



Annual Report and Accounts
The Helen Loewenstein Memorial Trust
The year ending 31st March 2024
(Charity number 1181595)

Page	Contents
2 - 12	Trustees' annual report
13	Independent examiner's report
14 - 16	Receipts & payments account & Statement of assets & liabilities

**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; 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, Lorpü 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.

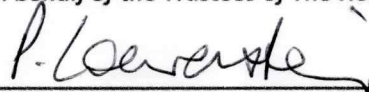
Two HLMT Trustees will undertake a private visit to Liberia in May and June 2024. During their stay they will attend the graduation ceremony of the first two HLMT-sponsored students and will meet senior representatives of key Liberian agencies.

Planned HLMT events in the UK include:

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

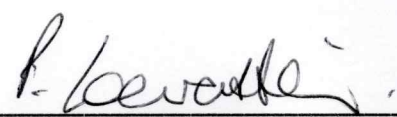
The Helen Loewenstein Memorial Trust
Receipts & payments account
for the year ended 31 March 2024

2023			2024
£		Note	£
	Receipts		
14230	Grants & donations incl. gift aid	2	11166
	Fundraising		-
3243	Sales & fees		4179
7634	Events and activities		4061
25107	Total receipts		19407
	Payments		
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
10527	Total payments		9141
14580	Net receipts/(payments)		10266
41061	Cash funds at the start of this period		55641
55641	Cash funds at the end of this period		65907

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

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

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
Total	<u>11166</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.