

# THE HELEN LOEWENSTEIN MEMORIAL TRUST

England & Wales · Charity number 1181595

## Details

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Status	Registered
Legal form	CIO
Registered	2019-01-16
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	22 Larwood Grove Nottingham NG5 3JD
Phone	01158492434
Email	<a href="mailto:petenstella@ntlworld.com">petenstella@ntlworld.com</a>
Website	<a href="http://www.hlmt.org.uk">www.hlmt.org.uk</a>

## Activities

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**Objects:** THE OBJECT OF THE CIO IS THE ADVANCEMENT OF EDUCATION, FOR THE PUBLIC BENEFIT, IN PARTICULAR BUT NOT EXCLUSIVELY, BY MAKING GRANTS TO TRAINEE MIDWIVES IN LIBERIA WHO WOULD NOT OTHERWISE HAVE SUFFICIENT FUNDS TO UNDERTAKE THEIR TRAINING TO BECOME QUALIFIED MIDWIVES.

**Activities:** Raising funds through the donations of friends and supporters and by arranging fund-raising activities. These funds are used to award grants to Liberian trainee midwives who otherwise would not be able to study midwifery, by paying their course fees and essential study costs. Contracts are agreed with trainees and training institutes to ensure that the funds are used for the purposes intended

## Classification

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- **How:** Makes Grants To Individuals
- **What:** Education/training
- **Who:** The General Public/mankind

## Geography

- Liberia

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£39,976	£8,312	-	-
2024-03-31	£19,407	£9,141	-	-
2023-03-31	£25,107	£10,527	-	-
2022-03-31	£28,685	£50,583	-	-
2021-03-31	£21,855	£1,552	-	-

## Trustees

Name	Role	Appointed
<b>Peter Loewenstein BA, MSc</b>	Chair	2019-01-02
Carol Susan McCormick		2019-01-20
Celia Jane Knight		2019-01-20
Dr Helen Janiszewski		2024-11-20
Esther Draycott		2023-11-15
Jessica Frances Viner		2024-11-20
Lorna Rosemary Somersall BA		2024-11-20
Nicholas Robert Loewenstein		2019-01-02
Philippa Mary MacKeith		2019-01-20
Stella Alys Louise Nickolay BEd		2019-01-02

**THE HELEN LOEWENSTEIN MEMORIAL TRUST**

England & Wales - Charity number 1181595

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# Accounts

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**Annual Report and Accounts**  
**The Helen Loewenstein Memorial Trust**  
**The year ending 31st March 2025**  
**(Charity number 1181595)**

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**The Helen Loewenstein Memorial Trust  
Trustees' Annual Report  
for the year ended 31 March 2024**

**Full name** The Helen Loewenstein Memorial Trust

**Organisation Type** Charitable Incorporated Organisation

**Registered charity number** 1181595

**Principal address**

22 Larwood Grove  
Nottingham  
NG5 3JD

**Trustees**

Carol Susan McCormick

Celia Jane Knight

Charmaine Melissa Daley (until 22 05 2024)

Esther Draycott

George Arthur Mayor (until 10 09 2024)

Helen Janiszewski (from 20 11 2024)

Jessica Frances Viner (from 20 11 2024)

Joseph Harvey Goodman, (Treasurer)

Lorna Rosemary Somersall (from 20 11 2024)

Michael James Cottle (until 14 11 2024)

Nicholas Robert Loewenstein

Peter Loewenstein, (Chairperson)

Philippa Mary MacKeith

Stella Alys Louise Nickolay

Zanele Ndhlovu

**Independent examiner**

David Sadler, Chartered Accountant, Woodborough, Nottinghamshire

**Governance and management**

The charity is operated under the rules of its constitution adopted 16 01 2019. When appointing new trustees, criteria are set by current trustees and, on that basis, known people are canvassed and interviewed if interested.

**Objectives and activities**

The object of the CIO is the advancement of education, for the public benefit, in particular but not exclusively, by making grants to student midwives in Liberia who would not otherwise have sufficient funds to undertake their training to become qualified midwives.

**Public benefit statement**

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

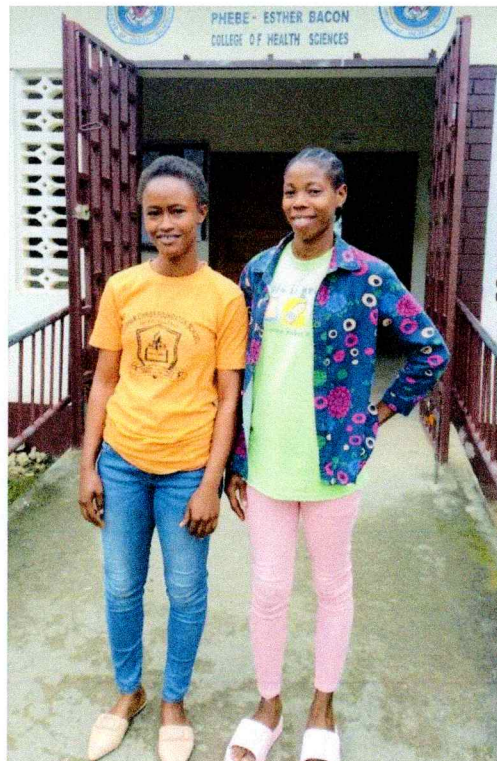
## A positive year of achievement for HLMT

The Helen Loewenstein Memorial Trust (HLMT) and its supporters have had a busy and productive year in 2024-2025:

- On 31<sup>st</sup> May 2024 the first two HLMT-sponsored students, Aminata Sumanie and Suah Valai, graduated from their four-year degree course, Aminata achieving the highest grade of all midwives graduating at the Phoebe-Esther Bacon College of Health Sciences (PEBCHS) in Zorzor



- In September 2024, two more midwifery students, Joannah Dolo and Esther Robert were offered grants to cover their fees and essential expenses at PEBCHS, bringing the total to 10 students currently receiving HLMT grants. This was largely made possible by the generosity of our supporters



- The British Embassy in Monrovia and a funding trust have sponsored the fees of some of the HLMT-students during the year. HLMT is very grateful for this
- HLMT's brilliant supporters continued to back HLMT with standing orders and one-off donations, the lifeblood of the organisation. This amounted to over £20,000 last year.
- Events and activities run by HLMT and its supporters included five sold-out live music evenings, plant and craft stalls and the sales of merchandise, much of it made by supporters in Nottingham. These raised over £6,000 for the Trust
- Our online Etsy shop has sold crafts and other merchandise, with many HLMT supporters making greetings cards, aprons, cushion covers, bags, bunting, lavender bags etc.
- HLMT trustees' brilliant work has continued, with some attending seminars and meetings and others promoting HLMT in the media
- In total, we have managed to raise over £31,000 during the year, thanks mainly to generous donations by supporters and friends, fundraising events and our online sales of merchandise

Details on all these points and more are in the report that follows.

## Mission and Objectives

The Helen Loewenstein Memorial Trust's **mission** is simple: to support initial midwifery training in Liberia by making grants to cover the course-fees and essential study expenses of student midwives who would not otherwise have sufficient funds to train to become qualified midwives.

In order to achieve this mission, its key goals are:

- to raise funds to pay for the grants through donations, standing orders, bequests, grants and events
- to fund the training of a small number of student midwives in Liberia, and to fund at least two new students each year as funds and working arrangements with partners in Liberia grow and develop

All of the Trust's endeavours and activities have been directed at achieving its mission and goals.

Key HLMT **Objectives** include:

- Funding the training of a small number of student midwives in Liberia and to increase that number as funds and working arrangements with partners in Liberia grow and develop
- Continuing to develop positive relationships with key Liberian stakeholders
- Raising funds to pay for student grants through donations, standing orders, bequests, grants and events
- Encouraging individual supporters to make one-off donations, set up standing orders and leave legacies in their wills
- Making bids to funding organisations to raise some of our income
- Working towards raising sufficient funds in order to invest £200,000 in ethical financial market investments and deposit investments to ensure the long-term financial sustainability of the Trust and its work
- Running and being involved in a range of events to spread awareness of HLMT and raise funds
- Making merchandise and selling it online and at events to raise funds and promote HLMT
- Promoting HLMT through a range of social media and other promotional activities in order to maximise awareness of and support for HLMT

## Trustees – steering the work of HLMT

The Helen Loewenstein Memorial Trust had twelve trustees at the end of the financial year. They have worked as a united team to take forward the work of the Trust. Between them, the trustees have worked in the private, public and third sectors and bring a formidable range of skills and experience to the Trust. All of them have been actively involved in the work of HLMT during the year, organising and running events, making and distributing items for sale, managing the Trust's finances, writing funding bids, developing website content, drafting policies and procedures and giving talks. The trustee committee welcomed three new trustees in January 2025, Helen Janiszewski, Lorna Somersall and Jessie Viner.



The trustees have met four times during the year to discuss and take forward the work of the Trust; on 22nd May (also the AGM), 4th September, 20th November 2024 and 22nd January 2025. The Merchandise sub-committee and the Grants sub-committee have also held meetings.

On a practical level the trustees have overseen the development of the HLMT website; circulated four newsletters to supporters and set up a supporters' database; purchased Liberian Lapa materials; and together with supporters, produced HLMT greetings cards and crafts for sale.

Some trustees take on specific work. Harvey Goodman is HLMT Treasurer, responsible, among other things, for presenting accounts, making and monitoring investments and claiming gift aid. Stella Nickolay produces much of the Trust's publicity and coordinates the merchandise sub-committee. Carol McCormick, Celia Knight and Pippa MacKeith are also members of that sub-committee, supported by volunteer Charlotte Christine who runs the HLMT on-line Etsy shop. Nick Loewenstein has provided invaluable assistance with designing greeting cards and also supporting our volunteer sound engineer at gigs. Pippa MacKeith coordinates the Trust's crucial data protection activities. Esther Draycott is coordinating our safeguarding policy and procedures. Pete Loewenstein chairs the trustees and arranges trustee meetings, liaises with funders and stakeholders, produces newsletters and the annual report, keeps the HLMT website updated and undertakes much of the preparatory work for music nights. Pete Loewenstein, Harvey Goodman and Stella Nickolay are members of the grants sub-committee.

HLMT trustee Celia Knight initiated a scheme for supporters to donate leftover currency to HLMT. This includes coins or notes from holidays, or some old British currency. HLMT converts this into funds to pay for training Liberian midwives. Supporters bring them to HLMT events or donate online at:

<https://www.leftovercurrency.com/charity/the-helen-loewenstein-memorial-trust/>

[The Chair and Treasurer ensured that HLMT annual report and accounts were independently examined by accountant David Sadler and submitted to the Charity Commission. They also managed HLMT's digital account-keeping via Quickfile software, which enables trustees to receive regular reports on the Trust's finances.](#)

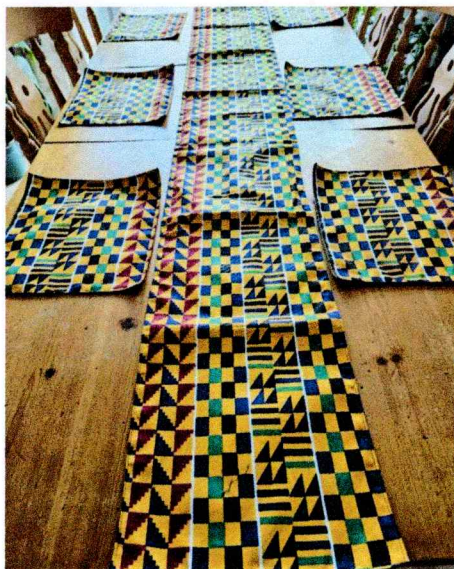
## Supporters - our backbone

From the outset, HLMT supporters have been the backbone of the Trust. Many of them have continued to make donations, sign standing orders, buy HLMT merchandise and attend online events. Some supporters have organised fundraising events (e.g. runs and cake sales) for HLMT. Some have indicated that HLMT is included in their wills. Supporters who contribute regular monthly or annual standing orders ensure that HLMT has a regular income stream.

Trustees continue to be supported by very skilled **volunteers**:

Alex Mottier has maintained and developed the excellent HLMT website that she set up, [www.hlmt.org.uk](http://www.hlmt.org.uk); Charlotte Christine, who set up HLMT's Etsy online shop (which can be found at <https://www.etsy.com/uk/shop/HLMTMerchandise>), continues to develop and maintain the site; Dave Martin has done a great job setting up and controlling sound at HLMT gigs; Jessie Viner has done a wonderful job of taking and circulating the detailed minutes of HLMT trustees' meetings; and Russell Taylor has actively coordinated and developed HLMT's social media presence on

Facebook <https://www.facebook.com/HLMemorial>  
and Instagram – [@HLMT\\_Charity](https://www.instagram.com/HLMT_Charity)



Supporters have also spent many hours making greetings cards, craft products and merchandise, and helping to staff HLMT stalls and events. These active supporters have included Abdul Bah, Ally Turner, Annette Greenland, Barbara Bates, Carol Laverick, Charlotte Christine, Chris Jefferson, Chris Randall, Emma Eckhardt, Estelle Smiley, Ingrid Green, Jane Bramley, Jane Daffe, Joan Morris, Julian Griffiths, Kate Whyte, Lee Harrison, Leonie Williams, Linda Burdett, Liz Mayfield, Lyn Bell, Maggie Jones, Mary Barnard, Michael Boyle, Mo Cooper, Pam Machar, Paula Brady, Ros Evans, Sal Morowitz, Sally Victorian, Sam Azad, Sue Van Schaick and Tina Pamplin.

Carol McCormick, Celia Knight, Esther Draycott, Lorna Somersall, Nick Loewenstein, Pete Loewenstein, Pippa McKeith and Stella Nickolay are HLMT trustees who have put in a lot of voluntary time helping with events and merchandise.

We have encouraged all supporters to sign up with **Easyfundraising** <https://www.easyfundraising.org.uk/> by creating a personal account and then choosing The Helen Loewenstein Memorial Trust as their good cause. Each online purchase then generates a small income for HLMT. The amount raised by those who've signed up to Easyfundraising is over £350.

HLMT trustees would like to say a huge "thank you" to HLMT supporters for their invaluable support of the Trust's work.

## Activities and achievements April 2024 to March 2025

### a) Developments in Liberia – Two HLMT-sponsored students graduate and 2 additional students sponsored by HLMT!

HLMT and the Phoebe-Esther Bacon College of Health Sciences (PEBCHS) in Zorzor negotiated and agreed a Memorandum of Understanding in 2020. The first two midwifery students sponsored by HLMT, Aminata Sumanie and Suah Valai, graduated in May 2024, both with excellent results. HLMT trustees, Pete Loewenstein and Stella Nickolay, together with HLMT's Liberian representative, Abdul Bah, attended the graduation ceremony. During their private visit to Liberia, Pete and Stella, together with Abdul, also met some key Liberian stakeholders and politicians on behalf of HLMT.



As a result of generous donations by some HLMT supporters, we were able to support an additional four students in 2021-2022, and two further students in 2022-2023. With the aid of a grant from the British Embassy in Liberia, two more students were appointed this year. **This brings to twelve the number of students that have been supported by HLMT grants.** The student selection panel always includes Esther Bacon teachers and HLMT's longstanding representative, Abdul-rahman Bah, a Liberian colleague and friend of Helen Loewenstein who has a Master's degree in Public Health from Nottingham Trent University.



All the students meet the HLMT criteria: they have the appropriate academic qualifications and they require financial support in order to enrol on the midwifery course. All the students have indicated a desire to pursue their careers in the rural areas where they grew up once they qualify.

HLMT pays the students' tuition fees, accommodation, initial equipment and fees for their professional registration exam. We receive feedback after every semester on the grades and attendance of each student.

Liberian midwifery training moved from three-year diploma courses to four-year degrees three years ago, and PEBCHS is one of the institutions chosen to make an early transition to degree courses. HLMT was asked whether it could support the extra year's training for all its students, including those who had initially enrolled for a three-year course. Since four-year degree courses will become the gold standard in Liberian midwifery training, HLMT trustees unanimously agreed to support all its sponsored students for the extra year. This adds an extra £900 to the sponsorship costs of each student, bringing the total cost to £3,600 for the 4-year degree.

HLMT asked key Liberian stakeholders, including the Ministry of Health, the Liberia Board for Nursing and Midwifery, the Liberian Midwives Association and the Phoebe-Esther Bacon College of Health Sciences, to formally endorse the work of the Trust. We are delighted to report that all these agencies have done so.

## b) Events in the UK

Over the past year HLMT and its supporters have been able to organise a wide variety of events and activities after Covid loosened its grip. These included:

- Five great sold-out live music nights, in May, September and November 2024 and February and March 2025. Apart from providing wonderful live music and entertainment, each of the music evenings raised over £1,000 towards HLMT funds, each more than sufficient to fund a Liberian midwife's training for a full year. Massive thanks go to all the musicians who performed and to the many volunteers who worked behind the scenes.



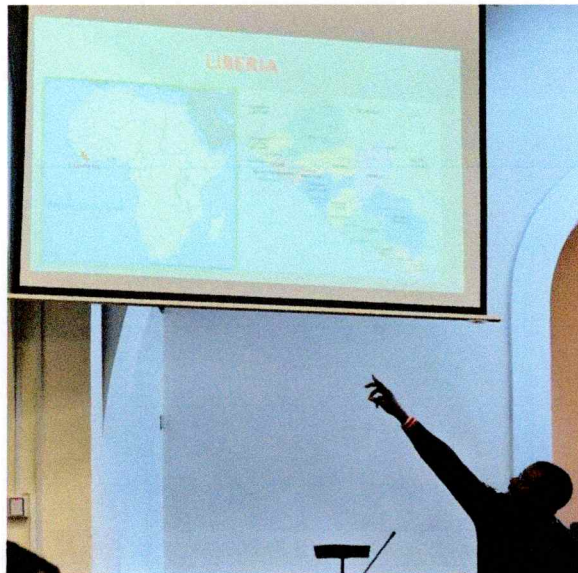
- HLMT crafts and plants stalls outside the Crimson Tree Café in Sherwood on 18<sup>th</sup> May 2024 (which raised £735), and at Chilwell Garage Market on 30<sup>th</sup> June 2024
- A Sherwood History Walk in June 2024, led by Mo Cooper
- HLMT plants and crafts stall at the Nottingham Green Festival on 8<sup>th</sup> September 2024, which raised around £600



- Big Give event, October 2024. UK charity, Big Give, accepted HLMT's application to join their "Women and Girls Match Fund" (WGMF) event from 10<sup>th</sup> to 17<sup>th</sup> October 2024. The gross amount raised was over £6,000. Huge thanks go to EVERYONE who donated during the week; and to HLMT trustees Celia, Pete and Stella who organised this initiative, especially Celia Knight who coordinated it.
- HLMT craft stalls at Mapperley Makers and Vintage Market and Sherwood Vegan Market in November 2024

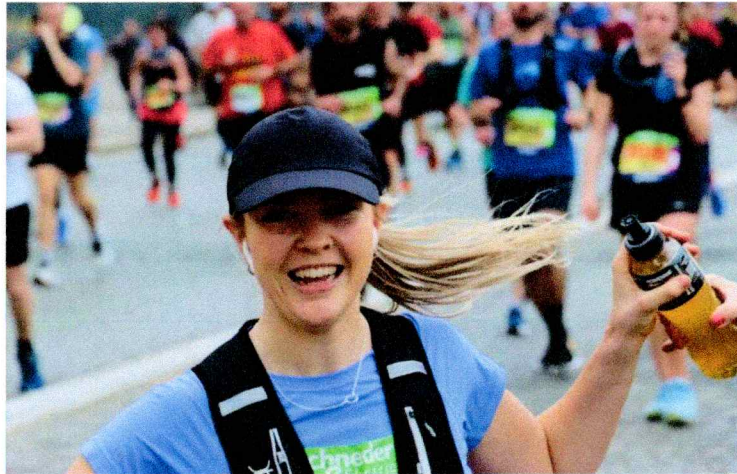


- A talk by HLMT trustee, Carol McCormick, to a packed Sherwood Women’s Institute meeting in February 2025
- A presentation by Abdul-rahman Bah, HLMT’s Liberian representative and trustee Stella Nickolay to the No



**Some events organised by HLMT supporters, deserve special mention:**

- **Hollie Sanderson ran the Paris Marathon** for HLMT on 7th April. Hollie is a midwife at St Thomas’ Hospital in London. She ran the marathon in a brilliant 3 hours and 50 minutes. And she smashed her fundraising target of £1500 and raised OVER £2,000 for The Helen Loewenstein Memorial Trust. A record for a single supporter’s fundraising efforts. A massive THANK YOU to everyone who sponsored Hollie! And of course, to Hollie!



- **Cake Sale by Maternity Unit Staff at Nottingham City Hospital for HLMT.** On 10th September 2024 the maternity staff at Nottingham's City Hospital spent two days baking, selling, buying and eating a large selection of delicious cakes. This event raised a WHOPPING £525 for HLMT funds. Huge thanks go to all maternity unit staff at the City Hospital, to **Bella Draycott-James** for doing much of the baking and to **Esther Draycott, Jennifer Ross and Steve Allen** for coordinating the event



- **Rosa's Lovely Daughters fundraising gig** for HLMT, 14th December 2024. Rosa's Lovely Daughters organised a reunion gig and agreed to donate all proceeds from donations and a raffle to HLMT. HLMT also had their merchandise stall at the event. Over £520 was raised, which is wonderful. Huge thanks to Bronwyn, Hilary, Jenny, Maggie and Nicki from Rosa's for organising the event and the music, to Angie and Pete S for the poetry, and Pete L and Stella for bringing and running the HLMT stall



Details of all of the events above can be found on the HLMT website at <https://hlmt.org.uk/?cat=4>

All the events organised during the year by HLMT and its supporters were really successful, and down to the hard work of those who volunteered to help run them.

Sherwood United Reformed Church deserves a special word of thanks, for their ongoing support of HLMT and for making their premises and facilities available for HLMT events at very reasonable cost.

### **Investing some HLMT funds to ensure long-term sustainability**

If HLMT were to simply spend all the funds we raise on grants to students, within a very few years our funds would dry up and the Trust would have to be wound up! In order to ensure that grants can continue to be made into the future, HLMT trustees agreed to “work towards raising sufficient funds in order to invest £200,000 in ethical financial market investments and deposit investments to ensure the long-term financial sustainability of the Trust and its work.” The first £46,000 was invested in October 2021. This year the trustees have transferred a further £75,000 into three fixed-term deposit accounts.

The plan is that if HLMT is eventually able to invest £200,000, then at an average rate of return of 5% (lower on our cautious ethical investments than high-risk open-market investments) HLMT will have £10,000 to support student grants each year.

For now, we continue to rely on supporters’ donations and events, etc. Having established a successful mode of operation in Liberia over the past three years, we made a successful bid to a grant-making trust in 2024 to fund some of the students supported by HLMT.

### **Plans for the coming year**

The trustees plan to continue and build on the work of the past year. Our hope is to provide grants for two further midwifery students at PEBCHS, while continuing to support the existing students.

HLMT will continue to urge its supporters and others to make donations in various ways, and/or organise and support activities and events and/or approach grant-making trusts for support.

In order to continue to sponsor current student midwives and to raise funds to sponsor 4 additional Liberian midwifery students from September 2025, planned HLMT events in the UK include:

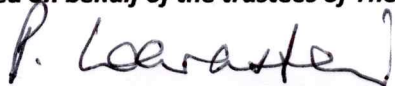
- Di Jelley, HLMT supporter, running the London Marathon for HLMT on 27th April
- A live music evening with 3 bands on 9th May
- A HLMT plant and craft stall in Sherwood, Nottingham on 17th May
- A HLMT plant and craft stall at Sherwood Vegan Market on 14th June

- A HLMT crafts stall in Chilwell Garage in July
- A HLMT stall at the Nottingham Green Festival on 14th September
- A live music evening with 3 bands on 10th October
- A live music evening on 28th November
- The Boots Orchestra will perform a concert on 29th November to raise funds for HLMT

In addition, Abdul Bah, HLMT's Liberian representative will attend the graduation ceremony on 28<sup>th</sup> May 2025, at which three HLMT-sponsored students will graduate from their 4-year midwifery degree course.

HLMT will work to develop and strengthen relationships with key Liberian stakeholders in order to steadily add to the numbers of HLMT-sponsored Liberian student midwives who otherwise could not afford to undertake their studies.

*Signed on behalf of the trustees of The Helen Loewenstein Memorial Trust:*



Date 15 May 2025

**Peter Loewenstein**

**Chairperson**

**Independent examiner's report to the Trustees of  
The Helen Loewenstein Memorial Trust  
for the year ended 31 March 2025**

I report to the trustees on my examination of the accounts of The Helen Loewenstein Memorial Trust (the charity) for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;  
or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed David Sadler Date 15 May 2025

**David Sadler**  
**Chartered Accountant**

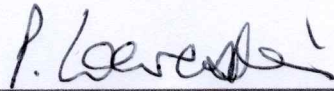
**The Helen Loewenstein Memorial Trust**  
**Receipts & payments account**  
**for the year ended 31 March 2025**

2024			2025
£		Note	£
	<b>Receipts</b>		
11166	Grants & donations incl. gift aid	2	19362
-	Grant from funding trust (RESTRICTED)	5	10000
4179	Sales & fees		2076
4061	Events and activities		6165
-	Interest from Deposit Accounts		2373
<b>19407</b>	<b>Total receipts</b>		<b>39976</b>
	<b>Payments</b>		
8207	Student fees		6505
35	IT subs & other subscriptions		35
145	Insurances		145
	Promotional materials		226
190	Student interview expenses		-
15	Event expenses		290
407	Merchandise purchases		623
72	Accountancy fees		348
70	Bank charges		140
<b>9141</b>	<b>Total payments</b>		<b>8312</b>
<b>10266</b>	<b>Net receipts/(payments)</b>		<b>31664</b>
55641	Cash funds at the start of this period		65907
<b>65907</b>	<b>Cash funds at the end of this period</b>		<b>97571</b>

**The Helen Loewenstein Memorial Trust**  
**Statement of assets and liabilities**  
**at 31 March 2025**

2024		2025
£		£
	<b>Cash assets</b>	
65907	Bank accounts (unrestricted funds)	93551
-	Bank account (restricted funds)	4020
<b>65907</b>		<b>97571</b>
	<b>Other monetary assets</b>	
95	Prepayments - insurance	95
43203	Investments – market value	45404
<b>43298</b>		<b>45499</b>
	<b>Liabilities</b>	
(348)	Creditors – independent examination fee	-
<b>(348)</b>		<b>-</b>
<b>108857</b>	<b>Net assets</b>	<b>143070</b>

*These financial statements are accepted on behalf of the charity by:*

Signed 

Peter Loewenstein  
 Chairperson

Dated 15 May 2025

**The Helen Loewenstein Memorial Trust**  
**Notes to the accounts**  
**for the year ended 31 March 2025**

**1. Receipts & payments accounts**

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

**2. Grants & donations**

	£
Gift Aid	2025
Sundry grants & donations	17337
<b>Total</b>	<b><u>19362</u></b>

**3. Trustees' remuneration**

Trustees received no expenses, remuneration or benefits in this period.

**4. Glossary of terms**

**Creditors:** These are amounts owed by the charity, but not paid during the accounting period.

**Prepayments:** These are services that the charity has paid for in advance, but not used during the accounting period.

**5. Restricted funds**

A grant of £10,000 was received from a funding trust, less expenditure which amounted to £5,980. Restricted funds therefore being carried forward to the next financial year are £4020.

**THE HELEN LOEWENSTEIN MEMORIAL TRUST**

England & Wales - Charity number 1181595

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# Accounts

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**Annual Report and Accounts**  
**The Helen Loewenstein Memorial Trust**  
**The year ending 31st March 2024**  
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**The Helen Loewenstein Memorial Trust  
Trustees' Annual Report  
for the year ended 31 March 2024**

**Full name** The Helen Loewenstein Memorial Trust

**Organisation Type** Charitable Incorporated Organisation

**Registered charity number** 1181595

**Principal address**

22 Larwood Grove  
Nottingham  
NG5 3JD

**Trustees**

Carol Susan McCormick  
Celia Jane Knight  
Charmaine Melissa Daley  
Esther Draycott (from 15/11/2023)  
George Arthur Mayor  
Joseph Harvey Goodman (Treasurer)  
Michael James Cottle (from 15/11/2023)

Secretary to the Trustees: Jessie Viner  
Nicholas Robert Loewenstein  
Peter Loewenstein (Chairperson)  
Philippa Mary MacKeith  
Roger Williams (until 1/ 05/2023)  
Stella Alys Louise Nickolay  
Zanele Ndhlovu (from 15/11/2023)

**Independent examiner**

David Sadler, Chartered Accountant, Woodborough, Nottinghamshire.

**Governance and management**

The charity is operated under the rules of its constitution adopted 16 01 2019. When appointing new Trustees, criteria are set by current Trustees and, on that basis, known people are canvassed and interviewed if interested.

**Objectives and activities**

The object of the CIO is the advancement of education, for the public benefit, in particular but not exclusively, by making grants to student midwives in Liberia who would not otherwise have sufficient funds to undertake their training to become qualified midwives.

**Public benefit statement**

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

## A positive year of achievement for HLMT

As the world moved away from the shadow of Covid. The Helen Loewenstein Memorial Trust (HLMT) and its supporters have moved forward positively in 2023-2024 via a variety of activities and events:

- In September 2023, two more midwifery students, Lorpu Wolewu and Patience Dee were offered grants to cover their fees and essential expenses at the Phoebe-Esther Bacon College of Health Sciences (PEBCHS) in Zorzor, Liberia, bringing the total to 10 students receiving HLMT grants. This was largely made possible by the generosity of our supporters. The first two HLMT-sponsored students, Aminata Sumanie and Suah Valai, are due to graduate in May 2024.



*Lorpu Wolewu and Patience Dee*

- HLMT's brilliant supporters continued to back HLMT with standing orders and one-off donations, the lifeblood of the organisation. This amounted to just over half of the trust's income
- Events and activities run by HLMT and its supporters included two sold-out live music evenings, plant and craft stalls and the sales of merchandise, much of it made by supporters. These raised just under £10,000 for the trust
- Our online Etsy shop has sold crafts and other merchandise, with many HLMT supporters making greetings cards, aprons, cushion covers, bags, bunting, lavender bags etc.
- HLMT Trustees' brilliant work has continued, with some attending seminars and meetings and others promoting HLMT in the press and on radio
- In total, we have managed to raise over £19,000 during the year, thanks mainly to generous donations by supporters and friends, fundraising events and our online sales of merchandise

Details on all these points and more are in the report that follows.

## Mission and Objectives

The Helen Loewenstein Memorial Trust's mission is simple: to support initial midwifery training in Liberia by making grants to cover the course-fees and essential study expenses of student midwives who would not otherwise have sufficient funds to train to become qualified midwives.

In order to achieve this mission, its key goals are:

- to raise funds to pay for the grants through donations, standing orders, bequests, grants and events
- to fund the training of a small number of student midwives in Liberia, and to fund at least two new students each year as funds and working arrangements with partners in Liberia grow and develop

All of the Trust's endeavours and activities have been directed at achieving its mission and goals.

Key HLMT Objectives include:

- Funding the training of a small number of student midwives in Liberia and to increase that number as funds and working arrangements with partners in Liberia grow and develop
- Continuing to develop positive relationships with key Liberian stakeholders
- Raising funds to pay for student grants through donations, standing orders, bequests, grants and events
- Encouraging individual supporters to make one-off donations, set up standing orders and leave legacies in their wills
- Making bids to funding organisations to raise some of our income
- Working towards raising sufficient funds in order to invest £200,000 in ethical financial market investments and deposit investments to ensure the long-term financial sustainability of the Trust and its work
- Running and being involved in a range of events to spread awareness of HLMT and raise funds
- Making and selling merchandise online and at events to raise funds and promote HLMT
- Promoting HLMT through a range of social media and other promotional activities in order to maximise awareness of and support for HLMT

## Trustees – steering the work of HLMT

The Helen Loewenstein Memorial Trust had twelve Trustees at the end of the financial year. They have worked as a united team to take forward the work of the Trust. Between them, the Trustees have worked in the private, public and third sectors and bring a formidable range of skills and experience to the Trust. All of them have been actively involved in the work of HLMT during the year, organising and running events, making and distributing items for sale, managing the trust's finances, writing funding bids, developing website content, drafting policies and procedures and giving talks. The Trustee committee welcomed three new Trustees in November 2023, Esther Draycott, Mikey Cottle and Zanele Ndlovu.



*HLMT trustees at a recent meeting*

The Trustees have met four times during the year to discuss and take forward the work of the Trust; on 11th May (also the AGM), 13th September, 15th November and 7th February. The Merchandise sub-committee and the Grants sub-committee have also met regularly.

On a practical level the Trustees have overseen the development of the HLMT website; circulated four newsletters to supporters and set up a supporters' database; purchased Liberian Lapa materials; and together with supporters, produced HLMT greetings cards and crafts for sale. One Trustee gave an extensive interview about HLMT on BBC radio.

Some Trustees take on specific work. Harvey Goodman is HLMT Treasurer, responsible, among other things, for presenting accounts, making and monitoring investments and claiming gift aid. Stella Nickolay produces much of the trust's publicity and coordinates the merchandise sub-committee. Carol McCormick, Celia Knight and Pippa MacKeith are also members of that sub-committee. Pippa MacKeith coordinates the Trust's crucial data protection activities. And Mikey Cottle is coordinating our safeguarding policy and procedures. And Pete Loewenstein, George Mayor, Harvey Goodman and Stella Nickolay are members of the grants sub-committee.

The Chair and Treasurer ensured that HLMT annual report and accounts were independently examined by accountants CA Plus and submitted to the Charity Commission. They also managed HLMT's digital accounting via Quickfile software, which enables Trustees to receive regular reports on the Trust's finances.

## Supporters - our backbone

From the outset, HLMT supporters have been the backbone of the Trust. Many of them have continued to make donations, sign standing orders, buy HLMT merchandise and attend online events. Some supporters have indicated that HLMT is included in their wills. Supporters who contribute regular monthly or annual standing orders ensure that HLMT has a regular income stream.

Trustees continue to be supported by very skilled **volunteers**:

Alex Mottier has maintained and developed the excellent HLMT website that she set up, [www.hlmt.org.uk](http://www.hlmt.org.uk); Charlotte Christine, who set up HLMT's Etsy online shop (which can be found at <https://www.etsy.com/uk/shop/HLMTMerchandise>) continues to develop and maintain the site; Jessie Viner does a wonderful job of taking and circulating the detailed minutes of HLMT Trustees' meetings; and Russell Taylor has actively coordinated and developed HLMT's social media presence:

- Facebook <https://www.facebook.com/HLMemorial>
- Instagram – @HLMT\_Charity



*HLMT cards*



*Bag*

Supporters have also spent many hours making greetings cards, craft products and merchandise, and helping to staff HLMT stalls and events. These active supporters have included Annette Greenland, Arline Hopton, Barbara Bates, Beryl Arbery, Charlotte Christine, Chris Jefferson, Diane Beechcroft, Emma Eckhardt, Ingrid Green, Jan Draper, Jane Bramley, Janet Pether, Jennie Fleming, Joan Morris, Lee Harrison, Lin Fenn, Liz Mayfield, Lyn Bell, Maggie Grimshaw, Maggie Jones, Michael Boyle, Mike Rourke, Pam Machar, Pat Sands, Paula Brady, Roger Williams, Ros Evans, Sally Victorian, Tina Pamplin and Wendy Pratt.

We have encouraged all supporters to sign up with **Easyfundraising**:

<https://www.easyfundraising.org.uk/> by creating a personal account and then choosing The Helen Loewenstein Memorial Trust as their good cause. Each online purchase then generates a small income for HLMT. The amount raised this year by those who've signed up to Easyfundraising is over £160.

HLMT Trustees would like to say a huge "thank you" to HLMT supporters for their invaluable support of the trust's work.

## Activities and achievements April 2023 to March 2024

### a) Developments in Liberia – 2 additional students sponsored by HLMT!

HLMT and the Phoebe-Esther Bacon College of Health Sciences (PEBCHS) in Zorzor negotiated and agreed a Memorandum of Understanding in 2020. The first two midwifery students sponsored by HLMT, Aminata Sumanie and Suah Valai, began their three-year training course in 2020 and are due to graduate in May 2024.

As a result of very generous donations by some HLMT supporters, we were able to support an additional four students in 2021-2022, resulting in Bernetta Kesselly, Dorcus Akoi, Janet Davis and Victoria Ballah being awarded HLMT grants. The student selection panel always includes Esther Bacon teachers and HLMT's longstanding representative, Abdul-rahman Bah, a Liberian colleague and friend of Helen Loewenstein who has a Master's degree in Public Health from Nottingham Trent University. In July 2022 two further students, Annie Sumo and Ruth Harris, were selected to receive HLMT grants. And in September 2023, Lorpu Wolewu and Patience Dee began their studies with HLMT sponsorship. **This brings to ten the number of students being supported by HLMT grants.**

All the students meet the HLMT criteria: they have the appropriate academic qualifications and they require financial support in order to enrol on the midwifery course. All the students have indicated a desire to pursue their careers in the rural areas where they grew up once they qualify.

HLMT pays the students' tuition fees, accommodation, initial equipment and fees for their professional registration exam. We receive feedback after every semester on the grades and attendance of each student. We are delighted to report that PEBCHS reports show that all ten HLMT students are making excellent progress, all of them achieving between A or C grades in all subjects.

Liberian midwifery training moved from three-year diploma courses to four-year degrees two years ago, and PEBCHS is one of the institutions chosen to make an early transition to degree courses. HLMT was asked whether it could support the extra year's training for all its students, including those who had initially enrolled for a three-year course. Since four-year degree courses will become the gold standard in Liberian midwifery training, HLMT Trustees unanimously agreed to support all its sponsored students for the extra year. This adds an extra £900 to the sponsorship costs of each student.

HLMT asked key Liberian stakeholders, including the Ministry of Health, the Liberia Board for Nursing and Midwifery, the Liberian Midwives Association and the Phoebe-Esther Bacon College of Health Sciences, to formally endorse the work of the Trust. We are delighted to report that all these agencies have done so.



*HLMT-sponsored student midwives*

All the students meet the HLMT criteria: they have the appropriate academic qualifications and they require sponsorship in order to enrol on the midwifery course. All the students have indicated a desire to pursue their careers in the rural areas where they grew up, once they qualify.

HLMT pays the students' tuition fees, accommodation, initial equipment and fees for their professional registration exam. We receive feedback after every semester on the grades and attendance of each student. We are delighted to report that Esther Bacon reports show that all eight HLMT students are making excellent progress, all of them achieving either A or B grades in all subjects.

Liberian midwifery training is moving from three-year diploma courses to four-year degrees, and Esther Bacon is one of the institutions that has been chosen to make an early transition to degree courses. HLMT was asked whether it could support the extra year's training for all its students, including those who had initially enrolled for a three-year course. Since four-year degree courses will become the gold standard in Liberian midwifery training, HLMT trustees agreed to support all its sponsored students for the extra year. This will add an extra £900 to the sponsorship costs of each student.

HLMT asked key Liberian stakeholders, including the Ministry of Health, the Liberian Board for Nursing and Midwifery, the Liberian Midwives Association and the Esther Bacon School of Nursing and Midwifery, to formally endorse the work of the Trust. We are delighted to report that all these agencies have done so.

## b) Events in the UK

Over the past year HLMT and its supporters have been able to organise a wide variety of events and activities after Covid loosened its grip. These included:

- HLMT crafts and plants stalls outside the Crimson Tree Café in Sherwood on 15th April 2023 (which raised a huge £880), at Sherwood Arts Week craft fair on 17th June 2023 and at Chilwell Garage Market on 25th June 2023
- HLMT stall at the Nottingham Green Festival on 10th September 2023, which raised over £600



*Nottingham Green Festival*

- A HLMT arts/crafts/plants stall at St Martin's Church, Sherwood on Saturday 30th September 2023
- A HLMT fundraising Zumbathon on Saturday 4th November 2023

- A sold-out Live music evening featuring three wonderful bands on Friday 24th November 2023
- Another sold-out Live Music Evening once again, on Saturday 10th February 2024
- In October and December 2023, HLMT ran craft and plant stalls at Sherwood Vegan Market



*HLMT stall*

Apart from providing wonderful live music and entertainment, each of the music evenings raised over £1,000 towards HLMT funds, each more than sufficient to fund a Liberian midwife's training for a full year.

Some events, including others organised by HLMT supporters, deserve special mention:

- **Roger Williams**, HLMT supporter and former Trustee, ran the **Robin Hood Half Marathon** for HLMT on Sunday 24th September 2023. Roger generously completed this, both to raise funds for HLMT and to prove that he could do it! On a windy day Roger came home in under three hours, and raised a spectacular £1200 for HLMT. Huge thanks go to Roger and those who supported and sponsored him.



*Roger Williams*

- **Cake Sale by Maternity Unit Staff at Nottingham City Hospital** for HLMT. In mid-October 2023 the maternity staff at Nottingham's City Hospital spent two days baking, selling, buying and eating a large selection of delicious cakes. This event raised a WHOPPING £525 for HLMT funds. Huge thanks go to all maternity unit staff at the City Hospital and to **Jennifer Ross** for coordinating the event.



*Cake sale*

- **HLMT Zumbathon**, Saturday 4 November 2023. Thirty-eight Zumbathoners lit up the hall with their energy and joy. **Charm Daley**, HLMT Trustee and herself an experienced Zumba instructor and four other brilliant Zumba instructors led the Zumbathon. RESULT – over £1000 raised for grants to Liberian midwifery students' study and accommodation Magnificent!! Special thanks to Charm Daley for organising the event.



*Zumbathon*

- **Live music evening, Friday 24th November 2023.** Yet another great night of music, played to a packed house, with three very talented groups providing rich entertainment. The result (apart from a good night's music and dancing) – £1000 raised. Performing were **Strawberry Jammers, Pitch and Mix and Jelly**. Big thanks to the three groups for a quality evening, to Roger Williams for coordinating the music acts and to Dave Martin on sound.



*Live music evening November 2023*

- **Live Music Evening, Saturday 10th February 2024.** A full, sold-out hall was entertained by three wonderful bands. The Terminal Five Experience, Lowered Tones and Jelly. At the end of a joyous evening, thanks to the effort of the bands and audience, over £1,100 had been raised towards HLMT funds. Massive thanks go to the bands, also to Dave Martin who did a great job on sound.



*Live music evening February 2024*

Details of all of the events above can be found on the HLMT website at <https://hlmt.org.uk/?cat=4>

All the events organised during the year by HLMT and its supporters were really successful, and down to the hard work of those who volunteered to help run them.

Sherwood United Reformed Church is due a special word of thanks, for their ongoing support of HLMT and for making their premises and facilities available for HLMT events at such reasonable cost.

### c) Investing some HLMT funds to ensure long-term sustainability

If HLMT were to simply spend all the funds we raise on grants to students, within a very few years our funds would dry up and the Trust would have to be wound up! In order to ensure that grants can continue to be made into the future, HLMT Trustees agreed to “work towards raising sufficient funds in order to invest £200,000 in ethical financial market investments and deposit investments to ensure the long-term financial sustainability of the Trust and its work.” The first £46,000 was invested in October 2021. This year the Trustees have transferred a further £50,000 into two 12-month fixed-term deposit accounts in 2023.

The plan is that if HLMT is eventually able to invest £200,000, then at an average rate of return of 5% (lower on our cautious ethical investments than high-risk open-market investments) HLMT will have £10,000 to support student grants each year.

For now, we continue to rely on supporters’ donations and events, etc. Having established a successful mode of operation in Liberia over the past three years, we are also looking to support some future students through grants from grant-making Trusts. The grants sub-committee is taking this work forward and has made bids to a number of these Trusts.

### Plans for the coming year

The Trustees plan to continue and build on the work of the past year. Our hope is to provide grants for two further midwifery students at PEBCHS, while continuing to support the existing students.

HLMT will continue to urge its supporters and others to make donations in various ways, and/or organise and support activities and events and/or approach grant-making trusts for support.

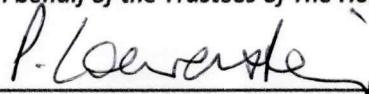
Two HLMT Trustees will undertake a private visit to Liberia in May and June 2024. During their stay they will attend the graduation ceremony of the first two HLMT-sponsored students and will meet senior representatives of key Liberian agencies.

Planned HLMT events in the UK include:

- A live music evening with 3 bands on 18<sup>th</sup> May
- A HLMT Plant and Craft stall in Sherwood, Nottingham on 18<sup>th</sup> May
- A HLMT Sherwood History Walk on 6<sup>th</sup> June
- A HLMT crafts stall in Chillwell, Nottingham, on 30<sup>th</sup> June
- A HLMT stall at the Nottingham Green Festival on 8<sup>th</sup> September
- A live music evening with 3 bands on 28<sup>th</sup> September
- A live music evening on 29<sup>th</sup> November

HLMT will work to develop and strengthen relationships with key Liberian stakeholders in order to steadily add to the numbers of HLMT-sponsored Liberian student midwives who otherwise could not afford to undertake their studies.

*Signed on behalf of the Trustees of The Helen Loewenstein Memorial Trust:*

 \_\_\_\_\_ Date 3 July 2024

**Peter Loewenstein - Chairperson**

**Independent examiner's report to the Trustees of  
The Helen Loewenstein Memorial Trust  
for the year ended 31 March 2024**

I report to the Trustees on my examination of the accounts of The Helen Loewenstein Memorial Trust (the charity) for the year ended 31 March 2024.

**Responsibilities and basis of report**

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').


I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;  
or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed  Date 3 July 2024

**David Sadler, Chartered Accountant**

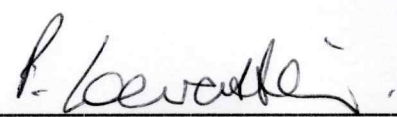
**The Helen Loewenstein Memorial Trust**  
**Receipts & payments account**  
**for the year ended 31 March 2024**

2023			2024
£		Note	£
	<b>Receipts</b>		
14230	Grants & donations incl. gift aid	2	11166
	Fundraising		-
3243	Sales & fees		4179
7634	Events and activities		4061
<b>25107</b>	<b>Total receipts</b>		<b>19407</b>
	<b>Payments</b>		
205	General Purchases		-
9441	Student fees		8207
109	IT subs & other subscriptions		35
145	Insurances		145
40	Promotional materials		
	Student interview expenses		190
182	Event expenses		15
105	Merchandise purchases		407
300	Accountancy fees		72
-	Bank charges		70
<b>10527</b>	<b>Total payments</b>		<b>9141</b>
<b>14580</b>	<b>Net receipts/(payments)</b>		<b>10266</b>
41061	Cash funds at the start of this period		55641
<b>55641</b>	<b>Cash funds at the end of this period</b>		<b>65907</b>

**The Helen Loewenstein Memorial Trust**  
**Statement of assets and liabilities**  
**at 31 March 2024**

2023		2024
£		£
	<b>Cash assets</b>	
55641	Bank accounts	65907
<b>55641</b>		<b>65907</b>
	<b>Other monetary assets</b>	
95	Prepayments - insurance	95
40771	Investments – market value	43203
<b>40866</b>		<b>43298</b>
	<b>Liabilities</b>	
(348)	Creditors – independent examination fee	(348)
<b>(348)</b>		<b>(348)</b>

These financial statements are accepted on behalf of the charity by:

Signed   
Peter Loewenstein, Chairperson

Dated 3 July 2024

**The Helen Loewenstein Memorial Trust**  
**Notes to the accounts**  
**for the year ended 31 March 2024**

**1. Receipts & payments accounts**

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

**2. Grants & donations**

	£
Gift Aid	2405
Sundry grants & donations	8761
<b>Total</b>	<b><u>11166</u></b>

**3. Trustees' remuneration**

Trustees received no expenses, remuneration or benefits in this period.

**4. Glossary of terms**

**Creditors:** These are amounts owed by the charity, but not paid during the accounting period.

**Prepayments:** These are services that the charity has paid for in advance, but not used during the accounting period.

**THE HELEN LOEWENSTEIN MEMORIAL TRUST**

England & Wales - Charity number 1181595

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# Accounts

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**Annual Report and Accounts**  
**The Helen Loewenstein Memorial Trust**  
**The year ending 31st March 2023**  
**(Charity number 1181595)**

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<b>15</b>	Independent examiner's report
<b>16-18</b>	Receipts & payments account & Statement of assets & liabilities

**The Helen Loewenstein Memorial Trust  
Trustees' Annual Report  
for the year ended 31 March 2023**

**Full name** The Helen Loewenstein Memorial Trust

**Organisation Type** Charitable Incorporated Organisation

**Registered charity number** 1181595

**Principal address**

22 Larwood Grove  
Nottingham  
NG5 3JD

**Trustees**

Aïcha Daffé (until 27/09/2022)

Carol Susan McCormick

Celia Jane Knight

Charmaine Melissa Daley

George Arthur Mayor

Joseph Harvey Goodman, (Treasurer)

Nicholas Robert Loewenstein

Peter Loewenstein, (Chairperson)

Philippa Mary MacKeith

Roger Williams (until 11/05/2023)

Stella Alys Louise Nickolay

William Robert Badham (until  
21/04/2022)

**Independent examiner**

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

**Governance and management**

The charity is operated under the rules of its constitution adopted 16/01/2019.

When appointing new trustees, criteria are set by current trustees and, on that basis, known people are canvassed and interviewed if interested.

**Objectives and activities**

The object of the CIO is the advancement of education, for the public benefit, in particular but not exclusively, by making grants to student midwives in Liberia who would not otherwise have sufficient funds to undertake their training to become qualified midwives.

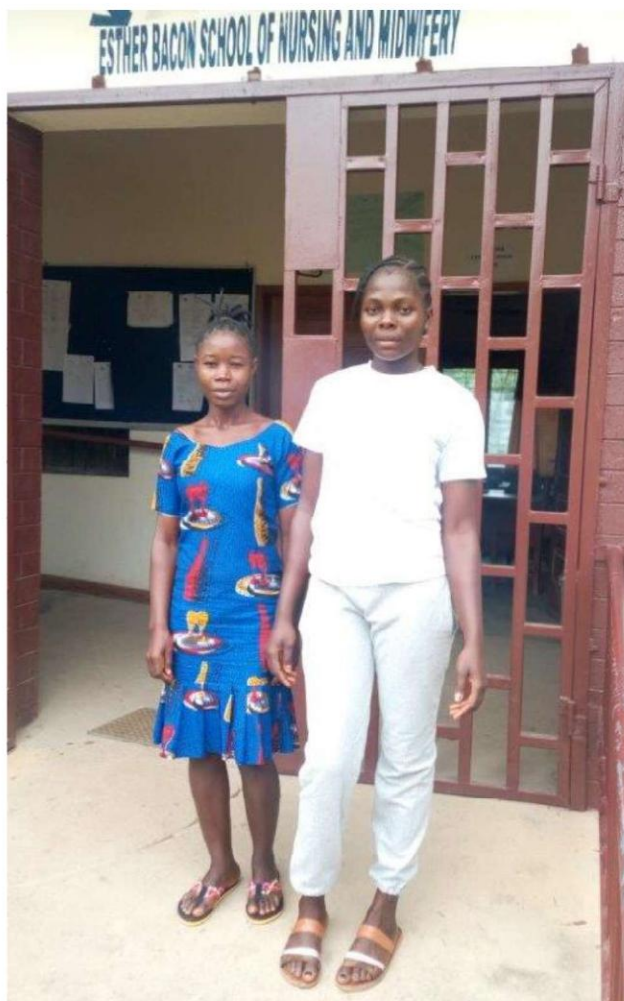
**Public benefit statement**

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

## A positive year of achievement for HLMT

The world gradually emerged from the lingering shadow of Covid during the year April 2022 to March 2023. The Helen Loewenstein Memorial Trust (HLMT) and its supporters have moved forward positively via a variety of activities and events:

- In September 2022, two more midwifery students, Annie Sumo and Ruth Harris were offered grants to cover their fees and essential expenses at the Esther Bacon School of Nursing and Midwifery in Zorzor, Liberia, bringing the total to 8 students receiving HLMT grants. This was largely down to the generosity of our supporters



*Annie Sumo and Ruth Harris*

- Brilliant supporters continued to back HLMT with standing orders and one-off donations, the lifeblood of the organisation
- Events and activities run by HLMT and its supporters included three live music evenings, plant and craft stalls, and the sales of merchandise, much of it made by supporters. These raised over £11,000 for the trust
- HLMT Trustees conducted a detailed strategic review of the organisation's mission, purpose, objectives and key activities and priorities for the coming period
- Our online Etsy shop has sold crafts and other merchandise, with many HLMT supporters producing cards, aprons, cushion covers, bags, bunting, lavender bags etc.
- HLMT Trustees have continued to do magnificent work, some attending seminars and meetings and others writing journal articles

- In total, we have managed to raise £25,000 during the year, thanks mainly to generous donations by supporters and friends, fundraising events and our online sales of merchandise

Details on all these points and more are in the report that follows.

## Mission

The Helen Loewenstein Memorial Trust's mission is simple: to support initial midwifery training in Liberia by making grants to cover the course-fees and essential study expenses of student midwives who would not otherwise have sufficient funds to train to become qualified midwives.

In order to achieve this mission, its key goals are:

- to raise funds to pay for the grants through donations, standing orders, bequests, grants and events
- to fund the training of a small number of student midwives in Liberia, and to fund at least two new students each year as funds and working arrangements with partners in Liberia grow and develop

All of the Trust's endeavours and activities have been directed at achieving its mission and goals.

## Trustees – steering the work of HLMT

The Helen Loewenstein Memorial Trust currently has ten Trustees who have worked as a united team to take forward the work of the Trust. Between them, the Trustees have worked in the private, public and third sectors and bring a formidable range of skills and experience to the Trust. All of them have been actively involved in the work of HLMT during the year, organising and running events, making and distributing items for sale, making funding bids, developing website content, drafting policies and procedures and giving talks.



*HLMT trustees at a recent meeting*

The Trustees have met four times during the year to discuss and take forward the work of the Trust; on 21<sup>st</sup> April (also the AGM), 3<sup>rd</sup> August, 12<sup>th</sup> October and 18<sup>th</sup> January. The Merchandise sub-committee and the Grants sub-committee have also met regularly, and a Strategic Review sub-committee also met twice to steer that project.

On a practical level the Trustees have overseen the development of the HLMT website; circulated three newsletters to supporters and set up a supporters' database; produced HLMT greetings cards and crafts and purchased Liberian artifacts and materials for sale. One Trustee wrote an article for the journal of the Association of Radical Midwives, others delivered and attended a seminar on International Midwives Day in May, and meetings of two Rotary Clubs, one of which resulted in a very welcome small donation from the Sunshine Rotary Club. They also spoke at a gathering of Sherwood United Reformed Church in November 2022 – a special word of thanks to Sherwood URC for their ongoing support which has been wonderful.

Some Trustees take on specific work. Harvey Goodman is HLMT Treasurer, responsible, among other things, for presenting accounts, making and monitoring investments and claiming gift aid. Stella Nickolay coordinates the merchandise sub-committee and produces much of the trust's publicity. Roger Williams convened the strategic review group. Pippa MacKeith coordinated the Trust's crucial data protection activities. And George Mayor convenes HLMT's grants sub-committee.

The Chair and Treasurer ensured that HLMT annual report and accounts were independently examined by accountants CA Plus and submitted to the Charity Commission. They also managed HLMT's digital account-keeping via Quickfire software, which enables Trustees to receive regular reports on the Trust's finances.

## Supporters – our lifeblood

From the outset, HLMT supporters have been the backbone of the Trust. Many of them have continued to make donations, sign standing orders, buy HLMT merchandise and attend online events. A couple of supporters have indicated that HLMT is included in their wills. Supporters who contribute regular monthly or annual standing orders ensure that HLMT has a regular income stream.

Trustees continue to be supported by very skilled **volunteers**:

Alex Mottier, who has maintained and developed the excellent HLMT website that she set up, [www.hlmt.org.uk](http://www.hlmt.org.uk).

Charlotte Christine, who set up HLMT's Etsy online shop (which can be found at <https://www.etsy.com/uk/shop/HLMTMerchandise>) continues to develop and maintain the site.

And Russell Taylor, who has actively coordinated and developed HLMT's social media presence:

- Facebook <https://www.facebook.com/HLMemorial>
- Instagram – @HLMT\_Charity
- Twitter – @HLMT\_Charity



*HLMT cards*



*Bunting*

From August 2022, supporter Jessie Viner has done a wonderful job of taking and circulating the detailed minutes of HLMT Trustees' meetings.

Supporters have also made cards, craft products and merchandise, and to help staff a mix of HLMT stalls and events. Notable among those have been Annette Greenland, Chris Jefferson, Ingrid Green, Janet Pether, Jennie Fleming, Lee Harrison, Lin Fenn, Liz Mayfield, Maggie Grimshaw, Maggie Jones, Michael Boyle, Pam Machar and Ros Evans.

We have encouraged all supporters to sign up with **Easyfundraising**:

<https://www.easyfundraising.org.uk/> by creating a personal account and then choosing The Helen Loewenstein Memorial Trust as the good

cause. Each online purchase then generates a small income for HLMT. The amount raised in a few months by those who've signed up to Easyfundraising is over £100.

The Trustees would like to say a huge "thank you" to HLMT supporters for their invaluable support of the trust's work.

## Activities and achievements April 2022 to March 2023

### a) Developments in Liberia – 2 additional students sponsored by HLMT!

HLMT and the Esther Bacon School of Nursing and Midwifery in Zorzor negotiated and agreed a Memorandum of Understanding in 2020. The first two midwifery students sponsored by HLMT, Aminata Sumanie and Suah Valai, began their three-year training course in January 2021.

As a result of very generous donations by some HLMT supporters, we were able to support an additional four students in 2021-2022, resulting in Bernetta Kesselly, Dorcus Akoi, Janet Davis and Victoria Ballah being awarded HLMT grants. The student selection panel included Esther Bacon teachers and HLMT representative, Abdul-rahman Bah, a Liberian colleague and friend of Helen Loewenstein with a Master's degree in Public Health from Nottingham Trent University. In July 2022 two further students, Annie Sumo and Ruth Harris, were selected to receive HLMT grants. They started their studies in September 2022. **This brings to eight the number of students being supported by HLMT grants.**



*HLMT-sponsored student midwives*



*Esther Bacon Director, Willimai Weetol-Geninyan*

All the students meet the HLMT criteria: they have the appropriate academic qualifications and they require sponsorship in order to enrol on the midwifery course. All the students have indicated a desire to pursue their careers in the rural areas where they grew up, once they qualify.

HLMT pays the students' tuition fees, accommodation, initial equipment and fees for their professional registration exam. We receive feedback after every semester on the grades and attendance of each student. We are delighted to report that Esther Bacon reports show that all eight HLMT students are making excellent progress, all of them achieving either A or B grades in all subjects.

Liberian midwifery training is moving from three-year diploma courses to four-year degrees, and Esther Bacon is one of the institutions that has been chosen to make an early transition to degree courses. HLMT was asked whether it could support the extra year's training for all its students, including those who had initially enrolled for a three-year course. Since four-year degree courses will become the gold standard in Liberian midwifery training, HLMT trustees agreed to support all its sponsored students for the extra year. This will add an extra £900 to the sponsorship costs of each student.

HLMT asked key Liberian stakeholders, including the Ministry of Health, the Liberian Board for Nursing and Midwifery, the Liberian Midwives Association and the Esther Bacon School of Nursing and Midwifery, to formally endorse the work of the Trust. We are delighted to report that all these agencies have done so.

## b) Events in the UK

Over the past year HLMT and its supporters have been able to organise a wide selection of events and activities as Covid has loosened its grip. These have included:

- A Zumbathon fundraiser on 7<sup>th</sup> May 2022
- A HLMT Plant and Craft stall on 14<sup>th</sup> May 2022
- An evening of live music from singer-songwriters Louise Jordan and Paul Carbuncle on 28<sup>th</sup> May 2022
- A Mistakes Party fundraiser on 3<sup>rd</sup> September 2022
- HLMT stall at the Nottingham Green Festival on 11<sup>th</sup> September 2022



Nottingham Green Festival

- Boots Orchestra Nottingham – concert for HLMT on 19<sup>th</sup> November 2022
- A live music evening with Stanley Accrington and the Strawberry Jammers on 25<sup>th</sup> November 2022
- Three live bands – music night on 4<sup>th</sup> February 2023



*Live music evening*

- From November 2022 to March 2023, there were four HLMT stalls at Sherwood Vegan Markets and Woodthorpe Park Christmas Market



*HLMT stall*

Apart from providing wonderful live music and entertainment, each of the four music evenings raised over £1,000 towards HLMT funds, each more than sufficient to fund a Liberian midwife's training for a full year.

Some of the events merit additional mention:

- The **Zumbathon** was the initiative of HLMT Trustee and Zumba queen, Charmaine Daley. It involved a team of Zumba instructors leading three hours of non-stop Zumba and raised over £1,400



*Zumbathon*

- Nationally known, multi-talented singer-songwriter **Louise Jordan** offered to come from the New Forest to do a gig for HLMT free of charge. She was joined by brilliant local song-writer **Paul Carbuncle**. Together they entertained a full house and raised £1,200



*Louise Jordan*

- In September HLMT supporters **Paula Brady and Bob Blatchford** gave over their house and a lot of their time to organise a “Mistakes Party” that raised £1,100
- In November the **Nottingham Boots Orchestra** raised £1,200 for HLMT by holding a concert of classical music, with London-based violinist **Megumi Rolfe** playing Saint-Saens’ violin concerto



*Nottingham Boots Orchestra with Megumi Rolfe*

- A week later supporters **Dave and Wendy Pratt** laid on a night of wonderful live music and fun for their friends and family in Lady Bay that raised another £1,200 for HLMT



*Stanley Accrington at Lady Bay*

Details of all of the events above can be found on the HLMT website at <https://hlmt.org.uk/?cat=4>

All the events organised during the year by HLMT and its supporters were really successful, and down to the hard work of those who volunteered to help run them.

Very sadly, a long-time HLMT supporter, **Tom Wilson** died at end of 2022. His wife, **Julie Woodin** and her immediate family asked all of Tom's friends to make donations to HLMT instead of buying flowers, and their wonderful generosity resulted in donations of over £850 to HLMT.



*Tom Wilson*

### **c) Investing some HLMT funds to ensure long-term sustainability**

If HLMT were to simply spend all the funds we raise on grants to students, within a very few years our funds would dry up and the Trust would have to be wound up! In order to ensure that grants can continue to be made into the future, HLMT Trustees agreed to “work towards raising sufficient funds in order to invest £200,000 in ethical financial market investments and deposit investments to ensure the long-term financial sustainability of the Trust and its work.” The first £46,000 was invested in October 2021. This year the Trustees have agreed plans to invest a further £25,000 in deposit accounts. The plan is that if HLMT is eventually able to invest £200,000, then at an average rate of return of 5% (lower on our cautious ethical investments than high-risk open-market investments) HLMT will have £10,000 to support student grants each year.

For now, we continue to rely on supporters' donations and events, etc. Having established a successful mode of operation in Liberia over the past three years, we are also looking to support some future students through grants from grant-making Trusts. Trustee George Mayor agreed to coordinate this effort, supported by a small grants sub-committee.

#### d) Strategic Review of Mission, Purpose, Objectives and Key activities and priorities

HLMT Trustees undertook this review in the Autumn of 2022. All Trustees were sent a questionnaire asking what they thought about the Trust's mission, purpose and objectives, and asking what their key priorities were for the coming period.

Trustees were all content with and did not wish to amend the **Mission** of *Supporting initial midwifery training in Liberia*. They also wanted to stay with HLMT's necessarily wordy **Object/Purpose** as stated in HLMT's constitution and on the Charities Commission Website: *The object of the CIO (Charitable Incorporated Organisation) is the advancement of education, for the public benefit, in particular but not exclusively, by making grants to trainee midwives in Liberia who would not otherwise have sufficient funds to undertake their training to become qualified midwives.*

Trustees identified and supported key HLMT **Objectives**, which include:

- *Funding the training of a small number of student midwives in Liberia and to increase that number as funds and working arrangements with partners in Liberia grow and develop*
- *Raising funds to pay for student grants through donations, standing orders, bequests, grants and events*
- *Encouraging individual supporters to make one-off donations, set up standing orders and leave legacies in their wills*
- *Making bids to funding organisations to raise some of our income*
- *Working towards raising sufficient funds in order to invest £200,000 in ethical financial market investments and deposit investments to ensure the long-term financial sustainability of the Trust and its work*
- *Running and being involved in a range of events to spread awareness of HLMT and raise funds*
- *Making and selling merchandise online and at events to raise funds and promote HLMT*
- *Promoting HLMT through a range of social media and other promotional activities in order to maximise awareness of and support for HLMT*

Trustees discussed and agreed strategic priorities for the coming period in the following areas:

- Whether to formalise existing sub-committees or create any new ones
- Which fundraising/awareness raising events and activities to plan in the coming year
- How to involve more HLMT supporters in our work
- Which criteria to use when filling any existing Trustee vacancies
- How best to maintain/develop relationships with key stakeholders in Liberia
- What merchandise to maintain or develop
- Which promotional outlets to develop (social media, website, newsletters etc.)

## Plans for the coming year

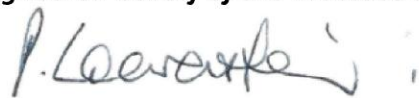
The Trustees plan to continue and build on the work of the past year. Our hope is to provide grants for two further midwifery students at Esther Bacon, while continuing to support the existing eight students. HLMT will continue to urge its supporters and others to make donations in various ways, organise and support activities and events and approach grant-making trusts for support.

Planned events include:

- A HLMT Plant and Craft stall in Sherwood, Nottingham on 15<sup>th</sup> April
- A HLMT crafts stall during Sherwood Arts Week in mid-June
- A HLMT crafts stall in Chilwell Nottingham on June 25<sup>th</sup>
- A HLMT stall at the Nottingham Green Festival on 10<sup>th</sup> September
- A Zumbathon fundraiser on 4<sup>th</sup> November
- A live music evening with 3 bands on 24<sup>th</sup> November

HLMT will work to develop and strengthen relationships with key Liberian stakeholders in order to steadily increase the number of Liberian student midwives that it sponsors who otherwise could not afford to undertake their studies.

***Signed on behalf of the Trustees of The Helen Loewenstein Memorial Trust:***



***Date*** 25/06/2023

***Peter Loewenstein - Chairperson***

**Independent examiner's report to the Trustees of  
The Helen Loewenstein Memorial Trust  
for the year ended 31 March 2023**

I report to the Trustees on my examination of the accounts of The Helen Loewenstein Memorial Trust (the charity) for the year ended 31 March 2023.

**Responsibilities and basis of report**

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed  Date 29/06/2023

**John O'Brien MSc, FCCA, FCIE**  
**Employee of Community Accounting Plus**


**The Helen Loewenstein Memorial Trust**  
**Receipts & payments account**  
**for the year ended 31 March 2023**

2022			2023
£		Note	£
	<b>Receipts</b>		
21998	Grants & donations incl. gift aid	2	14230
389	Fundraising		-
4249	Sales & fees		3243
1784	Events and activities		7634
265	Sundry receipts		-
<b><u>28685</u></b>	<b>Total receipts</b>		<b><u>25107</u></b>
	<b>Payments</b>		
2691	General Purchases		205
730	Student fees		9441
35	IT subs & other subscriptions		109
7	Admin expenses		-
146	Insurances		145
46000	Purchase of investment		-
750	Investment charges		-
34	Promotional materials		40
180	Student interview expenses		-
10	Event expenses		182
-	Merchandise purchases		105
-	Accountancy fees		300
<b><u>50583</u></b>	<b>Total payments</b>		<b><u>10527</u></b>
<b>(21898)</b>	<b>Net receipts/(payments)</b>		<b>14580</b>
62959	Cash funds at the start of this period		41061
<b><u>41061</u></b>	<b>Cash funds at the end of this period</b>		<b><u>55641</u></b>

**The Helen Loewenstein Memorial Trust**  
**Statement of assets and liabilities**  
**at 31 March 2023**

2022		2023
£		£
	<b>Cash assets</b>	
41061	Bank accounts	55641
<b><u>41061</u></b>		<b><u>55641</u></b>
	<b>Other monetary assets</b>	
95	Prepayments - insurance	95
44570	Investments	40771
<b><u>44665</u></b>		<b><u>40866</u></b>
	<b>Liabilities</b>	
(300)	Creditors – independent examination fee	(348)
<b><u>(300)</u></b>		<b><u>(348)</u></b>

*These financial statements are accepted on behalf of the charity by:*

Signed  Dated 25/06/2023

**Peter Loewenstein, Chairperson**

**The Helen Loewenstein Memorial Trust**  
**Notes to the accounts**  
**for the year ended 31 March 2023**

**1. Receipts & payments accounts**

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

**2. Grants & donations**

	£
Gift Aid	2970
Sundry grants & donations	<u>11260</u>
<b>Total</b>	<b><u>14230</u></b>

**3. Trustees' remuneration**

Trustees received no expenses, remuneration or benefits in this period.

**4. Glossary of terms**

**Creditors:** These are amounts owed by the charity, but not paid during the accounting period.

**Prepayments:** These are services that the charity has paid for in advance, but not used during the accounting period.

**THE HELEN LOEWENSTEIN MEMORIAL TRUST**

England & Wales - Charity number 1181595

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# Accounts

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## Annual Report and Accounts

### The Helen Loewenstein Memorial Trust

The year ending 31st March 2022

(Charity number 1181595)

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12	Receipts & payments account
13	Statement of assets & liabilities
14	Notes to the accounts

**The Helen Loewenstein Memorial Trust  
Trustees' annual report  
for the year ended 31 March 2022**

**Full name** The Helen Loewenstein Memorial Trust

**Organisation Type** Charitable Incorporated Organisation

**Registered charity number** 1181595

**Principal address**

22 Larwood Grove  
Nottingham  
NG5 3JD

**Trustees**

Aïcha Daffé	Nicholas Robert Loewenstein
Carol Susan McCormick	Peter Loewenstein, Chairperson
Celia Jane Knight	Philippa Mary MacKeith
Charmaine Melissa Daley	Roger Williams
George Arthur Mayor	Stella Alys Louise Nickolay
Joseph Harvey Goodman, Treasurer	William Robert Badham (until 21/04/2022)

**Independent examiner**

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

**Governance and management**

The charity is operated under the rules of its constitution adopted 16/01/2019.

When appointing new trustees, criteria are set by current trustees and, on that basis, known people are canvassed and interviewed if interested.

**Objectives and activities**

The object of the CIO is the advancement of education, for the public benefit, in particular but not exclusively, by making grants to trainee midwives in Liberia who would not otherwise have sufficient funds to undertake their training to become qualified midwives.

**Public benefit statement**

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

## A year in which HLMT steadily moved forward

The year from April 2021 to March 2022 was once again overshadowed by the Covid-19 pandemic. This limited the number of events we and our supporters were able to organise and affected midwifery training in Liberia too. The Helen Loewenstein Memorial Trust and its supporters nonetheless took many positive steps forward:

- Four more midwifery students were offered grants to cover their fees and essential expenses at the Esther Bacon School of Nursing and Midwifery, bringing the total to 6 students receiving HLMT grants. This was largely down to the generosity of supporters
- Brilliant supporters continued to back HLMT with donations and standing orders, the lifeblood of the organisation
- Events run by HLMT and its supporters included a live music evening, plant and craft stalls, cake and biscuit sales. These raised over £4000 for the trust
- As part of our long-term sustainability strategy, HLMT invested its first £46,000 in ethical market shares. As investments grow, they will guarantee HLMT student grants each year
- HLMT redesigned an improved website and also launched social media platforms on Facebook, Instagram and Twitter
- Our online Etsy and Ebay shops have sold over £1750 of crafts and other merchandise, with many HLMT supporters producing cards, cushion covers, bags, bunting, lavender bags etc.
- HLMT Trustees have continued to do magnificent work, some attending seminars and meetings and others writing journal articles
- While on a private visit to Liberia in March 2022, HLMT trustees Pete Loewenstein and Stella Nickolay were able to meet and strengthen links with a range of key Liberian agencies, and were able to see first-hand the excellent work of both staff and Students at Esther Bacon.

In total, we have also managed to raise over £28,500 during the year, thanks mainly to generous donations by supporters and friends, fundraising events and our online sales of merchandise. Details about all of this and more are in the report.

## Mission

The Helen Loewenstein Memorial Trust's mission is very simple: to support initial midwifery training in Liberia by making grants to cover course-fees and essential study expenses to student midwives who would not otherwise have sufficient funds to train to become qualified midwives.

In order to achieve this mission, its key goals are:

- to raise funds to pay for the grants through donations, standing orders, bequests, grants and events
- to fund the training of a small number of trainee midwives in Liberia, and to increase that number as funds and working arrangements with partners in Liberia grow and develop.

All of the Trust's endeavours and activities have been directed at achieving its mission and goals.

## Trustees – taking HLMT forward

The Helen Loewenstein Memorial Trust has twelve trustees, who have worked as a united team to take forward the work of the Trust. The trustees have worked in the private, public and third sectors and bring a formidable range of skills and experience to the Trust. All of them have been actively involved in the work of HLMT during the year, organising and running events, making and distributing items for sale, making funding bids, developing website content, drafting policies and procedures and giving talks.

The trustees have met four times via Zoom during the year to discuss and take forward the work of the Trust; on 21st April (also the AGM), 14th July, 29th September and 19th January.



On a practical level the trustees have overseen the development of the HLMT website; circulated three newsletters to supporters and set up a supporters' database; produced HLMT greetings cards and purchased Liberian artefacts and materials for sale. One wrote an article for the journal of the Association of Radical Midwives, others delivered and attended seminars on International Midwives Day in May, meetings of a Rotary Club in March.

The chair and treasurer ensured that HLMT accounts were independently examined by Debbie Seaborne, who very generously offered to do this free of charge; and submitted the HLMT annual report and accounts for 2020 to 2021 to the Charity Commission. They also set up digital account-keeping via Quickfire software, which enables Trustees to receive regular reports on the Trust's

finances. When Virgin Money Giving informed charities that they would cease trading in November 2021, trustees decided to move to People’s Fundraising for HLMT’s online fundraising platform.

Trustees continue to be supported by a very skilled volunteers, Alex Mottier, who has maintained and developed the excellent HLMT website that she set up, [www.hlmt.org.uk](http://www.hlmt.org.uk); Charlotte Christine, who set up and has developed HLMT’s Etsy and Ebay online shops (which can be found at <https://www.ebay.co.uk/usr/hlmtmerchandise>

and <https://www.etsy.com/uk/shop/HLMTMerchandise> ) and Russell Taylor, who offered to coordinate and has developed HLMT’s social media presence:

Facebook <https://www.facebook.com/HLMemorial>

Instagram – @HLMT\_Charity

Twitter – @HLMT\_Charity

## Supporters - our lifeblood

From the outset, HLMT supporters have been the backbone of the Trust. Many of them have continued to make donations, sign standing orders, buy HLMT merchandise and attend online events. A couple of supporters have indicated that HLMT is included in their wills. Supporters who contribute regular monthly or annual standing orders ensure that HLMT has a regular income stream.

Supporters also make craft products and merchandise, and staff a mix of HLMT stalls and events.

The trustees would like to say a huge “thank you” to HLMT supporters and urge them to continue to support the Trust’s work over the next year.

## Activities and achievements April 2021 to March 2022

### a) Developments in Liberia – 4 additional students sponsored by HLMT!

HLMT and the Esther Bacon School of Nursing and Midwifery (EBSNM) in Zorzor negotiated and agreed a Memorandum of Understanding in 2020. The first two midwifery students sponsored by HLMT, Aminata Sumanie and Suah Valai, began their three-year training course in January 2021.

As a result of very generous donations by some HLMT supporters, we were able to support an additional four students in 2021-2022. In September 2021 a very thorough entrance-exam-and-interview process resulted in Bernetta Kesselly, Dorcus Akoi, Janet Davis and Victoria Ballah being awarded HLMT grants. The interview panel included Esther Bacon teachers and HLMT representative, Abdul-rahman Bah, a Liberian colleague and friend of Helen Loewenstein with a master’s degree in Public Health from Nottingham Trent University. Huge thanks go to Abdul from HLMT for this selection work.



Dorcus Akoi



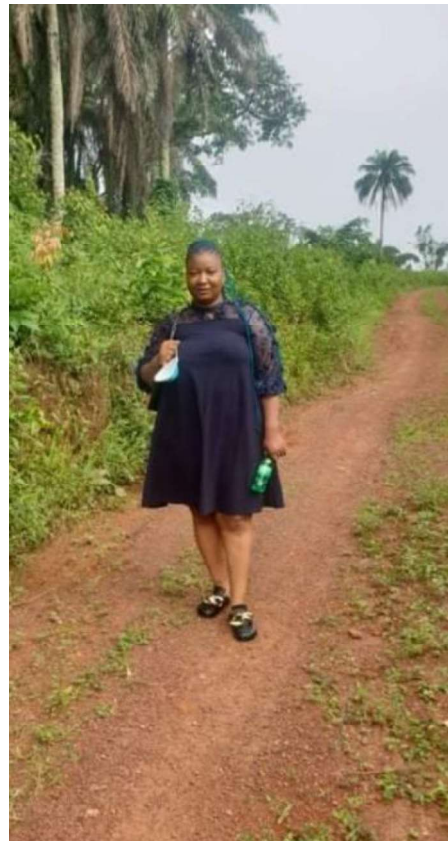
Janet Davis



Suah Valai and Aminata Sumanie



Benetta Kesselly



Victoria Ballah



Willimai Weetol-Geninyan, Director EBSNM

All the students met the HLMT criteria: they had the appropriate academic qualifications and they required sponsorship in order to enrol on the midwifery course. All the students have indicated a desire to pursue their careers in the rural areas where they grew up, once they qualify.

As a result of supporters' donations, HLMT will pay their tuition fees, accommodation, initial equipment and fees for their professional registration exam. We are receiving regular feedback on the progress being made by the students. We are delighted to report that, according to Esther Bacon reports, all six HLMT students are progressing really well.

## **b) Events**

All the events organised during the year by HLMT and its supporters were really successful, and down to the hard work of those who volunteered to help run them. By way of illustration these three events demonstrate how funds and awareness of HLMT are raised.

### **❖ Plant and Craft Stall 17th April 2021**

On a sunny day on 27th April, HLMT trustees Carol McCormick, Charm Daley, Pippa MacKeith, Roger Williams and a number of brilliant supporters held a really successful stall. It attracted dozens of buyers and raised over £1500, sufficient to fund a trainee midwife's training fees for two years!



### **❖ An evening of live music**

HLMT organised a cracking night of music on 27th November. Three bands – Ajar, The Strawberry Jammers and Lowered Tones – played three great sets with Nick Loewenstein doing a professional job on sound. On a raw cold night 50+ hardy supporters were treated to a night of high-class, varied music. As a result a really good night was had by all and just over £700 raised.



❖ **Cake Sale by Nottingham City Hospital Maternity Unit Staff, 7th December, 2021**

Staff from the maternity team – receptionists, doctors, support workers and midwives – raised £438.87 for The Helen Loewenstein Memorial Trust. They contributed to the buying and selling of cakes, some paying £10 for a small cookie, in order to raise funds for the Trust. The staff all work in the maternity unit where Helen Loewenstein was a midwife for much of her midwifery career. The event was organised by Jennifer Ross and Steve Allen, facilitated by Sarah Daley, all of whom had worked with Helen. What a brilliant result for a one-day cake sale! The amount raised sufficient to pay half a year's course fees for a Liberian trainee midwife.



### c) Investing some HLMT funds to ensure long-term sustainability

If HLMT were to simply spend all the funds raised on grants to students, within a very few years our funds would dry up and the trust would have to be wound up! In order to ensure that grants can continue to be made into the future, HLMT trustees agreed on a policy of investing a chunk of its funds in ethical financial market investments. The first £46,000 was invested in October 2021 with the aim of not dipping into any profits from investments for at least five years in order to let these grow. If, for the sake of argument, HLMT invests over time, say, £200,000 then at a rate of return of 5% (lower on our cautious ethical investments than high-risk open-market investments) HLMT will have £10,000 to use for student grants each year. This year's initial investment is the beginning of this process.

In the meantime, we will continue to rely on supporters' donations and events, etc. Having established a successful mode of operation in Liberia over the past two years, we are looking to support future students through grants from grant-making trusts. Trustee George Mayor agreed to head this effort, supported by a small grants team.

### Plans for the coming year

The trustees plan to continue and build on the work of the past year. Our hope is to provide grants for further midwifery students at Esther Bacon, while continuing to support the existing six students.

HLMT will continue to urge its supporters and others to make donations in various ways, organise and support activities and events and approach grant-making trusts for support. As the grip of Covid lessens, the Trust will once again run a range of events and we encourage supporters to do likewise. Planned events include:

- A Zumbathon fundraiser on 7th May
- A HLMT Plant and Craft stall on 14th May
- Singer-songwriter Louise Jordan, supported by Paul Carbuncle – an evening of wonderful music on 28th May 7.30 p.m.
- Sherwood Street Market – HLMT stall on 20th August
- Ana Gonzalez running the Comrades Marathon (55 miles!) in S Africa for HLMT on 28th August
- HLMT stall at the Nottingham Green Festival on 11th September
- Boots Orchestra Nottingham – concert for HLMT on 19th November

HLMT will work to develop and strengthen relationships with key Liberian stakeholders in order to steadily increase the number of Liberian trainee midwives it sponsors who otherwise could not afford to undertake their studies.

***Signed on behalf of the trustees of The Helen Loewenstein Memorial Trust:***



***Date*** 20 May 2022

***Peter Loewenstein - Chairperson***

**Independent examiner's report to the trustees of  
The Helen Loewenstein Memorial Trust  
for the year ended 31 March 2022**

I report to the trustees on my examination of the accounts of The Helen Loewenstein Memorial Trust (the charity) for the year ended 31 March 2022.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed  Date 23/05/2022

**John O'Brien MSc, FCCA, FCIE**

**Employee of Community Accounting Plus**

## The Helen Loewenstein Memorial Trust

### Receipts & payments account for the year ended 31 March 2022


2021		2022
£	Note	£
	Receipts	
19847	Grants & donations	21998
-	Fundraising	389
898	Sales & fees	4249
1110	Events and activities	1784
-	Sundry receipts	265
<u>21855</u>	Total receipts	<u>28685</u>
	Payments	
-	General Purchases	2691
1052	Student fees	730
100	IT subs & other subscriptions	35
-	Admin expenses	7
-	Insurances	146
-	Purchase of investment	46000
-	Investment charges	750
-	Promotional materials	34
-	Student interview expenses	180
-	Event expenses	10
330	Accountancy	-
70	Sundry payments	-
<u>1552</u>	Total payments	<u>50583</u>
20303	Net receipts/(payments)	(21898)
<u>42656</u>	Cash funds at start of this period	<u>62959</u>
<u>62959</u>	Cash funds at end of this period	<u>41061</u>

The Helen Loewenstein Memorial Trust

Statement of assets and liabilities  
at 31 March 2022

2021		Note	2022
£	<b>Cash assets</b>		£
62959	Bank accounts		41061
<u>62959</u>			<u>41061</u>
	<b>Other monetary assets</b>		
-	Prepayments - Insurance		95
-	Investments		44570
<u>-</u>			<u>44665</u>
	<b>Liabilities</b>		
-	Creditors - Independent examination fee		(300)
<u>-</u>			<u>(300)</u>

*These financial statements are accepted on behalf of the charity by:*

Signed 

Date 20 May 2022

*Peter Loewenstein - Chairperson*

# The Helen Loewenstein Memorial Trust

## Notes to the accounts for the year ended 31 March 2022

### 1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

### 2. Grants & donations

	£
Gift Aid	4705
Sundry grants & donations	<u>17293</u>
	<u>21998</u>

### 3. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

### 4. Glossary of terms

**Creditors:** These are amounts owed by the charity, but not paid during the accounting period.

**Prepayments:** These are services that the charity has paid for in advance, but not used during the accounting period.

**THE HELEN LOEWENSTEIN MEMORIAL TRUST**

England & Wales - Charity number 1181595

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# Accounts

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## **Annual Report and Accounts**

### **The Helen Loewenstein Memorial Trust**

**The year ending 31st March 2021**

**(Charity number 1181595)**

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## An exceptional year

The year from April 2020 to March 2021 has been remarkable in many ways. The Covid-19 pandemic has impacted on the work of HLMT just as it has the lives of so many people and organisations world-wide. We were unable to hold a single face-to-face event during the year.

It has also been an exceptional year **for positive reasons**. We have worked with the Esther Bacon School of Nursing and Midwifery in Zorzor in Liberia to fund the first two HLMT-sponsored midwifery students. They began their studies in January 2021. We have also managed to raise just over £20,000 during the year, thanks mainly to generous donations by supporters and friends, an online music festival and online sales of merchandise. Details about all of this and more in the report.

## The concept

Helen Loewenstein died in December 2018. She was a midwife based in Nottingham, England. Helen's ambition to work in a developing country led her to travel to Liberia for two weeks in 2016 to help deliver two, two-day in-service training courses for midwives on behalf of a UK-based charity. She was asked by the charity to return to Liberia from October 2016 until September 2017 to coordinate a year-long in-service midwifery training programme. During that year 375 Liberian midwives, birth attendants and ancillary staff attended a series of two-day in-service courses across Liberia.

Whilst in Liberia, Helen discovered that the true ambition of the young woman who cooked and cleaned for Helen's programme was to be a nurse; however, this was not possible for her, simply because she could not afford to pay the fees required for the three-year training. Helen offered to pay her course fees, and the woman will qualify as a nurse later in 2021.

This provided the germ of what became The Helen Loewenstein Memorial Trust (HLMT). Within a week of Helen's death, her close family and friends decided to set up a charity to support initial midwifery training in Liberia. The section in the Order of Service at Helen's funeral that announced the intention to set up a Trust explained, "It will raise funds to make grants to trainee midwives who otherwise would not be able to afford to undertake training to become qualified midwives." The purpose of HLMT has not changed from that time. The Trust was formed on 16<sup>th</sup> January 2020.

## Goals

The two key goals of the Trust are very simple:

- To raise an initial sum of £100,000 through donations, standing orders, bequests, grants and events. When markets allow, to invest the bulk of those funds, and to use the interest gained to fund grants to trainee midwives in Liberia;
- To begin funding the training of a limited number of trainee midwives in Liberia as soon as possible, and to increase that number as funds and working arrangements with partners in Liberia grow and develop. This began in January 2021.

All of the Trust's endeavours and activities have been directed at achieving these two goals.

## Trustees – taking the Trust forward

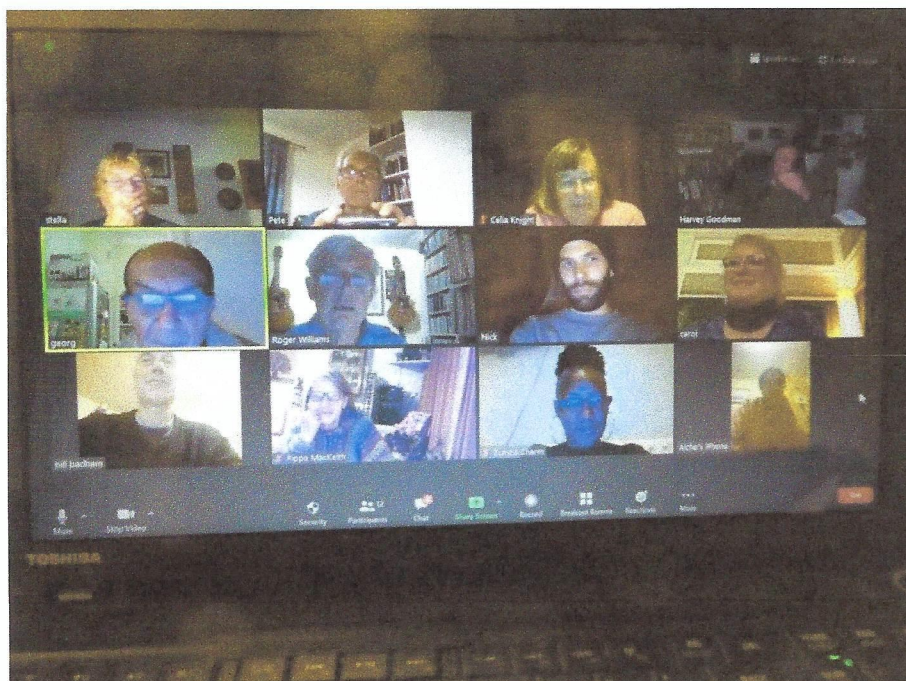
Ten trustees were appointed in February 2019 for a period of three years in the first instance. They were Bill Badham (secretary), Harvey Goodman (treasurer), Celia Knight, Nick Loewenstein, Peter Loewenstein (chair), Pippa Mackeith (data protection co-ordinator), George Mayor, Carol McCormick, Stella Nickolay and Roger Williams.

With long-term sustainability of HLMT in mind, it was decided in mid-2021 to appoint to the two vacant trustee posts in order to improve the gender, ethnic and age balance of the Board of Trustees. Following trustee discussions, Aïcha Daffé and Charmaine Daley were invited and appointed HLMT Trustees on 30<sup>th</sup> September 2020.

The trustees have worked in the private, public and third sectors. They bring a formidable range of skills and experience to the Trust. All of them have been actively involved in the work of HLMT during the year, organising and running events, making and distributing items for sale, making funding bids, developing website content, drafting policies and procedures and giving online talks. Details are described in the “Activities and achievements” section of this report.

The trustees have met four times via Zoom during the year to discuss and take forward the work of the Trust; on 22<sup>nd</sup> April (also the AGM), 2<sup>nd</sup> July, 30<sup>th</sup> September and 20<sup>th</sup> January. Pippa MacKeith ran an online data protection training event for all Trustees in July 2020. HLMT was officially registered with the Information Commissioner’s Office this year. As part of their work, the Trustees have approved: five data protection and privacy policies, spending and investment criteria and safeguarding criteria and have discussed and recorded key risk issues and the Trust’s responses to these.

On a practical level the trustees have overseen the development of the HLMT website; circulated three newsletters to supporters and set up a supporters’ database; produced HLMT greetings cards and purchased Liberian artefacts and materials for sale.



The chair and treasurer ensured that HLMT accounts were independently examined by CommunityAccounting Plus; and submitted the HLMT annual report and accounts for 2019 to 2020 to the Charity Commission. They also set up digital account-keeping via Wave software, which enables Trustees to receive regular reports on the Trust's finances; and recently acquired a card machine for use at forthcoming events.

Trustees continue to be supported by a very skilled volunteer, Alex Mottier, who has maintained and developed the excellent HLMT website that she set up, [www.hlmt.org.uk](http://www.hlmt.org.uk).

## Supporters - our lifeblood

From the outset, HLMT supporters have been the backbone of the Trust. Many of them have continued to make donations, sign standing orders, buy HLMT merchandise and attend online events. A couple of supporters have indicated that HLMT is included in their wills. Supporters who contribute regular monthly or annual standing orders ensure that HLMT has a regular income stream.

The trustees would like to say a huge "thank you" to HLMT supporters and urge them to continue to support the Trust's work over the coming year.

## Activities and achievements April 2020 to March 2021

This year has seen a whole number of activities being halted by the Covid pandemic. Individual supporters had committed to doing sponsored walks and runs for HLMT, the Boots Orchestra and Choir had arranged a concert in our benefit, and a number of events at which we have a stall, such as the Green Festival, were cancelled. Nonetheless the Trust has managed to move forward positively with both its activities and finances via a number of initiatives

### a) Developments in Liberia – students sponsored by HLMT are studying!

HLMT and the Esther Bacon School of Nursing and Midwifery negotiated and agreed a Memorandum of Understanding, which commits HLMT to supporting two midwifery students through their three-year course, starting in the current academic year. HLMT was able to support a second student due to an anonymous donation of £2500 for this purpose. Covid restrictions in Liberia resulted in the start of the year having to move from September 2020 to January 2021.

The first two midwifery students sponsored by HLMT, Aminata Sumanie and Suah Vala, began their three-year studies in January 2021 at Esther Bacon in Zorzor, north-east Liberia. They were selected at a very thorough entrance-exam-and-interview process in December. The interview panel included Esther Bacon teachers and Abdul-rahman Bah, a Liberian colleague of Helen Loewenstein with a master's degree in Public Health from Nottingham Trent University. Many thanks go to Abdul from HLMT for this selection work. Both Aminata, aged 29, and Suah, aged 19, impressed the interviewing panel with their high academic grades and passion to become midwives.





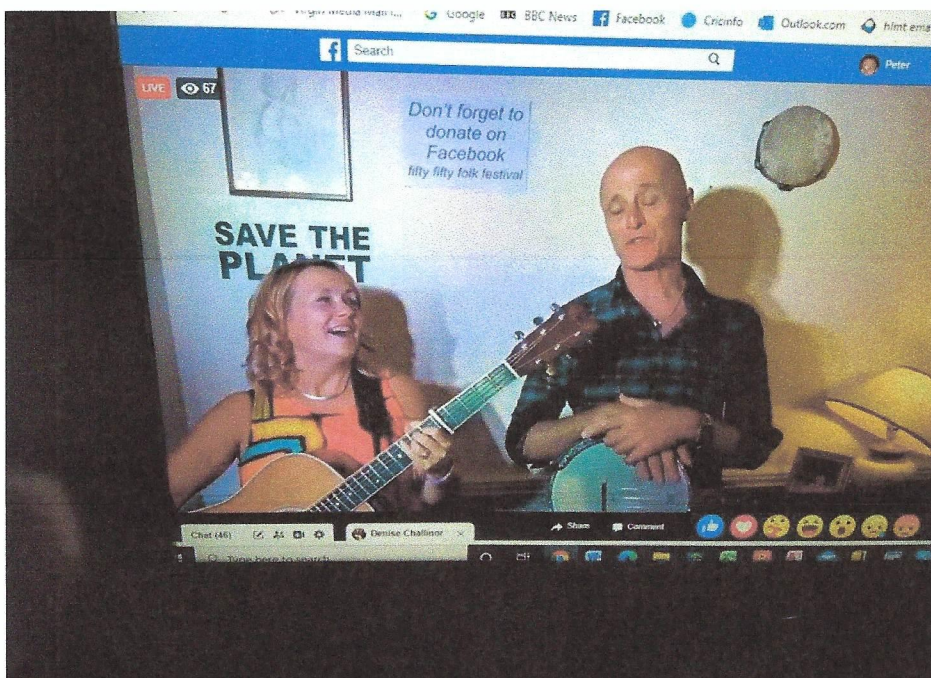
Both Aminata and Suah met the HLMT criteria: they had the appropriate academic qualifications and they required sponsorship in order to enrol on the 3-year Diploma in Midwifery. Both students indicated a desire, once they qualify, to pursue their careers in the rural areas where they grew up.

As a result of supporters' donations, HLMT will pay their tuition fees, accommodation, initial equipment and fees for their professional registration exam. We will be receiving regular feedback on the progress being made by Aminata and Suah. The Helen Loewenstein Memorial Trust wishes them every success with their studies and careers.

### **b) Fifty/Fifty Folk Festival Saturday 13<sup>th</sup> June 2020**

This brilliant online festival, with SIX great artists on the folk & festival circuit, was organised by Roger Williams, with inputs from Stella Nickolay, Carol McCormick and Pete Loewenstein, all HLMT trustees. Six great sets of artists on the folk & festival circuit played for six hours. The event was attended by several hundred people, and £2,200 was raised, split 50/50 between the musicians performing and the Helen Loewenstein Memorial Trust.

HLMT would like to thank Roger for his creation and work, and all the musicians who performed – Kirsty Merryn, Pete Morton, Katy and Mike from Truckstop Honeymoon, Louise Jordan, Greg Russell and Dave and Kip from Winter Wilson.



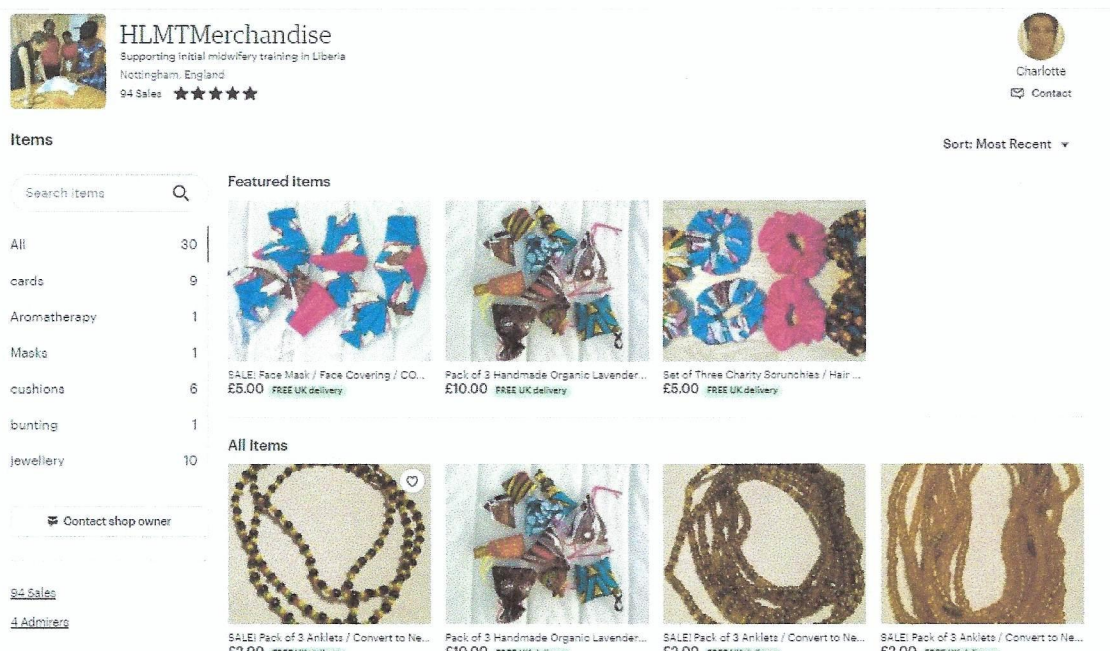
### c) Generous HLMT friends – family & friends of Phil O’Keefe and Di Jelley

Phil O’Keefe and his wife, Di Jelley, knew Helen for all of her life and have been generous supporters of the Trust from its inception. Very sadly, following an illness, Phil died in September 2020. Di and their four children asked their friends to donate to HLMT in memory of Phil. As a result of their and their friends’ generosity, HLMT received around £5,500 in donations, which is wonderful. Obituaries of Phil can be found at <https://www.theguardian.com/education/2020/oct/18/phil-okeefe-obituary> and <https://www.ucu-unn.org.uk/news/270-obituary> .



## d) HLMT online shops on Ebay and Etsy

Since the usual HLMT outlet of a merchandise stall at a variety of social and promotional events was not possible this year, we decided to set up an online retail presence. Angel Charlotte Christine (Nick Loewenstein's partner), supported by Stella Nickolay, Celia Knight, Carol McCormick, Pippa MacKeith and others worked very hard to set up HLMT shops on Etsy and Ebay; and to produce cards, cushion covers, bunting, lavender bags etc. Volunteers Pam McHarg and Maggie Jones also produced a regular flow of merchandise. In the first four months of trading around £1200 of merchandise was sold (£898 net), a testament to the hard work of Angel, Stella and the HLMT "Merch Team." The shops can be found at <https://www.ebay.co.uk/usr/hlmtmerchandise> and <https://www.etsy.com/uk/shop/HLMTMerchandise>.



## e) Seeking funds from grant-making trusts

The HLMT still aims to raise £100,000 in the next couple of years, to invest the bulk of these funds, and to use the interest gained from the investments to provide grants for trainee midwives in Liberia. Due to ongoing market volatility in the UK as a result of Brexit uncertainties and the effects of the Covid-19 pandemic, the Trust has had to postpone investing until markets are more stable; and is maintaining funds in a bank account for now. Investing its funds, however, remains its overall strategy.

To ensure that the invaluable donations of supporters do not get eroded unduly, HLMT decided to seek funds from grant-making trusts. Trustee George Mayor agreed to head this effort, supported by a small grants group.

In the past couple of months, George has drafted and HLMT has submitted applications to five charitable trusts, requesting funds to support the steady expansion of HLMT sponsorship of trainee midwives in Liberia. We await their responses.

### Plans for the coming year

The trustees plan to continue the work successfully begun in the past year. HLMT will continue to urge its supporters and others to make donations in various ways, organise activities and events and approach grant-making trusts for support. As the grip of Covid reduces, the Trust will once again run a range of events and encourage supporters to do likewise. The aim of HLMT is to reach the initial HLMT target of raising £100,000 as soon as possible and to invest this in order to provide grants for Liberian trainee midwives for years to come. HLMT will work to develop and strengthen relationships with the Esther Bacon School of Nursing and Midwifery and other Liberian stakeholders in order to steadily increase the number of Liberian trainee midwives it sponsors who otherwise could not afford to undertake their studies. The Covid-19 pandemic has badly disrupted people and agencies in both Britain and Liberia; the trustees will redraft detailed plans following the easing of Covid-19 pandemic restrictions.

### Public benefit statement

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Signed on behalf of the trustees of The Helen Loewenstein Memorial Trust:

  
\_\_\_\_\_ Date 23.8.2021

Peter Loewenstein

Chairperson

## Independent examiner's report to the trustees of

### The Helen Loewenstein Memorial Trust

for the period ended 31 March 2021

I report to the trustees on my examination of the accounts of The Helen Loewenstein Memorial Trust (the charity) for the period ended 31 March 2021.

#### Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed Debbie Seaborn Date 23 August 2021

Debbie Seaborn B.A. Hons.

Treasurer, Sherwood Community Centre

Formerly Grants Officer, National Lottery Heritage Fund

1 Old Lodge Drive, Nottingham NG5 3FQ

## The Helen Loewenstein Memorial Trust Receipts and Payments Account for the period ended 31 March 2021

<b>Receipts</b>	<b>Total funds £</b>
Grants and donations	19847
Events	1110
Sales	898
<b>Total Receipts</b>	<b><u>21855</u></b>
<b>Payments</b>	
Accountancy	330
Website	100
OIC Registration Fee	35
POS machine	35
Midwifery student grants (Liberia)	1052
<b>Total payments</b>	<b><u>1552</u></b>
<b>Net receipts / (payments)</b>	<b>20303</b>
Cash funds at start of this period	42656
<b>Cash funds at the end of this period</b>	<b>62959</b>

### Statement of Assets and Liabilities at 31 March 2020

<b>Cash assets</b>	£
Bank accounts	<u>62959</u>
	<u>62959</u>
<b>Assets retained for the charity's own use</b>	
Stock of T-shirts, cards and other items for fundraising	
<b>Liabilities</b>	
Creditors	<u>0</u>

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

Signed on behalf of the trustees of The Helen Loewenstein Memorial Trust:


Date 23.8.2021

Peter Loewenstein

Chairperson