



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

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**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.

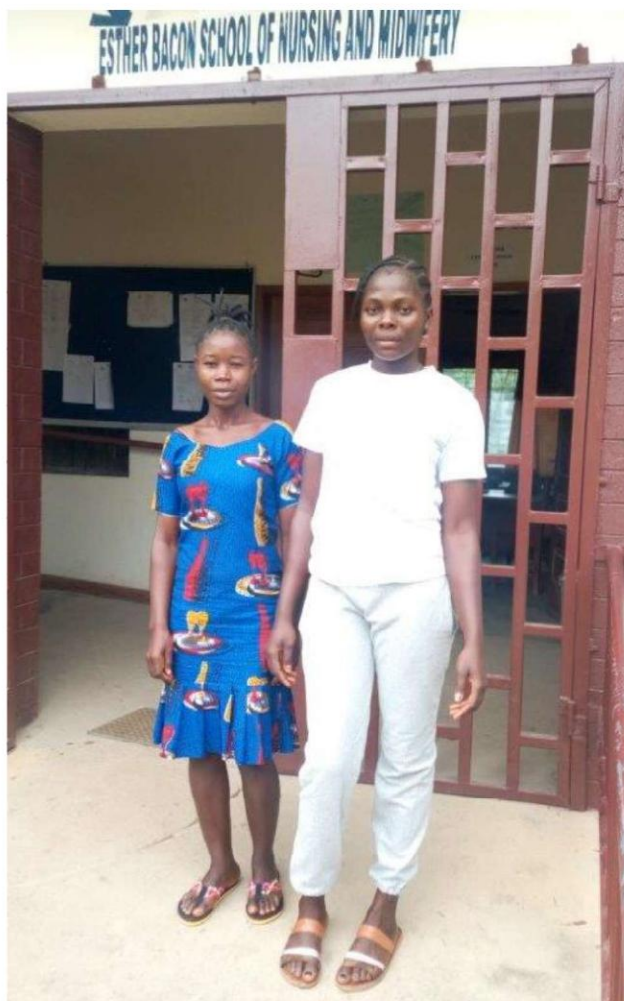
Public benefit statement

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 21st April (also the AGM), 3rd August, 12th October and 18th 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.

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



Nottingham Green Festival

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

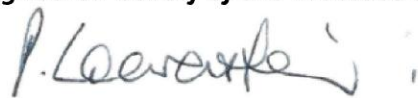
The Trustees plan to continue and build on the work of the past year. Our hope is to provide grants for two further midwifery students at Esther Bacon, while continuing to support the existing eight students. HLMT will continue to urge its supporters and others to make donations in various ways, organise 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 15th April
- A HLMT crafts stall during Sherwood Arts Week in mid-June
- A HLMT crafts stall in Chilwell Nottingham on June 25th
- A HLMT stall at the Nottingham Green Festival on 10th September
- A Zumbathon fundraiser on 4th November
- A live music evening with 3 bands on 24th 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

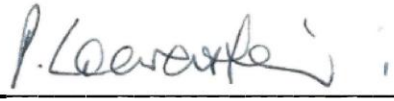
The Helen Loewenstein Memorial Trust
Receipts & payments account
for the year ended 31 March 2023

2022			2023
£		Note	£
	Receipts		
21998	Grants & donations incl. gift aid	2	14230
389	Fundraising		-
4249	Sales & fees		3243
1784	Events and activities		7634
265	Sundry receipts		-
28685	Total receipts		25107
	Payments		
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
50583	Total payments		10527
(21898)	Net receipts/(payments)		14580
62959	Cash funds at the start of this period		41061
41061	Cash funds at the end of this period		55641

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

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

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	11260
Total	<u>14230</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.