits rather than long term investments, to ensure that the money is invested at a low level of risk and available when required.

Reserves

The directors believe that the funds held, plus annual fees, should cover the costs of providing lessons and assessments for a six - twelve-month period, which would permit an orderly wind down of the charity's activities if needed. The charity is currently holding higher reserves than usual due to the uncertainty on (a) government funding for the education sector (b) economic impacts on parental incomes & operating costs given the current cost of living crisis & inflationary environment (c) uncertainty over the Charity's future accommodation situation (d) the transition from a volunteer to an employed head teacher. The directors have designated £200,000 of the £255,249 in the fixed term deposit account towards these costs. Reserves at the year-end stood at £361,628 (2022: £372,748) of which £350,154 (2022: £364,872) were unrestricted.

Risk

The directors meet with staff on a regular basis to discuss any issues facing the charity and produce solutions to any risks they consider key to the future of the charity. They establish effective systems to mitigate those risks.

Plans for future periods

We need to maintain and protect our reputation for excellence in solving individual pupil's problems. This requires financial stability and good relations with schools, parents and local authorities. To achieve our mission, we must be able to help children from disadvantaged families who are the majority of our clients. We will continue to run the charity on a lean cost base to keep our costs down so that fees do not become a bar to access. Finally, we need to be effective advocates for those with specific learning difficulties who are failing at school.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 7/6/2024 and signed on behalf of the board of trustees by:

John Bramhall
Trustee

Jane Orr
Trustee

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

YEAR ENDED 31 AUGUST 2023

Opinion

We have audited the financial statements of Bloomfield Learning Centre For Children Limited (the 'charity') for the year ended 31 August 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 August 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Extent to which the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit, in respect to fraud, are: to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses; and to respond appropriately to fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and its management.

Our approach was as follows:

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience, and through discussion with the directors and other management (as required by auditing standards), and discussed with the directors and other management the policies and procedures regarding compliance with laws and regulations;

- We considered the legal and regulatory frameworks directly applicable to the financial statements reporting framework (FRS 102, Charities SORP FRS 102, Companies Act 2006 and the Charities Act 2011);

- We considered the nature of the industry, the control environment and business performance, including the key drivers for management's remuneration;

- We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit;

- We considered the procedures and controls that the company has established to address risks identified, or that otherwise prevent, deter and detect fraud; and how senior management monitors those programmes and controls.

Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. Where the risk was considered to be higher, we performed audit procedures to address each identified fraud risk. These procedures included: reviewing the financial statement disclosures and testing to supporting documentation; performing analytical procedures; reviewing minutes of trustee meetings to identify grant income; tracing teaching records to recorded income; enquiring of management; and were designed to provide reasonable assurance that the financial statements were free from fraud or error.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

TC Group

Gary Allen FCA (Senior Statutory Auditor)

For and on behalf of
TC Group
Statutory Auditor
Lynton House
7-12 Tavistock Square
London
WC1H 9BQ

7/6/2024

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 AUGUST 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments					
Donations and legacies	5	4,751	26,892	31,643	23,864
Charitable activities	6	166,719	–	166,719	181,658
Investment income	7	3,578	–	3,578	1,075
Total income		175,048	26,892	201,940	206,597
Expenditure					
Expenditure on charitable activities	8	189,766	23,294	213,060	210,770
Total expenditure		189,766	23,294	213,060	210,770
Net expenditure and net movement in funds		(14,718)	3,598	(11,120)	(4,173)
Reconciliation of funds					
Total funds brought forward		364,872	7,876	372,748	376,921
Total funds carried forward		350,154	11,474	361,628	372,748

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 AUGUST 2023

	Note	2023 £	2023 £	2022 £	2022 £
FIXED ASSETS					
Tangible fixed assets	13		1		1
CURRENT ASSETS					
Debtors	14	3,741		54,051	
Investments	15	255,249		173,708	
Cash at bank and in hand		112,488		158,817	
		371,478		386,576	
CREDITORS: amounts falling due within one year	16	(9,851)		(13,829)	
NET CURRENT ASSETS			361,627		372,747
TOTAL ASSETS LESS CURRENT LIABILITIES			361,628		372,748
NET ASSETS			361,628		372,748
FUNDS OF THE CHARITY					
Restricted funds			11,474		7,876
Unrestricted funds			350,154		364,872
Total charity funds	18		361,628		372,748

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 7/6/2024 and are signed on behalf of the board by:

John Bramhall
Trustee

Jane Orr
Trustee

The notes on pages 18 to 25 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is The Munro Centre, 66 Snowsfields, SE1 3SS, London.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The charity incurred net expenditure during the year of £11,120 and at the year-end had unrestricted reserves of £350,154 including cash at bank of £112,488 and short-term cash deposits of £255,249. The directors have prepared a budget for 2024-2025 and forecast a small deficit next year. Taking into account the budget and the strength of the charity's reserves, which includes £367,737 in cash and short term cash deposits, the directors have not identified any uncertainty with regard to going concern and therefore continue to prepare the financial statements on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	33% straight line

Financial instruments

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The company is limited by guarantee and does not have share capital. The founder members of which there are 2 have agreed to guarantee the company to a value of £1 each.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
DONATIONS			
Donations	1,751	–	1,751

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
GRANTS			
The Makers of Playing Cards Charity	3,000	–	3,000
The Worshipful Company of Insurers Charitable Trust	–	–	–
Charterhouse In Southwark	–	6,400	6,400
The John Coates Foundation	–	–	–
The Ironmongers Company	–	5,360	5,360
The Merchant Taylors Company	–	5,132	5,132
Private individuals	–	10,000	10,000
Phonic Books Limited	–	–	–
	4,751	26,892	31,643

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
DONATIONS			
Donations	1,334	–	1,334
GRANTS			
The Makers of Playing Cards Charity	3,000	–	3,000
The Worshipful Company of Insurers Charitable Trust	–	3,060	3,060
Charterhouse In Southwark	–	6,400	6,400
The John Coates Foundation	5,000	–	5,000
The Ironmongers Company	–	–	–
The Merchant Taylors Company	–	–	–
Private individuals	–	–	–
Phonic Books Limited	5,070	–	5,070
	14,404	9,460	23,864

6. Charitable activities

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Parental contributions for lessons	33,210	33,210	36,133	36,133
School and authority contributions for lessons	70,158	70,158	71,110	71,110
Parental contributions for assessments	49,001	49,001	64,315	64,315
School contributions for assessments	14,350	14,350	10,100	10,100
	166,719	166,719	181,658	181,658

7. Investment income

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Bank interest receivable	3,578	3,578	1,075	1,075

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2023	Total fund 2022
	£	£	£	£
Wages and salaries	132,227	–	132,227	120,979
Independent assessments	66,147	–	66,147	74,695
Professional services	1,776	–	1,776	4,602
Telephone	1,804	–	1,804	1,238
Sundries	6,946	–	6,946	4,658
Depreciation	–	–	–	2,298
Provision for doubtful debts	(140)	–	(140)	(2,500)
Governance costs	–	4,300	4,300	4,800
	208,760	4,300	213,060	210,770

9. Net expenditure

Net expenditure is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	–	2,298

10. Auditors remuneration

	2023	2022
	£	£
Fees payable for the audit of the financial statements	6,000	4,800

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	109,085	99,976
Social security costs	–	1,860
Employer contributions to pension plans	23,142	19,143
	132,227	120,979

The pension costs represent amounts paid and payable to the Teachers' Pension Plan and NEST the Workplace Pension for the admin staff. At the balance sheet date £nil was outstanding (2022: £1,044).

11. Staff costs *(continued)*

The average head count of employees during the year was 10 (2022: 9). The average number of full-time equivalent employees during the year is analysed as follows:

	2023 No.	2022 No.
Teachers	2	2
Admin	1	1
	3	3

The teachers all work part-time and the head teacher undertakes the charity's administration. Additional teaching and assessment services are provided on an occasional basis by independent individuals.

The directors are not considered employees for the purposes of the above disclosure.

No employee received employee benefits of more than £60,000 during the year (2022: il).

12. Trustee remuneration and expenses

None of the trustees (or any persons connection with them) received remuneration from the company during the year to 31 August 2023 (2022 - £Nil).

13. Tangible fixed assets

	Fixtures and fittings £	Total £
Cost		
At 1 September 2022 and 31 August 2023	21,900	21,900
Depreciation		
At 1 September 2022 and 31 August 2023	21,899	21,899
Carrying amount		
At 31 August 2023	1	1
At 31 August 2022	1	1

14. Debtors

	2023 £	2022 £
Trade debtors	2,200	53,658
Prepayments and accrued income	1,362	393
Other debtors	179	–
	3,741	54,051

15. Investments

	2023 £	2022 £
Short-term deposits	255,249	173,708

16. Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	910	2,844
Accruals and deferred income	6,000	6,500
Social security and other taxes	1,941	1,941
Other creditors	1,000	2,544
	9,851	13,829

17. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £23,142 (2022: £19,143).

18. Analysis of charitable funds

Unrestricted funds

	At 1 September 2022	Income	Expenditure	At 31 August 2023
	£	£	£	£
General funds	214,872	175,048	(189,766)	200,154
Designated fund	150,000	–	–	150,000
	364,872	175,048	(189,766)	350,154

	At 1 September 2021	Income	Expenditure	At 31 August 2022
	£	£	£	£
General funds	226,921	197,137	(209,186)	214,872
Designated fund	150,000	–	–	150,000
	376,921	197,137	(209,186)	364,872

Restricted funds

	At 1 September 2022	Income	Expenditure	At 31 August 2023
	£	£	£	£
Restricted Fund	7,876	26,892	(23,294)	11,474

	At 1 September 2021	Income	Expenditure	At 31 August 2022
	£	£	£	£
Restricted Fund	–	9,460	(1,584)	7,876

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	1	–	1
Investments	255,249	–	255,249
Current assets	104,755	11,474	116,229
Creditors less than 1 year	(9,851)	–	(9,851)
Net assets	350,154	11,474	361,628

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	1	–	1
Investments	173,708	–	173,708
Current assets	204,992	7,876	212,868
Creditors less than 1 year	(13,829)	–	(13,829)
Net assets	364,872	7,876	372,748

The trustees created a designated reserve of £150,000. This reserve is being held as a long term fund for use if there is a major shift in the economic environment of the charity or dyslexia teaching funding. In particular, the charity may need to move premises on short notice and the costs of that move and the additional rent (the charity currently pays a peppercorn rent) may be significant. Subsequent to the year end, the trustees have increased this reserve to £200,000 to reflect the higher cost environment that now exists since this reserve was created.

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

England & Wales - Charity number 1016894

Accounts

COMPANY REGISTRATION NUMBER: 02780168
CHARITY REGISTRATION NUMBER: 1016894

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

Company Limited by Guarantee

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 AUGUST 2022

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 AUGUST 2022

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 AUGUST 2022

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 August 2022.

Reference and administrative details

Registered charity name	Bloomfield Learning Centre For Children Limited
Charity registration number	1016894
Company registration number	02780168
Principal office and registered office	The Munro Centre 66 Snowsfields SE1 3SS London
The trustees	John Bramhall Jane Orr Wendy Tweedie Jeremy Welch Will Bloomfield Oliver Evelyn-Rahr Laura Murphy Saul Lemer Clair Wilson (Appointed 21 February 2022)
Company secretary	John Bramhall
Auditor	BSG Valentine (UK) LLP Chartered accountants & Statutory Auditor Lynton House 7 - 12 Tavistock Square London WC1H 9BQ
Bankers	Lloyds TSB Bank plc

Structure, governance and management

Bloomfield Learning Centre for Children is a registered charity. Its charity number is 1016894. It was incorporated as a company limited by guarantee on 15 January 1993 under company number 2780168. Its governing document is the company's Memorandum & Articles of Association.

There is a board of 8 directors:

John Bramhall	Solicitor, partner of DAC Beachcroft LLP
Jane Orr	Head Teacher
Wendy Tweedie	Director and Teacher
Jeremy Welch	Chartered Accountant, partner of KPMG LLP
Will Bloomfield	Company Manager
Oliver Evelyn-Rahr	Teacher and former Bloomfield pupil
Laura Murphy	Management Consultant and Bloomfield parent
Saul Lemer	Barrister, One Essex Court
Clair Wilson	Teacher

The directors meet 5 times a year when they make the key decisions as to how the charity is run and the direction in which it is going. One of the directors is also the head teacher. She works part time, on a voluntary basis.

New trustees are appointed at any time. Such appointments usually arise as a result of acquaintance/meeting with a current trustee or teacher. Upon appointment all trustees are provided with a copy of the Charity Commission booklet "The Essential Trustee: What You Need to Know" and training is provided as deemed necessary.

The head teacher is responsible for the day to day management of the Centre as well as for fund-raising and staff recruitment. She takes decisions related to teaching and the purchase of materials. There is also a part-time office manager who deals with finances, IT systems and administration. The charity employs eight part-time specialist dyslexia teachers to deliver its services. These teachers are amongst the most experienced and highly qualified in London.

Objectives and activities

The objectives of the charity are as follows:

- To provide and maintain, a learning centre for young persons, between the ages of 6 years and adult, who possess some degree of specific learning disorder, particularly reading, writing, language, and spelling disorders, visual spatial disorders, motor co-ordination disorders, auditory discrimination, dyslexia and all other associated disorders, so as to enable these young people to access the National Curriculum in school and achieve their academic potential.

- To provide assessments and one to one teaching for all those referred, regardless of their family's ability to pay.

- To provide Covid Catch-Up literacy programmes, in schools. Working with small groups of children in Years 5 and 6, teaching multi-sensory strategies aimed at improving language and spelling skills.

- To prioritise under-privileged children from low-income families, offering as many full bursaries and subsidised lessons as possible.

- To increase self-esteem and confidence and to promote the mental and psychological development and improvement of young people.

- To spread dyslexia awareness and good teaching practice through the provision of training for teachers, classroom assistants and parents.

- To promote social mobility by equipping children with the literacy skills they need to pass exams and access further education or training, as young adults.

- The charity aims that all pupils, receiving lessons, should achieve their academic potential.

- We engage children who are at risk of exclusion, or are already excluded, because schools are unable to cope with their learning and behavioural needs.

Since the first closure of schools, due to Covid, in March 2020, the charity has provided a hybrid service, teaching pupils face to face at the Bloomfield Centre, face to face in schools and virtually using zoom, both in schools and to children at home. The result is a flexible service which enables us to accommodate students at varying times of day and different stages of their academic careers.

The majority of lessons are delivered one to one and last for one hour. Online lessons are accessed on pcs, tablets, laptops and even phones. Pupils attend for one session/week, with a small number attending twice.

The charity employs 8 part-time specialist teachers, all with OCR level 7 qualifications, the highest level of dyslexia training. They are all trained in the quality first phonics programme, Sounds Write. The work is performed on a charitable basis because there is a lack of funding to employ specialist teachers in schools, and there is an absence of government funding to assist the Learning Centre. 5-10% of children in every classroom have some degree of specific learning difficulty which effects the acquisition of fluent literacy skills. As teenagers, many become disengaged and, as young adults, find themselves on the fringes of society. In a post-Covid report published by The Fairness Foundation, it was reported that children from poor homes are 18.1 months behind their peers, at the time of GCSEs; many of these have undiagnosed dyslexia. Research has shown that poor educational attainment leads to lack of opportunity, unemployment, poverty, poor mental health, poor parenting skills and even homelessness. The Bloomfield Learning Centre aims to give some of the most disadvantaged and vulnerable of these students the opportunity to lead a more hopeful and fulfilled life, through the provision of bespoke specialist teaching.

"I am so appreciative of what you have done for my son, I have no words. Lucy was amazing and Nehemiah was very responsive with her, which was great. We now have the report and it just makes sense all these years the struggle that Nehemiah has faced and the loss of confidence that just kept growing. I have read and discussed with Nehemiah the findings in the assessment, I do not know if he knows what to do with all the information, he had a cry but didn't express with no words.....I really just wanted to say 'Thank you'" Sabina August 2022

The creation of a new post of Deputy headteacher, was agreed during the year. All teachers were invited to apply. The role was awarded to Jane Cousins, who devised and delivered the Covid Catch-Up programme in Balgowan School. She will take up her post on the first day of the Autumn term 22.

Public benefit

The trustees have had regard to the Charity Commission's guidance on public benefit in carrying out its activities.

Achievements and performance

The main benchmarks are the number of children taught, the proportion from underprivileged backgrounds and the progress made by pupils in "catching up" with their peers i.e. achieving their potential.

Between 1st September 2021 and 31st August 2022, the charity carried out 162 assessments and provided 2745 hours of teaching.

We taught 106 pupils providing 70 hours of lessons every week.

49 pupils received one to one teaching face to face or on zoom.

57 pupils received teaching in pairs or small groups (in schools).

The Bloomfield Learning Centre strives to provide good value for money, keeping costs to a minimum whilst providing a rewarding and successful learning experience for all students.

There is currently a waiting list for teaching bursaries. The number allocated is dependent on charitable donations



'I just wanted to say how grateful I am for the sincere support Raphael receives from you all. His confidence continues to grow.....' Mum, Lola November 2022

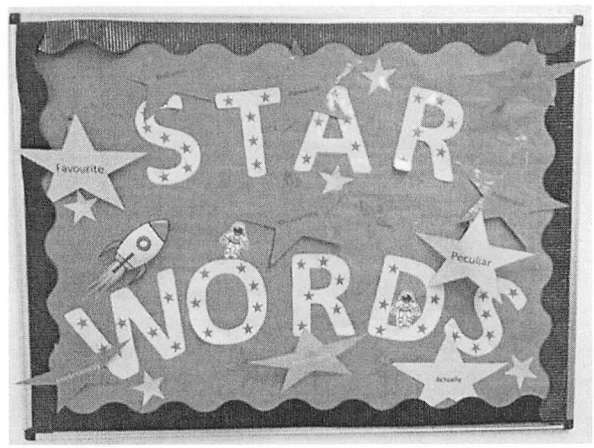
Covid Catch-up Plan

Children continue to suffer the effects of the Covid pandemic and related periods of school closure. The low level of educational support combined with limited access to the internet and reduced exposure to language enriched school and social environments, had a hugely detrimental impact on the acquisition of age-appropriate vocabulary, comprehension, and literacy skills.

As the ravages of the pandemic became more apparent, the team at the Bloomfield resolved to share their skills to help as many children to get back on track, as possible. This meant expanding the charity's traditional teaching model to include all those children who are failing to perform, at an age appropriate level, in reading, spelling and writing.

To this end, the charity devised a Covid Catch-Up Project, focusing on vocabulary and spelling strategies, to be delivered to small groups of Year 5 and 6 children, in schools. The programme runs for one term and aims to boost the children's literacy skills and confidence, prior to secondary transfer, whilst simultaneously training a teaching assistant to continue the programme on a long term basis.

The charity piloted Covid Catch-Up, in Balgowan School, in Beckenham, during the Spring term 2022. The programme was administered by Jane Cousins, and funded by the Bloomfield charity. The results were overwhelmingly positive. All the children enjoyed the sessions and were able to use the words correctly in a sentence, by the end of term. As one child commented 'All these words are so easy to spell when you use your spelling voice.' They all benefited from improved spelling strategies.



Jane was fantastic at modelling lots of different spelling techniques and highlighting that one approach does not fit all……The children were incredibly enthusiastic and spoke with their peers and family about how much they were looking forward to the sessions.' Sarah Teaching Assistant, Balgowan School

"Thank you so so much Jane - these are really fabulous outcomes! How lucky we have been to have you share your expertise - we will be sure to reach increasing numbers of children with this approach." Hayley Assistant Head for Inclusion, Balgowan School

Following these positive outcomes, the Bloomfield succeeded in raising the funds to expand Covid Catch-Up in the four schools which make up The Bridges Federation, in Southwark. This will begin in Snowsfields, London SE1, in the Autumn term 2022, followed by Robert Browning, Tower Bridge and Friars schools, throughout the year. These are all located in areas of significant deprivation, with between 44% and 85% of pupils eligible for Pupil Premium, where the national average is 25%.

Funding to expand the Covid Catch-Up programme, in Southwark, has been awarded by the Charterhouse-in-Southwark Charity, The Marshall's Charity and the Ironmongers' Company.

Student Council

The first meeting of the Bloomfield Student Council was held in January 2022. There are currently 4 members who meet termly, on zoom, with the Head teacher, to discuss issues relating to school, challenges faced by children with dyslexia and helpful strategies to make learning easier. The purpose is to better understand the daily issues faced by those with poor literacy skills, to maximise the benefits of the Bloomfield's one to one support and to gather information regarding educational tools and software to share with all our pupils. The Head Teacher acts on suggestions made - for example fundraising for materials and theatre trips.

The council recommended the use of reading pens for secondary students with dyslexia, who find it hard to read and process written material at the same speed as their peers. The Worshipful Company of Insurers' responded positively to a fundraising application enabling the Bloomfield to purchase 12 pens. These are being used successfully in the Centre as well as being loaned out to students for use in tests and exams. Two members of the student council have borrowed pens to use in school. Israe's mother wrote:

'Israe has been loving the reading pen and has been reading more often than she used to because of it. She is loving the pen and its been helping her with her daily vocabulary also.' Kind regards, Sanae (mum)

The Student Council enjoyed a theatre trip to see The Lion King, in the summer. This was funded by a private donation.



Principal funding sources

Funding for lessons and assessments comes from fees, paid by parents and schools, as well as charitable donations.

The cost of an annual bursary is approximately £2535. The charity currently charges fees at the rate of £65 per hour for children with an Educational Health Care Plan (EHCP) and £50 per hour, for schools.

Parent-funded lessons are based on total gross family income - the majority are significantly subsidised with contributions ranging from £20 to £50 per hour. (These charges are flexible and are discounted if family income is reduced, for example if a parent falls ill or loses their job). The neediest children are in receipt of full bursaries. Any shortfall must be met from charitable donations or grant funding.

13% of current pupils are on full bursaries and a further 76% receive partially subsidised lessons.

The principal long-term challenges faced by the Directors

1. We envisage there will be increased demand for full teaching bursaries, following each term of Covid Catch-Up. There will inevitably be a small number of children who will struggle to improve their skills sufficiently to cope in secondary school. These are the children with dyslexia, who will require one to one support to achieve fluent literacy

2. The Government's commitment to special needs funding i.e. schools increasingly lack the financial resources to fund assessments and lessons during a period of fiscal uncertainty

Both of these challenges will require increased bursary funding.

Fundraising

The main objectives, for the period, are to raise enough money to cover the charity's costs and enable us to teach at full capacity.

Given the increasing economic hardships faced by many families, throughout a year of political and financial turbulence, there was increased demand for bursaries and more generous lesson subsidies.

The charity received donations from The Worshipful Company of Insurers Charitable Trust, The Makers of Playing Cards Charity, Charterhouse-in-Southwark, The Marshall's Charity and John Coates Charitable Trust.

These grants and donations were used to help the charity continue the provision of assessments and teaching for children from families living in poverty, who receive no help from their Local Education Authorities or schools.



Financial review

Investments

Funds not required for the daily running of the Learning Centre are held in three to twelve month fixed term deposits rather than long term investments, to ensure that the money is invested at a low level of risk and available when required.

Reserves

The reserves of the charity are dependent on obtaining grants and donations. The directors believe that the funds held, plus annual fees, should cover the costs of providing lessons and assessments for a six - twelve month period, which would permit an orderly wind down of the charity's activities if needed. The charity is currently holding higher reserves than usual due to the uncertainty post Covid on (a) government funding for the education sector and (b) economic impacts on parental incomes especially given the current cost of living crisis. In addition, there is uncertainty over the Charity's future accommodation situation. The directors have designated £150,000 of the £173,708 in the fixed term deposit account towards these costs, as recorded in last year's accounts. Reserves at the year end stood at £372,748 (2021: £376,921) of which £364,872 (2021: £376,921) were unrestricted.

Covid-19

There was minimal loss of income due to Covid as the teaching team succeeded in transferring services onto Zoom within weeks. There was no significant impact on the end of year position.

It is hoped that future financial risks will be negligible as the introduction of online teaching has proved highly popular with parents and schools. In the case of future lockdowns or school closures, it is possible that there will be a reduction in the number of assessments carried out, but this is unlikely to affect pupil numbers. There is currently a waiting list for lesson bursaries.

Risk

The directors meet with staff on a regular basis to discuss any issues facing the charity and produce solutions to any risks they consider key to the future of the charity. They establish effective systems to mitigate those risks.

Plans for future periods

We need to maintain and protect our reputation for excellence in solving individual pupil's problems. This requires financial stability and good relations with parents, schools and local authorities. To achieve our mission we must be able to help children from disadvantaged families who are the majority of our clients. We will continue to run the charity on a lean cost base to keep our costs down so that fees do not become a bar to access. Finally, we need to be effective advocates for those with specific learning difficulties.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 27/2/2023 and signed on behalf of the board of trustees by:

John Bramhall
Trustee

Jane Orr
Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

YEAR ENDED 31 AUGUST 2022

Opinion

We have audited the financial statements of Bloomfield Learning Centre For Children Limited (the 'charity') for the year ended 31 August 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 August 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified and assessed the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations. This included considering compliance with the Charities Act 2011 and the Companies Act 2006. Our procedures included enquiry of management, reviewing minutes of trustee meetings and performing analytical review procedures to identify any unusual relationships that may indicate a material misstatement. We also tested the appropriateness of journals to address the risk of fraud through management override of controls. We also performed appropriate testing in respect of the risk of fraud in revenue recognition through a review of teaching records and bank receipts. Relevant laws and regulations, together with potential fraud risks, were communicated to the audit engagement team at the planning stage to ensure they remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Gary Allen

Gary Allen FCA (Senior Statutory Auditor)

For and on behalf of
BSG Valentine (UK) LLP
Chartered accountants & Statutory Auditor
Lynton House
7 - 12 Tavistock Square
London
WC1H 9BQ

27/2/2023

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 AUGUST 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments					
Donations and legacies	5	14,404	9,460	23,864	21,724
Charitable activities	6	181,658	–	181,658	178,795
Investment income	7	1,075	–	1,075	1,979
Total income		197,137	9,460	206,597	202,498
Expenditure					
Expenditure on charitable activities	8	209,186	1,584	210,769	194,840
Total expenditure		209,186	1,584	210,769	194,840
Net (expenditure)/income and net movement in funds		(12,049)	7,876	(4,172)	7,658
Reconciliation of funds					
Total funds brought forward		376,921	–	376,921	369,263
Total funds carried forward		364,872	7,876	372,748	376,921

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 17 to 25 form part of these financial statements.

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 AUGUST 2022

	Note	2022 £	2022 £	2021 £	2021 £
FIXED ASSETS					
Tangible fixed assets	13		1		2,299
CURRENT ASSETS					
Debtors	14	54,051		31,623	
Investments	15	173,708		172,633	
Cash at bank and in hand		158,817		180,549	
		386,576		384,805	
CREDITORS: amounts falling due within one year	16	(13,828)		(10,183)	
NET CURRENT ASSETS			372,748		374,622
TOTAL ASSETS LESS CURRENT LIABILITIES			372,749		376,921
NET ASSETS			372,749		376,921
FUNDS OF THE CHARITY					
Restricted funds			7,876		–
Unrestricted funds			364,872		376,921
Total charity funds	18		372,748		376,921

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 27/2/2023, and are signed on behalf of the board by:

John Bramhall
Trustee

Jane Orr
Trustee

The notes on pages 17 to 24 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is The Munro Centre, 66 Snowsfields, SE1 3SS, London.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The charity incurred net expenditure during the year of £4,172 and at the year-end had unrestricted reserves of £364,872 including cash at bank of £158,817 and short term cash deposits of £173,708. The directors have prepared a budget for 2022-2023 and forecast a small deficit next year. Taking into account the budget and the strength of the charity's reserves, which includes £332,525 in cash and short term cash deposits, the directors have not identified any uncertainty with regard to going concern and therefore continue to prepare the financial statements on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	33% straight line

Financial instruments

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The company is limited by guarantee and does not have share capital. The founder members of which there are 2 have agreed to guarantee the company to a value of £1 each.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
DONATIONS			
Donations	1,334	–	1,334
The Makers of Playing Cards Charity	3,000	–	3,000
The Worshipful Company of Insurers Charitable Trust	–	3,060	3,060
Charterhouse In Southwark	–	6,400	6,400
The John Coates Foundation	5,000	–	5,000
GRANTS			
The Scriveners Company	–	–	–
The Drapers Charitable Fund	–	–	–
Phonic Books Limited	5,070	–	5,070
	14,404	9,460	23,864

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
DONATIONS			
Donations	1,154	–	1,154
The Makers of Playing Cards Charity	3,000	–	3,000
The Worshipful Company of Insurers Charitable Trust	–	–	–
Charterhouse In Southwark	–	–	–
The John Coates Foundation	–	–	–
GRANTS			
The Scriveners Company	2,500	–	2,500
The Drapers Charitable Fund	10,000	–	10,000
Phonic Books Limited	–	5,070	5,070
	16,654	5,070	21,724

6. Charitable activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Parental contributions for lessons	36,133	36,133	58,400	58,400
Schools' contributions for lessons	71,110	71,110	71,245	71,245
Parental contributions for assessments	64,315	64,315	47,550	47,550
Schools' contributions for assessments	10,100	10,100	1,600	1,600
	181,658	181,658	178,795	178,795

7. Investment income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	1,075	1,075	1,979	1,979

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Grant funding of activities	Support costs	Total funds 2022	Total fund 2021
	£	£	£	£	£
Wages and salaries	120,979	–	–	120,979	128,908
Independent assessments	73,836	859	–	74,695	48,630
Professional services	4,602	–	–	4,602	1,966
Telephone	1,238	–	–	1,238	1,202
Books, stamps and postage	–	–	–	–	59
Sundries	4,657	–	–	4,657	1,813
Depreciation	2,298	–	–	2,298	2,297
Provision for doubtful debts	(2,500)	–	–	(2,500)	4,565
Governance costs	–	–	4,800	4,800	5,400
	205,110	859	4,800	210,769	194,840

9. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	2,298	2,297

10. Auditors remuneration

	2022	2021
	£	£
Fees payable for the audit of the financial statements	4,800	4,800

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	99,976	106,855
Social security costs	1,860	2,356
Employer contributions to pension plans	19,143	19,697
	120,979	128,908

The pension costs represent amounts paid and payable to the Teachers' Pension Plan and NEST the Workplace Pension for the admin staff. At the balance sheet date £1,044 was outstanding. (2021 - £1,926).

11. Staff costs *(continued)*

The average head count of employees during the year was 9 (2021: 9). The average number of full-time equivalent employees during the year is analysed as follows:

	2022 No.	2021 No.
Teachers	2	3
Admin	1	1
	3	4

The teachers all work part-time and the head teacher undertakes the charity's administration. Additional teaching and assessment services are provided on an occasional basis by independent individuals.

The directors are not considered employees for the purposes of the above disclosure.

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

12. Trustee remuneration and expenses

None of the trustees (or any persons connection with them) received remuneration from the company during the year to 31 August 2022 (2021 - £Nil).

13. Tangible fixed assets

	Fixtures and fittings £	Total £
Cost		
At 1 September 2021 and 31 August 2022	21,900	21,900
Depreciation		
At 1 September 2021	19,601	19,601
Charge for the year	2,298	2,298
At 31 August 2022	21,899	21,899
Carrying amount		
At 31 August 2022	1	1
At 31 August 2021	2,299	2,299

14. Debtors

	2022 £	2021 £
Trade debtors	53,658	31,230
Prepayments and accrued income	393	393
	54,051	31,623

15. Investments

	2022	2021
	£	£
Short-term deposits	173,708	172,633

16. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	2,843	895
Accruals and deferred income	6,500	5,600
Social security and other taxes	1,941	262
Other creditors	2,544	3,426
	13,828	10,183

17. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £19,143 (2021: £19,697).

18. Analysis of charitable funds

Unrestricted funds

	At 1 September 2021	Income	Expenditure	Transfers	At 31 August 2022
	£	£	£	£	£
General funds	226,921	197,137	(209,186)	–	214,872
Designated fund	150,000	–	–	–	150,000
	376,921	197,137	(209,186)	–	364,872

	At 1 September 2020	Income	Expenditure	Transfers	At 31 August 2021
	£	£	£	£	£
General funds	340,755	197,428	(189,770)	(121,492)	226,921
Designated fund	–	–	–	150,000	150,000
	340,755	197,428	(189,770)	28,508	376,921

Restricted funds

	At 1 September 2021	Income	Expenditure	Transfers	At 31 August 2022
	£	£	£	£	£
Restricted Fund	–	9,460	(1,584)	–	7,876

	At 1 September 2020	Income	Expenditure	Transfers	At 31 August 2021
	£	£	£	£	£
Restricted Fund	28,508	5,070	(5,070)	(28,508)	–

The trustees have created a designated reserve of £150,000. This reserve is being held as a long term fund for use if there is a major shift in the economic environment of the charity or dyslexia teaching funding. In particular, the charity may need to move premises on short notice and the costs of that move and the additional rent (the charity currently pays a peppercorn rent) may be significant.

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	1	–	1
Investments	173,708	–	173,708
Current assets	204,992	7,876	212,868
Creditors less than 1 year	(13,828)	–	(13,828)
Net assets	364,873	7,876	372,749

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	2,299	–	2,299
Investments	172,633	–	172,633
Current assets	212,172	–	212,172
Creditors less than 1 year	(10,183)	–	(10,183)
Net assets	376,921	–	376,921

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

England & Wales - Charity number 1016894

Accounts

COMPANY REGISTRATION NUMBER: 02780168
CHARITY REGISTRATION NUMBER: 1016894

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

Company Limited by Guarantee

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 AUGUST 2021

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 AUGUST 2021

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 AUGUST 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 August 2021.

Reference and administrative details

Registered charity name	Bloomfield Learning Centre For Children Limited
Charity registration number	1016894
Company registration number	02780168
Principal office and registered office	The Munro Centre 66 Snowsfields SE1 3SS London
The trustees	John Bramhall Jane Orr Wendy Tweedie Jeremy Welch Will Bloomfield Oliver Evelyn-Rahr Laura Murphy Saul Lemer
Company secretary	John Bramhall
Auditor	BSG Valentine Chartered accountants & Statutory Auditor Lynton House 7 - 12 Tavistock Square London WC1H 9BQ
Bankers	Lloyds TSB Bank plc

Structure, governance and management

Bloomfield Learning Centre for Children is a registered charity. Its charity number is 1016894. It was incorporated as a company limited by guarantee on 15 January 1993 under company number 2780168. Its governing document is the company's Memorandum & Articles of Association.

There is a board of 8 directors:

John Bramhall	Solicitor, partner of DAC Beachcroft LLP
Jane Orr	Head Teacher
Wendy Tweedie	Director and Teacher
Jeremy Welch	Chartered Accountant, partner of KPMG LLP
Will Bloomfield	Company Manager
Oliver Evelyn-Rahr	Teacher and former Bloomfield pupil
Laura Murphy	Management Consultant and Bloomfield parent
Saul Lemer	Barrister, One Essex Court

The directors meet 5 times a year when they make the key decisions as to how the charity is run and the direction in which it is going. One of the directors is also the head teacher. She works part time, on a voluntary basis.

New trustees are appointed at any time. Such appointments usually arise as a result of acquaintance/meeting with a current trustee or teacher. Upon appointment all trustees are provided with a copy of the Charity Commission booklet "The Essential Trustee: what you need to know" and training is provided as deemed necessary.

The head teacher is responsible for the day to day management of the Centre as well as for fund-raising and staff recruitment. She takes decisions related to teaching and the purchase of materials. There is also a part-time office manager who deals with finances and administration. The charity employs eight part-time specialist dyslexia teachers to deliver its services. These teachers are amongst the most experienced and highly qualified in London.

Objectives and activities

The objectives of the charity are as follows:

- To provide and maintain, by all available means*, a learning centre for young persons, between the ages of 6 years and adult, who possess some degree of specific learning disorder particularly reading, writing, language, and spelling disorders, visual spatial disorders, motor co-ordination disorders, auditory discrimination, dyslexia and all other associated disorders, so as to enable these young people to access the National Curriculum in school and achieve their academic potential.

- To provide assessments and one to one teaching for all those referred, regardless of ability to pay.

- To prioritise under-privileged children from low-income families.

- To increase self-esteem and confidence and to promote the mental, psychological and physical development and improvement of such young persons.

- To spread dyslexia awareness and good teaching practice through the provision of training for teachers, classroom assistants and parents.

- To promote social mobility by equipping children with the literacy skills they need to pass exams and access further education or training, as young adults.

- Our aim is that all pupils, receiving lessons, should achieve their academic potential. We engage children who are at risk of exclusion, or are already excluded, because schools are unable to cope with their learning and behavioural needs. As teenagers, many become involved in criminal activity. 40-50% of young offenders have been found to have dyslexia, compared to between 5 and 10% of the general population. Illiterate adults find themselves on the fringes of society and research has shown that poor educational attainment leads to unemployment, poverty, poor mental health, poor parenting skills and even homelessness. The charity aims to give our pupils the opportunity to lead a more hopeful life.

By all available means* continued as the Bloomfield Learning Centre's core tenet throughout the 2020/2021 academic year. The outbreak of the coronavirus in March 2020 and subsequent school closures, meant we were forced to adapt our teaching service, to reach children in their homes. Since that time, we have continued to provide a hybrid service, teaching pupils face to face at the Bloomfield Centre, face to face in schools and virtually using zoom, both in schools and in children's homes. The res ult is a flexible service which enables us to accommodate students at different times of day and different stages of their academic careers.

All lessons are delivered one to one and last for one hour. Online lessons are accessed on pcs, tablets, laptops and even parents' phones. The majority of pupils attend for one session/week, with a small number attending twice.

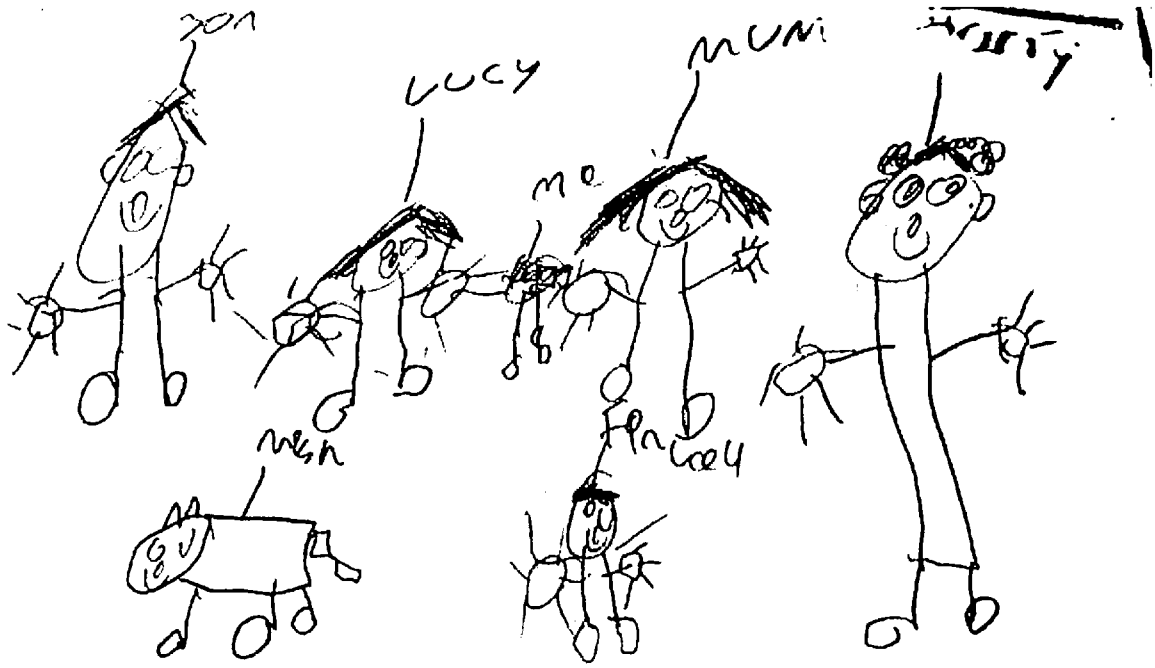
The charity employs 8 part-time specialist teachers, all with OCR level 7 qualifications, the highest level of dyslexia training. They are all trained in the quality first phonics programme, Sounds Write.

The work is performed on a charitable basis because there is a lack of specialist teachers and resources, in schools and there is an absence of government funding to assist the schools or the Learning Centre. 5-10% of children in every classroom have some degree of specific learning difficulty. The charity aims to provide the most direct route to literacy for some of the most disadvantaged and vulnerable of these children.

"Thank you for you and your teams hard work for getting Lara to where she is right now. If it was not for you all who knows what would of happen."

Mum: Quisha October 2021

There has been a change of staff this year, due to the retirement of two teachers. We have been fortunate to recruit two new part-time dyslexia specialists, who have brought valuable experience and ideas to the Bloomfield team.



Public benefit

The trustees have had regard to the Charity Commission's guidance on public benefit in carrying out its activities.

Achievements and performance

The main benchmarks are the number of children taught, the proportion from underprivileged backgrounds and the progress made by pupils in "catching up" with their peers i.e. achieving their potential.

Between September 2020 and July 2021, the average increase in reading age, of Learning Centre pupils, was 17.05 months.

"Thank-you Lucy for the incredible impact you've had on our boys - what a gift you are !"

Emily: SENCO (Special Educational Needs Coordinator) John Fisher School July 2021

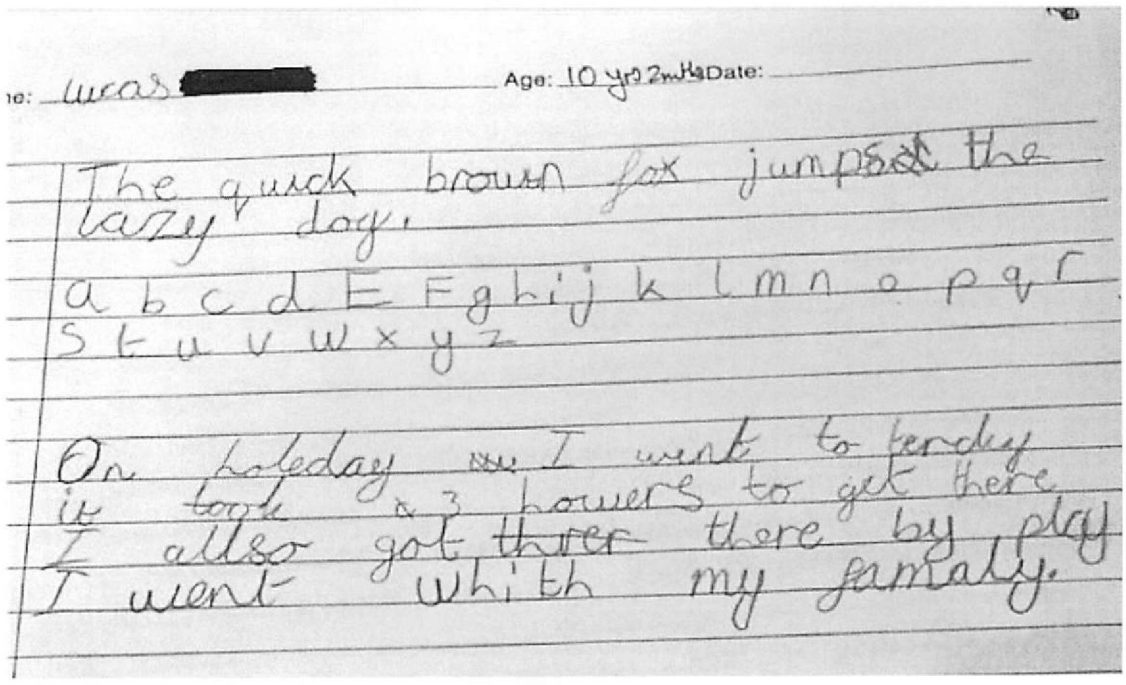
Covid led to intermittent cancelations throughout the year, especially during the weeks before Christmas. One of our assessors was hospitalized with Covid and a number of teachers fell ill. Despite this, between September 2020 and August 2021 the Bloomfield Learning Centre provided 103 assessments and 84 weekly lessons.

The Bloomfield Learning Centre strives to provide good value for money, keeping costs to a minimum whilst providing a rewarding and successful learning experience for all students. There is currently a waiting list for bursaries.

Covid Catch-up Plan

School closures have had a huge and specific impact on children with dyslexia and other learning difficulties. These children's weak literacy skills meant access to much of the self-directed, online learning, provided by schools was limited. This has had a detrimental impact on their acquisition of age-appropriate vocabulary, comprehension, and literacy skills.

With this in mind, the Bloomfield team has devised a Covid Catch-Up Project, focusing on vocabulary and spelling, to be delivered to small groups of Year 5 and 6 children, in schools. The aim is to boost their skills and confidence prior to secondary transfer. The project will be funded by the charity for one term and take place in the Spring 2022, at Balgowan Primary School, in Beckenham. If the pilot is successful, the plan is to fundraise and roll the project out into primary schools in the deprived boroughs of Southwark and Lambeth.



Principal funding sources

Funding for lessons and assessments comes from fees, paid by parents and schools, as well as charitable donations.

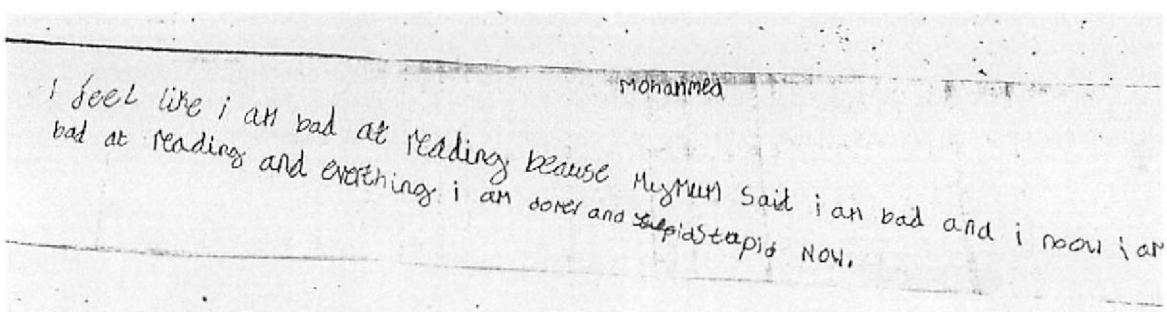
The cost of an annual bursary is approximately £2,535. The charity currently charges fees at the rate of £65 per hour for children with an Educational Health Care Plan (EHCP) and £50 per hour, for schools. Parent-funded lessons are based on total gross family income - the majority are significantly subsidised with contributions ranging from £20 to £50 per hour. (These charges are flexible and are often discounted if family income is reduced, for example if a parent falls ill or loses their job). The neediest children are in receipt of full bursaries. Any shortfall must be met from charitable donations or grant funding.

Fundraising

The main objectives, for the period, are to raise enough money to cover the charity's costs and enable us to teach at full capacity Given the economic hardship faced by many families due to the coronavirus, there was increased demand for bursaries and more generous lesson subsidies. Meanwhile, fundraising was challenging, as many Charitable Trusts directed their funding towards families in need of basic necessities - food and paying the bills - were prioritised by donors.

The charity received donations from The Drapers Charitable Fund, The Makers of Playing Cards Charity, The Scriveners' Company and Phonic Books.

These grants and donations were used to help the charity continue the provision of assessments and teaching for children from families living in poverty, who receive no help from their Local Education Authorities or schools. 13% of current pupils are on full bursaries and a further 76% receive partially subsidised lessons.



Financial review

Investments

Funds not required for the daily running of the Learning Centre are held in three to twelve month fixed term deposits rather than long term investments, to ensure that the money is invested at a low level of risk and available when required.

Reserves

The reserves of the charity are dependent on obtaining grants and donations. The directors believe that the funds held, plus annual fees, should cover the costs of providing lessons and assessments for a six - twelve month period, which would permit an orderly wind down of the charity's activities if needed. The charity is currently holding higher reserves than usual due to the uncertainty post Covid on (a) government funding for the education sector and (b) economic impacts on parental incomes. In addition, there is uncertainty over the Charity's future accommodation situation. The directors have designated £150,000 of the £172,633 in the fixed term deposit account towards these costs, as recorded in last year's accounts. Reserves at the year end stood at £376,921 (2020: £369,263) of which £376,921 (2020: £340,755) were unrestricted.

Covid-19

There was minimal loss of income due to Covid as the teaching team succeeded in transferring services onto Zoom within weeks. There was no significant impact on the end of year position.

It is hoped that future financial risks will be negligible as the introduction of online teaching has proved highly popular with parents and schools. In the case of future lockdowns or school closures, it is possible that there will be a reduction in the number of assessments carried out, but this is unlikely to affect pupil numbers. There is currently a waiting list for lessons.

Risk

The directors meet with staff on a regular basis to discuss any issues facing the charity and produce solutions to any risks they consider key to the future of the charity. They establish effective systems to mitigate those risks.

Plans for future periods

We need to maintain and protect our reputation for excellence in solving individual pupil's problems. This requires financial stability and good relations with parents, schools and local authorities. To achieve our mission we must be able to help children from disadvantaged families who are the majority of our clients. We will continue to run the charity on a lean cost base to keep our costs down so that fees do not become a bar to access. Finally, we need to be effective advocates for those with specific learning difficulties.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 23/2/2022 and signed on behalf of the board of trustees by:

John Bramhill
Trustee

Jane Orr
Trustee

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

YEAR ENDED 31 AUGUST 2021

Opinion

We have audited the financial statements of Bloomfield Learning Centre For Children Limited (the 'charity') for the year ended 31 August 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 August 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified and assessed the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations. This included considering compliance with the Charities Act 2011 and the Companies Act 2006. Our procedures included enquiry of management, reviewing minutes of trustee meetings and performing analytical review procedures to identify any unusual relationships that may indicate a material misstatement. We also tested the appropriateness of journals to address the risk of fraud through management override of controls. We also performed appropriate testing in respect of the risk of fraud in revenue recognition through a review of teaching records and bank receipts. Relevant laws and regulations, together with potential fraud risks, were communicated to the audit engagement team at the planning stage to ensure they remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

BSG Valentine (UK) LLP

Gary Allen FCA (Senior Statutory Auditor)

For and on behalf of
BSG Valentine
Chartered accountants & Statutory Auditor
Lynton House
7 - 12 Tavistock Square
London
WC1H 9BQ

23/2/2022

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 AUGUST 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	5	16,654	5,070	21,724	14,678
Charitable activities	6	178,795	-	178,795	203,753
Investment income	7	1,979	-	1,979	987
Total income		197,428	5,070	202,498	219,418
Expenditure					
Expenditure on charitable activities	8	189,770	5,070	194,840	210,595
Total expenditure		189,770	5,070	194,840	210,595
Net income		7,658	-	7,658	8,823
Transfers between funds		28,508	(28,508)		
Net movement in funds		36,166	(28,508)	7,658	8,823
Reconciliation of funds					
Total funds brought forward		340,755	28,508	369,263	360,441
Total funds carried forward		376,921	-	376,921	369,263

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 15 to 22 form part of these financial statements.

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 AUGUST 2021

	Note	2021 £	2021 £	2020 £	2020 £
FIXED ASSETS					
Tangible fixed assets	13		2,299		4,596
CURRENT ASSETS					
Debtors	14	31,623		42,170	
Investments	15	172,633		170,654	
Cash at bank and in hand		180,549		162,259	
		384,805		375,083	
CREDITORS: amounts falling due within one year	16	(10,183)		(10,415)	
NET CURRENT ASSETS			374,622		364,668
TOTAL ASSETS LESS CURRENT LIABILITIES			376,921		369,264
NET ASSETS			376,921		369,264
FUNDS OF THE CHARITY					
Restricted funds					28,508
Unrestricted funds			376,921		340,755
Total charity funds	18		376,921		369,263

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 23/2/2022 and are signed on behalf of the board by:

John Bramhall
Trustee

Jane Orr
Trustee

The notes on pages 15 to 22 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is The Munro Centre, 66 Snowsfields, SE1 3SS, London.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The charity generated net income for the year of £7,658 and at the year-end had unrestricted reserves of £376,921 including cash at bank of £180,549 and short term cash deposits of £172,633. Whilst the charity was impacted by the Covid-19 pandemic, the directors took steps to move teaching online, which largely preserved the charity's income, and has resulted in another surplus for the year. The directors have prepared a budget for 2021-2022 and forecast a small deficit next year. Taking into account the budget and the strength of the charity's reserves, which includes £353,182 in cash and short term cash deposits, the directors have not identified any uncertainty with regard to going concern and therefore continue to prepare the financial statements on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

3. Accounting policies (continued)

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies (continued)

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	33% straight line

Financial instruments

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The company is limited by guarantee and does not have share capital. The founder members of which there are 2 have agreed to guarantee the company to a value of £1 each.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
DONATIONS			
Donations	1,154		1,154
The Makers of Playing Cards Charity	3,000		3,000
GRANTS			
The Clothworkers' Foundation			
London Community Response Fund			
The Scriveners Company	2,500		2,500
The Drapers Charitable Fund	10,000		10,000
Phonic Books Limited		5,070	5,070
	16,654	5,070	21,724

5. Donations and legacies (continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
DONATIONS			
Donations	1,030		1,030
The Makers of Playing Cards Charity	2,000	-	2,000
GRANTS			
The Clothworkers' Foundation	-	7,400	7,400
London Community Response Fund	-	4,248	4,248
The Scriveners Company	-	-	-
The Drapers Charitable Fund	-	-	-
Phonic Books Limited	-	-	-
	3,030	11,648	14,678

6. Charitable activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Parental contributions for lessons	58,400	58,400	60,413	60,413
Schools' contributions for lessons	71,245	71,245	89,670	89,670
Parental contributions for assessments	47,550	47,550	44,230	44,230
Schools' contributions for assessments	1,600	1,600	9,440	9,440
	178,795	178,795	203,753	203,753

7. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	1,979	1,979	987	987

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2021	Total fund 2020
	£	£	£	£
Wages and salaries	128,908	-	128,908	142,946
Independent assessments	48,630	-	48,630	54,263
Professional services	1,966	-	1,966	2,870
Telephone	1,202	-	1,202	1,179
Books, stamps and postage	59	-	59	2,091
Sundries	1,813	-	1,813	80
Depreciation	2,297		2,297	2,491
Provision for doubtful debts	4,565		4,565	(125)
Governance costs		5,400	5,400	4,800
	189,440	5,400	194,840	210,595

9. Net income

Net income is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation of tangible fixed assets	2,297	2,491

10. Auditors remuneration

	2021	2020
	£	£
Fees payable for the audit of the financial statements	4,800	4,800

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	106,855	113,698
Social security costs	2,356	3,697
Employer contributions to pension plans	19,697	25,551
	128,908	142,946

The pension costs represent amounts paid and payable to the Teachers' Pension Plan and NEST the Workplace Pension for the admin staff. At the balance sheet date £1,926 was outstanding. (2020 - £675).

11. Staff costs (continued)

The average head count of employees during the year was 9 (2020: 9). The average number of full-time equivalent employees during the year is analysed as follows:

	2021 No.	2020 No.
Teachers	3	3
Admin	1	1
	4	4

The teachers all work part-time and the head teacher undertakes the charity's administration. Additional teaching and assessment services are provided on an occasional basis by independent individuals.

The directors are not considered employees for the purposes of the above disclosure.

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

12. Trustee remuneration and expenses

None of the trustees (or any persons connection with them) received remuneration from the company during the year to 31 August 2021 (2020 - £Nil).

In the prior year, one of the trustees purchased equipment on the charity's behalf using her personal credit card. The total costs incurred were £7,099, of which £5,885 was reimbursed during the prior year and £1,214 in the current year.

13. Tangible fixed assets

	Fixtures and fittings £	Total £
Cost		
At 1 September 2020 and 31 August 2021	21,900	21,900
Depreciation		
At 1 September 2020	17,304	17,304
Charge for the year	2,297	2,297
At 31 August 2021	19,601	19,601
Carrying amount		
At 31 August 2021	2,299	2,299
At 31 August 2020	4,596	4,596

14. Debtors

	2021 £	2020 £
Trade debtors	31,230	41,320
Prepayments and accrued income	393	393
Other debtors	-	457
	31,623	42,170

15. Investments

	2021	2020
	£	£
Short-term deposits	172,633	170,654

16. Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	895	2,607
Accruals and deferred income	5,600	7,132
Social security and other taxes	262	-
Other creditors	3,426	676
	10,183	10,415

17. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £19,697 (2020: £25,551).

18. Analysis of charitable funds

Unrestricted funds

	At 1 September 2020	Income	Expenditure	Transfers	At 31 August 2021
	£	£	£	£	£
General funds	340,755	197,428	(189,770)	(121,492)	226,921
Designated fund	-	-	-	150,000	150,000
	340,755	197,428	(189,770)	28,508	376,921

	At 1 September 2019	Income	Expenditure	Transfers	At 31 August 2020
	£	£	£	£	£
General funds	341,539	207,770	(210,596)	2,042	340,755
Designated fund					
	341,539	207,770	(210,596)	2,042	340,755

18. Analysis of charitable funds (continued)

Restricted funds

	At 1 September 2020 £	Income £	Expenditure £	Transfers £	At 31 August 2021 £
Restricted Fund	28,508	5,070	(5,070)	(28,508)	-

	At 1 September 2019 £	Income £	Expenditure £	Transfers £	At 31 August 2020 £
Restricted Fund	18,902	11,648	-	(2,042)	28,508

The trustees have created a designated reserve of £150,000. This reserve is being held as a long term fund for use if there is a major shift in the economic environment of the charity or dyslexia teaching funding. In particular, the charity may need to move premises on short notice and the costs of that move and the additional rent (the charity currently pays a peppercorn rent) may be significant.

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	2,299		2,299
Investments	172,633		172,633
Current assets	212,172		212,172
Creditors less than 1 year	(10,183)		(10,183)
Net assets	376,921	-	376,921

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	4,596	-	4,596
Investments	170,654	-	170,654
Current assets	175,921	28,508	204,429
Creditors less than 1 year	(10,415)	-	(10,415)
Net assets	340,756	28,508	369,264

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

England & Wales - Charity number 1016894

Accounts

COMPANY REGISTRATION NUMBER: 02780168
CHARITY REGISTRATION NUMBER: 1016894

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

Company Limited by Guarantee

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 AUGUST 2020

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 AUGUST 2020

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BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 AUGUST 2020

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 August 2020.

Reference and administrative details

Registered charity name	Bloomfield Learning Centre For Children Limited
Charity registration number	1016894
Company registration number	02780168
Principal office and registered office	The Munro Centre 66 Snowsfields SE1 3SS London
The trustees	John Bramhall Jane Orr Wendy Tweedie Jeremy Welch Will Bloomfield Oliver Evelyn-Rahr Laura Murphy Saul Lemer
Company secretary	John Bramhall
Auditor	BSG Valentine (UK) LLP Chartered accountants & Statutory Auditor Lynton House 7 - 12 Tavistock Square London WC1H 9BQ
Bankers	Lloyds TSB Bank plc

Structure, governance and management

Bloomfield Learning Centre for Children is a registered charity. Its charity number is 1016894. It was incorporated as a company limited by guarantee on 15 January 1993 under company number 2780168. Its governing document is the company's Memorandum & Articles of Association.

There is a board of 8 directors:

John Bramhall	Solicitor, partner of DAC Beachcroft LLP
Jane Orr	Head Teacher
Wendy Tweedie	Director and Teacher
Jeremy Welch	Chartered Accountant, partner of KPMG LLP
Will Bloomfield	Company Manager
Oliver Evelyn-Rahr	Teacher and former Bloomfield pupil
Laura Murphy	Management Consultant and Bloomfield parent
Saul Lemer	Barrister, One Essex Court

The directors meet 5 times a year when they make the key decisions as to how the charity is run and the direction in which it is going. One of the directors is also the head teacher. She works part time, on a voluntary basis.

New trustees are appointed at any time. Such appointments usually arise as a result of acquaintance/meeting with a current trustee or teacher. Upon appointment all trustees are provided with a copy of the Charity Commission booklet "The Essential Trustee: what you need to know" and training is provided as deemed necessary.

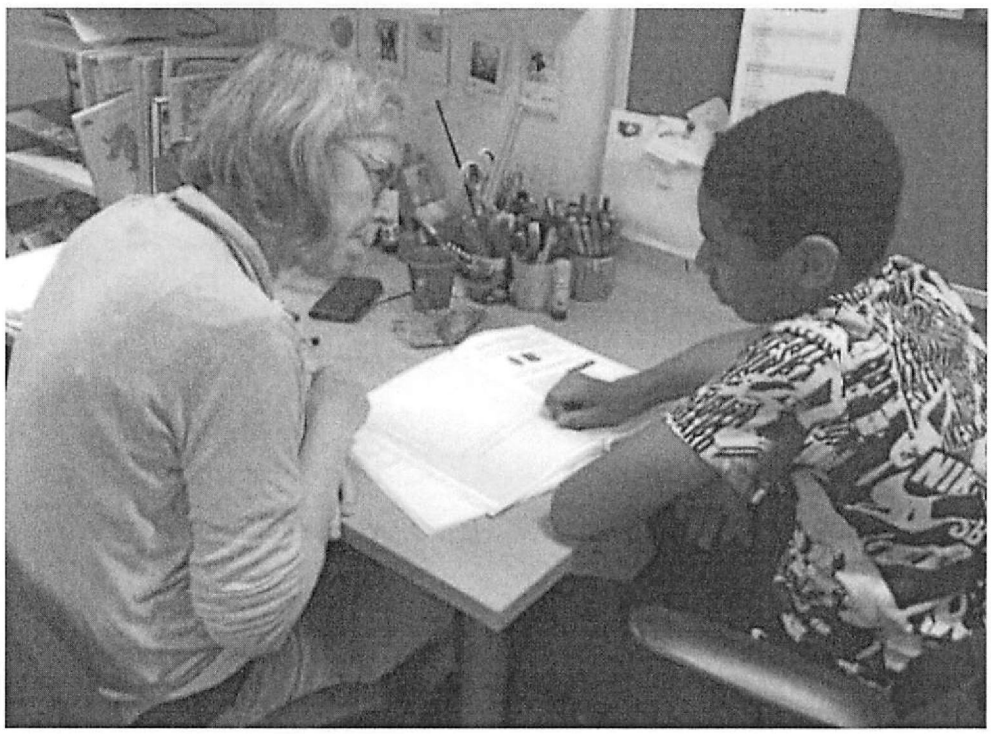
The head teacher is responsible for the day to day management of the Centre as well as for fund-raising and staff recruitment. She takes decisions related to teaching and the purchase of materials. There is also a part-time office manager who deals with finances and administration. The charity employs eight part-time specialist dyslexia teachers to deliver its services. These teachers are amongst the most experienced and highly qualified in London.

Objectives and activities

The objectives of the charity are as follows:

- To provide and maintain, by all available means*, a learning centre for young persons, between the ages of 6 years and adult, who possess some degree of specific learning disorder particularly reading, writing, language, and spelling disorders, visual spatial disorders, motor co-ordination disorders, auditory discrimination, dyslexia and all other associated disorders, so as to enable these young people to access the National Curriculum in school and achieve their academic potential.

- To provide assessments and one to one teaching for all those referred, regardless of their family's ability to pay.



- To prioritise under-privileged children from low-income families.

- To increase self-esteem and confidence and to promote the mental, psychological and physical development and improvement of such young persons.

- To spread dyslexia awareness and good teaching practice through the provision of training for teachers, classroom assistants and parents.

- To promote social mobility by equipping children with the literacy skills they need to pass exams and access further education or training, as young adults.

- Our aim is that all pupils, attending the Centre, should achieve their academic potential. We engage children who are at risk of exclusion, or are already excluded, because schools are unable to cope with their learning and behavioural needs. As teenagers, many become involved in criminal activity. 40-50% of young offenders have been found to have dyslexia, compared to between 5 and 10% of the general population. Illiterate adults find themselves on the fringes of society and research has shown that poor educational attainment leads to unemployment, poverty, poor mental health, poor parenting skills and even homelessness. The charity aims to give our pupils the opportunity to lead a more hopeful life

By all available means* has become central to our mission since the coronavirus pandemic led to the closure of schools, in March 2020. In order to maintain our service during the 6 month period when the majority of children were out of school, we decided to embrace e-learning making use of the internet to provide lessons to children in their homes. By the first week of April 2020, the charity had transferred all teaching online, using Zoom. We compiled a library of online teaching resources including reading books, worksheets and games to ensure lessons were interactive and multi-sensory. Children accessed lessons on pcs, i-pads, laptops, tablets and their parents' phones.

In preparation for lessons, the charity sent all those in need a white board, pens, lined paper and reading books.

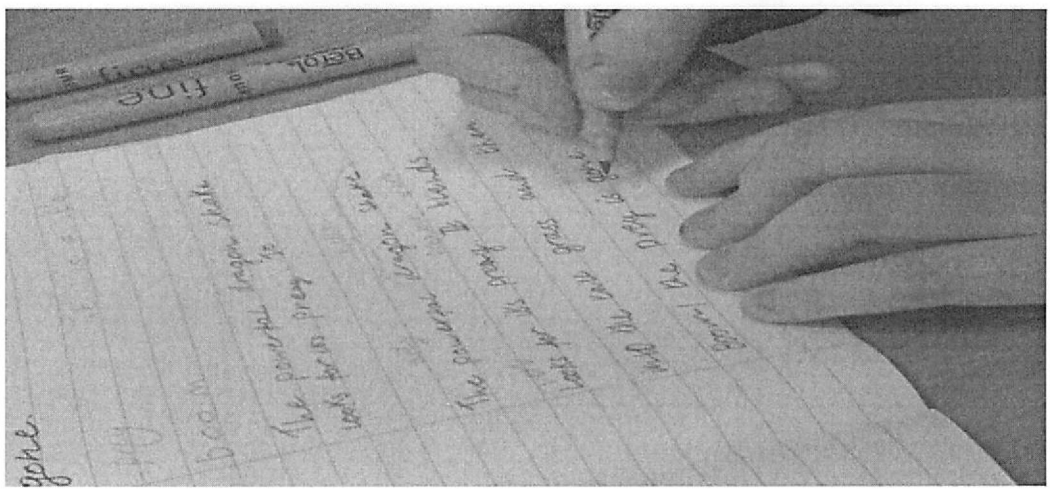
For the majority of pupils, this Bloomfield lesson was their only face to face contact with a teacher between March and September 2020.

> "Thank-you all very much for your dedication and expert guidance which has been and will be life changing. Warmest best wishes." AJF August 2020

-The charity seeks to help underprivileged children in London and beyond. We plan to continue providing an e-learning service as well as face to face teaching, to enable those who live beyond travelling distance of the Bloomfield Centre to benefit from the expertise of our specialist teachers.

The charity employs 8 part-time specialist teachers, all with the equivalent of OCR level 7 qualifications.

The work is performed on a charitable basis because there is a lack of specialist teachers and resources, in schools and there is an absence of government funding to assist the schools or the Learning Centre. 5-10% of children in every classroom have some degree of specific learning difficulty. The charity aims to provide the most direct route to literacy for some of the most disadvantaged and vulnerable of these children.



The trustees have had regard to the Charity Commission's guidance on public benefit in carrying out its activities.

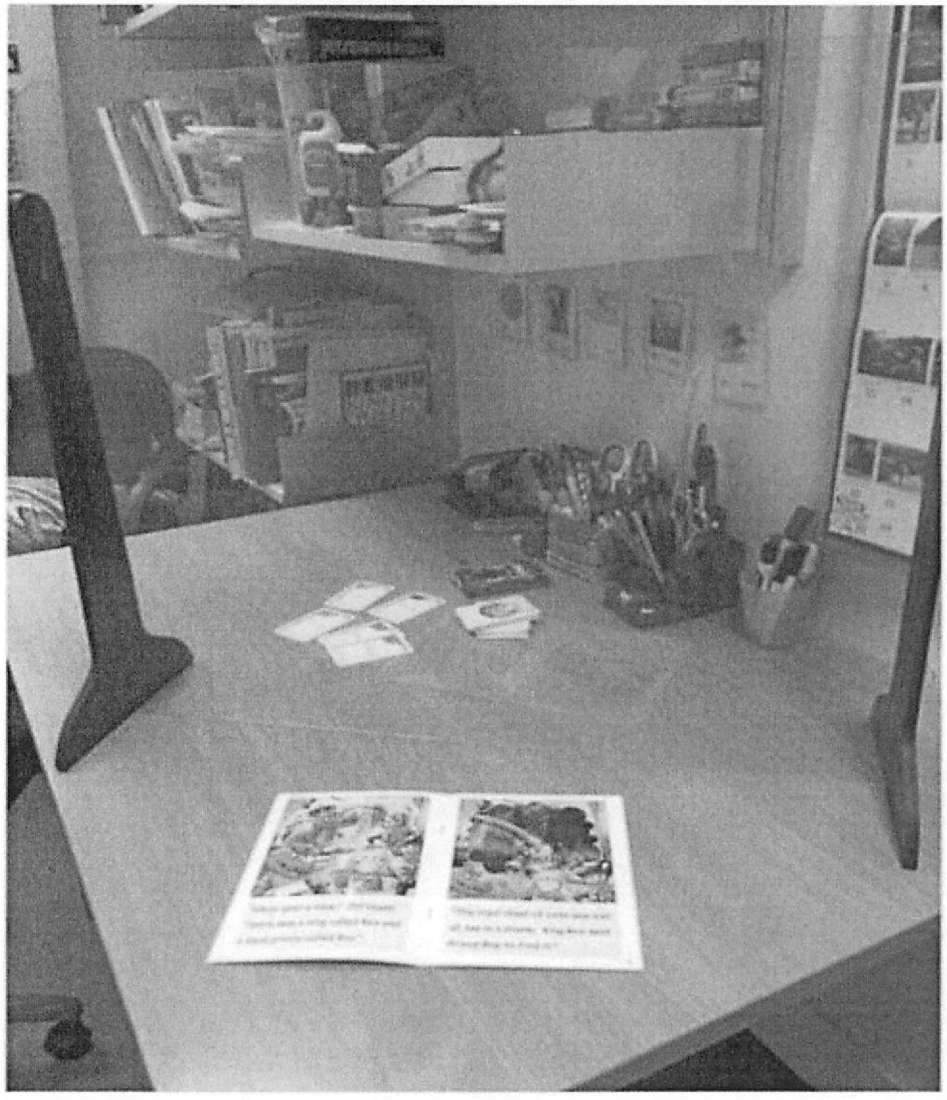
Achievements and performance

The main benchmarks are the number of children taught, the proportion from underprivileged backgrounds and the progress made by pupils in "catching up" with their peers i.e. achieving their potential.

Whilst online teaching proved a hugely popular amongst pupils and parents, teachers were unable to carry out the annual, end of year, re-assessment of reading ages, as this can only take place in a clinical setting. Reading ages will only be re-assessed when face to face teaching resumes.

During the previous academic year, between September 2018 to July 2019, the average increase in reading age of Learning Centre pupils, was 19.7 months.

Face to face assessments recommenced, with the easing of lockdown restrictions, in July 2020, but face to face teaching did not resume until 1st September 2020. The Centre provided a mixture of virtual and face to face teaching throughout the autumn term, responding flexibly to the changing needs of parents and schools.

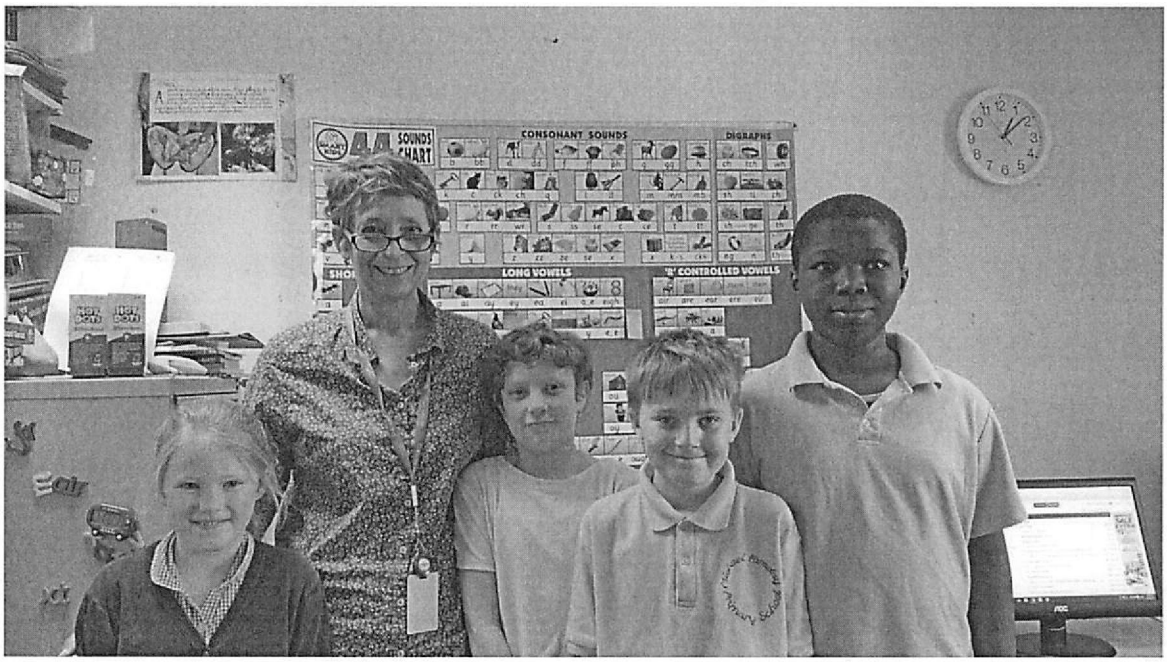


Despite the disruption caused by Covid-19, between September 2019 and August 2020, the charity was able to offer assistance to more than 250 inner London children providing 140 assessments as well as 78 hours of individual teaching every week

"Thank-you for your fantastic reports but really for your dedication across the year again, Lucy. Your students have made some really tremendous progress and your impact is unquestionable." Emily, SENCO JF School

The Bloomfield Learning Centre strives to provide good value for money, keeping costs to a minimum whilst providing a first class learning experience. There is currently a waiting list for lessons.

> "Tony has come so far and doing so well since he has been coming to Bloomfield and I'm really happy how well he is doing.....Thank-you so much for all what you have done with Tony and how you have made him come out of himself and more confidence he has in himself now." Tricia July 2020



Principal funding sources

Funding for lessons and assessments comes from fees, from parents and schools, as well as charitable donations.

The cost of an annual bursary is approximately £2,500. The charity currently charges fees at the rate of £65 per hour for children with an Educational Health Care Plan (EHCP) and £50 per hour for schools. Parent-funded lessons are based on total gross family income - the majority are significantly subsidised to a rate of £30 per hour. Some children are in receipt of full bursaries. Any shortfall must be met from donations or grant funding.

In 2019, the Instone Bloomfield Family Trust made their final donation towards the Bloomfield Learning Centre.

This sum of £150,000 is not available for the day to day use of the charity. It is reserved for longer term use, for example if there is a major shift in the economic environment for the Bloomfield Learning Centre or dyslexia teaching funding. In particular, the charity may need to move premises on 2 months' notice and the costs of that move, especially the additional rent (the Centre currently pays a peppercorn rent), may be significant.

Fundraising

The main objectives, for the period, are to raise enough money to cover the charity's costs and enable us to teach at full capacity.

Fundraising is carried out on a voluntary basis, by the head teacher, to ensure that all monies raised go directly to the provision of lessons.

Given the economic hardship faced by many families due to the coronavirus, 2019-2020 proved to be a particularly challenging year for fundraising. Whilst the importance of education was acknowledged, especially as the lockdown was extended, essential and urgent costs - food, clothing and paying the bills - were prioritised by donors.

The charity received donations from The Clothworkers' Foundation, The City of London Corporation via the London Community Response Fund* and The Makers of Playing Cards Charity.

These grants and donations were used to help the charity continue the provision of assessments and teaching for children from low income families, who receive no help from their Local Education Authorities or schools.

*The grant from the London Community Response Fund was used entirely, during the Summer term 2020, to provide teaching bursaries for pupils who were out of school and suffered from reduced family income due to Covid-19. As a result their parents were no longer able to contribute towards the cost of lessons.

Financial review

Investments

Funds not required for the daily running of the Learning Centre are held in three to twelve month fixed term deposits rather than long term investments, to ensure that the money is invested at a low level of risk and available when required.

Reserves

The reserves of the charity are dependent on obtaining grants and donations. The directors believe that the funds held, plus annual fees, should cover the costs of providing lessons and assessments for a six - twelve month period. Reserves at the year end stood at £369,263 (2019: £360,441) of which £340,755 (2019: £341,539) were unrestricted.

The charity is run on very lean administration costs.

Given our mission is to provide tuition for children from low income families, we need to fund raise to cover the gap between the cost of teaching and amounts raised from schools and parents.

Covid-19

There was minimal loss of income due to Covid as the teaching team succeeded in transferring services onto Zoom within weeks. There was no significant impact on the end of year position.

It is hoped that future financial risks will be negligible as the introduction of online teaching has proved highly popular with parents and schools. In the case of future lockdowns or school closures, it is possible that there will be a reduction in the number of assessments carried out, but this is unlikely to affect pupil numbers. There is currently a waiting list for lessons.

Risk

The directors meet with staff on a regular basis to discuss any issues facing the charity and produce solutions to any risks they consider key to the future of the charity. They establish effective systems to mitigate those risks.

Plans for future periods

We need to maintain and protect our reputation for excellence in solving individual pupil's problems. This requires financial stability and good relations with parents, schools and local authorities. To achieve our mission we must be able to help children from disadvantaged families who are the majority of our clients. We will do what we can to keep our costs down so that fees do not become a bar to access. Finally, we need to be effective advocates for those with specific learning difficulties.

Events after the end of the reporting period

Particulars of events after the reporting date are detailed in note 19 to the financial statements.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

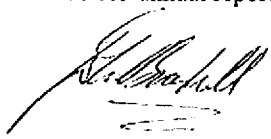
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on ....01/03/21. and signed on behalf of the board of trustees by:



John Bramhall
Trustee



Jane Orr
Trustee

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

YEAR ENDED 31 AUGUST 2020

Opinion

We have audited the financial statements of Bloomfield Learning Centre For Children Limited (the 'charity') for the year ended 31 August 2020 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 August 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

BSG Valentine (UK) LLP

Gary Allen FCA (Senior Statutory Auditor)

For and on behalf of
BSG Valentine (UK) LLP
Chartered accountants & Statutory Auditor
Lynton House
7 - 12 Tavistock Square
London
WC1H 9BQ

2/3/2021

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 AUGUST 2020

	Note	Unrestricted funds £	2020 Restricted funds £	Total funds £	2019 Total funds £
Income and endowments					
Donations and legacies	5	3,030	11,648	14,678	189,763
Charitable activities	6	–	203,753	203,753	255,090
Investment income	7	987	–	987	133
Total income		4,017	215,401	219,418	444,986
Expenditure					
Expenditure on charitable activities	8	4,801	205,795	210,595	250,244
Total expenditure		4,801	205,795	210,595	250,244
Net income and net movement in funds		(784)	9,606	8,823	194,742
Reconciliation of funds					
Total funds brought forward		341,539	18,902	360,441	165,699
Total funds carried forward		340,755	28,508	369,263	360,441

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 14 to 21 form part of these financial statements.

BLOOMFIELD LEARNING CENTRE FOR CHILDREN LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 AUGUST 2020

	Note	2020 £	2020 £	2019 £	2019 £
FIXED ASSETS					
Tangible fixed assets	**13**		4,596		194
CURRENT ASSETS					
Debtors	**14**	42,170		40,630	
Investments	**15**	170,654		90,961	
Cash at bank and in hand		162,259		238,343	
		375,083		369,934	
CREDITORS: amounts falling due within one year	**16**	(10,415)		(9,687)	
NET CURRENT ASSETS			364,668		360,247
TOTAL ASSETS LESS CURRENT LIABILITIES			369,264		360,441
NET ASSETS			369,264		360,441
FUNDS OF THE CHARITY					
Restricted funds			28,508		18,902
Unrestricted funds			340,755		341,539
Total charity funds	**18**		369,263		360,441

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 01/03/21, and are signed on behalf of the board by:

John Bramhall
Trustee

Jane Orr
Trustee

The notes on pages 14 to 21 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is The Munro Centre, 66 Snowsfields, SE1 3SS, London.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The charity generated net income for the year of £8,823 and at the year-end had unrestricted reserves of £340,755 including cash at bank of £162,259 and short-term cash deposits of £170,654. Whilst the charity was impacted by the Covid-19 pandemic, the directors took steps to move teaching online, which largely preserved the charity's income, and resulted in a net surplus for the year. The directors have prepared a budget for 2020-2021 and forecast another surplus next year. Taking into account the budget and the strength of the charity's reserves, which includes £332,913 in cash and short-term cash deposits, the directors have not identified any uncertainty with regard to going concern and therefore continue to prepare the financial statements on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	33% straight line

Financial instruments

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The company is limited by guarantee and does not have share capital. The founder members of which there are 2 have agreed to guarantee the company to a value of £1 each.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
DONATIONS			
Donations	1,030	–	1,030
Instone Bloomfield donation	–	–	–
The Makers of Playing Cards Charity	2,000	–	2,000
GRANTS			
The Clothworkers' Foundation	–	7,400	7,400
London Community Response Fund	–	4,248	4,248
Phonic Books Limited	–	–	–
	3,030	11,648	14,678

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
DONATIONS			
Donations	34,207	–	34,207
Instone Bloomfield donation	150,000	–	150,000
The Makers of Playing Cards Charity	–	–	–
GRANTS			
The Clothworkers' Foundation	–	–	–
London Community Response Fund	–	–	–
Phonic Books Limited	5,556	–	5,556
	189,763	–	189,763

6. Charitable activities

	Restricted Funds £	Total Funds 2020 £	Restricted Funds £	Total Funds 2019 £
Parental contributions for lessons	60,413	60,413	48,950	48,950
Schools' contributions for lessons	89,670	89,670	115,700	115,700
Parental contributions for assessments	44,230	44,230	70,560	70,560
Schools' contributions for assessments	9,440	9,440	19,880	19,880
	203,753	203,753	255,090	255,090

7. Investment income

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Bank interest receivable	987	987	133	133

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2020	Total fund 2019
	£	£	£	£
Wages and salaries	142,946	–	142,946	143,394
Independent assessments	54,263	–	54,263	84,431
Professional services	2,870	–	2,870	5,027
Telephone	1,179	–	1,179	1,019
Books, stamps and postage	2,091	–	2,091	1,832
Sundries	80	–	80	398
Depreciation	2,491	–	2,491	193
Bank charges and interest	–	–	–	30
Provision for doubtful debts	(125)	–	(125)	7,920
Governance costs	–	4,800	4,800	6,000
	205,795	4,800	210,595	250,244

9. Net income

Net income is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation of tangible fixed assets	2,491	193

10. Auditors remuneration

	2020	2019
	£	£
Fees payable for the audit of the financial statements	4,800	6,000

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2020	2019
	£	£
Wages and salaries	113,698	120,482
Social security costs	3,697	3,860
Employer contributions to pension plans	25,551	19,052
	142,946	143,394

The pension costs represent amounts paid and payable to the Teachers' Pension Plan and NEST the Workplace Pension for the admin staff. At the balance sheet date £675 was outstanding. (2019 - £2,402).

The average head count of employees during the year was 9 (2019: 9). The average number of full-time equivalent employees during the year is analysed as follows:

	2020	2019
	No.	No.
Teachers	3	3
Admin	1	1
	4	4

The teachers all work part-time and the head teacher undertakes the charity's administration. Additional teaching and assessment services are provided on an occasional basis by independent individuals.

The directors are not considered employees for the purposes of the above disclosures.

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

12. Trustee remuneration and expenses

None of the trustees (or any persons connection with them) received remuneration from the company during the year to 31 August 2020 (2019 - £Nil).

During the lockdown, one of the trustees purchased equipment on the charity's behalf using her personal credit card. The total costs incurred were £7,099, of which £5,885 was reimbursed during the year and £1,214 after the year end.

13. Tangible fixed assets

	Fixtures and fittings £	Total £
Cost		
At 1 September 2019	20,465	20,465
Additions	6,893	6,893
Disposals	(5,458)	(5,458)
At 31 August 2020	21,900	21,900
Depreciation		
At 1 September 2019	20,271	20,271
Charge for the year	2,491	2,491
Disposals	(5,458)	(5,458)
At 31 August 2020	17,304	17,304
Carrying amount		
At 31 August 2020	4,596	4,596
At 31 August 2019	194	194

14. Debtors

	2020 £	2019 £
Trade debtors	41,320	39,900
Prepayments and accrued income	393	390
Other debtors	457	340
	42,170	40,630

15. Investments

	2020 £	2019 £
Short-term deposits	170,654	90,961

16. Creditors: amounts falling due within one year

	2020	2019
	£	£
Trade creditors	2,607	3,547
Accruals and deferred income	7,132	6,140
Other creditors	676	–
	10,415	9,687

17. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £25,551 (2019: £19,052).

18. Analysis of charitable funds

Unrestricted funds

	At 1 September 2019	Income	Expenditure	At 31 August 2020
	£	£	£	£
General funds	341,539	4,017	(4,801)	340,755

	At 1 September 2018	Income	Expenditure	At 31 August 2019
	£	£	£	£
General funds	157,643	189,896	(6,000)	341,539

Restricted funds

	At 1 September 2019	Income	Expenditure	At 31 August 2020
	£	£	£	£
Restricted Fund	18,902	215,401	(205,795)	28,508

	At 1 September 2018	Income	Expenditure	At 31 August 2019
	£	£	£	£
Restricted Fund	8,056	255,090	(244,244)	18,902

19. Post balance sheet events

Subsequent to the year end the trustees transferred the sum of £150,000 from unrestricted reserves to designated reserves. This reserve is being held as a long term fund for use if there is a major shift in the economic environment of the charity or dyslexia teaching funding. In particular, the charity may need to move premises on 2 months' notice and the costs of that move and the additional rent (the charity currently pays a peppercorn rent) may be significant.