



**First Annual Report and Accounts
of The Helen Loewenstein Memorial Trust
for the period ending 31st March 2020
(Charity number 1181595)**

Page	Contents
2 - 7	Trustees' annual report
8	Independent examiner's report
9	Receipts & payments account & Statement of assets & liabilities

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 in late 2020.

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 Helen's funeral programme 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.

Beginnings

In early January 2019, the founding trustees of HLMT drafted a constitution for the HLMT, to register it as a Charitable Incorporated Organisation, and submitted it to the Charity Commission for England and Wales. The registration of the HLMT as charity number 1181595 was formally agreed on 16th January 2019.

Donations to the Trust were already coming in, and setting up a bank account and registering the charity for Gift Aid with HMRC were early priorities. Most importantly, the founding trustees, Helen's parents and brother, set about building a team of talented trustees to take the Trust forward.

Trustees

Eleven trustees in total were appointed by February 2019 for a period of three years in the first instance. All of them knew Helen as work colleagues and/or friends. The trustees have worked in the private, public and third sectors. They bring a formidable range of skills and experience to the Trust, including organisational, promotional, IT, design, managerial, financial, education and training, legal, nursing and midwifery, working in developing countries, and managing charities.

The trustees' inaugural meeting took place on 13th April 2019. The trustees have met five times during the period to discuss and take forward the work of the Trust; and all of them have been actively involved in the work of HLMT during the year, organising and running events, developing

website structure and content, drafting policies and procedures, giving talks, staffing HLMT stalls and making items for sale.

The trustees appointed in early 2019 were

Bill Badham (Secretary)

Inderpal Dhillon

Harvey Goodman (Treasurer)

Celia Knight

Nicholas Loewenstein

Peter Loewenstein (Chairperson)

Pippa MacKeith (Data protection co-ordinator)

Carol McCormick

George Mayor

Stella Nickolay

Roger Williams

Inderpal Dhillon resigned for personal reasons in August 2019. The other trustees remain in post.

The key focus of trustees has been a combination of arranging, encouraging and promoting fundraising / awareness-raising activities; and establishing a basis to begin funding trainee midwives in Liberia from 2020. Details are described in the “Activities and achievements” section of this report.

As part of their work, the trustees have received basic trustee induction and training; agreed 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; contracted Virgin Money Giving to provide an online fundraising platform on its website; circulated three newsletters to supporters and set up a supporters’ database; produced HLMT greetings cards and purchased Liberian artifacts and materials for sale; spoken at and taken HLMT’s arts and crafts stall to a number of events; purchased one outdoor and two pull-up indoor banners for promotional events; and obtained public liability insurance to cover the Trust’s activities.

In August 2019 the trustees decided to advertise for a website developer to expand and improve the one-page temporary site that Indy Dhillon had set up in January. They recruited a skilled volunteer, Alex Mottier who, through many hours of work, has produced an excellent HLMT website, www.hlmt.org.uk

Goals

The two key goals of the Trust are very simple in concept:

- 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 is on track to begin in the second half of 2020.

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

Supporters - our lifeblood

From the outset, HLMT supporters have been the backbone of the Trust. Apart from making donations and signing standing orders, so many supporters have contributed their time and effort in ways that have often been astounding, profoundly moving and wonderful. They have organised fundraising / awareness-raising events and activities. They also have contributed to and attended many of the events outlined later in this report. Their messages and comments indicate the extent to which many of them were touched by Helen and loved her; and how many support the ideal of assisting trainee midwives who, without the support of the Trust, could not realise their dreams.

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 period ahead.

Activities and achievements in the period January 2019 to 31st March 2020

Raising funds for the Trust's activities

The Trust's initial target is to raise £100,000 in the next couple of years, to invest the bulk of the funds, and to use the interest gained from the investments to provide grants for trainee midwives in Liberia. Due to market volatility in the UK in 2019-2020 as a result of Brexit uncertainties and then the effects of the Covid-19 pandemic, the Trust has had to hold off investing its funds until markets are more stable and is therefore maintaining its funds in a bank account for now. Investing its funds, however, remains its overall strategy.

In the period to March 2020, the Trust raised £45,357, not quite half of its initial target. This is a significant achievement. Funds have been raised in three key ways:

- a) By encouraging supporters to make donations, contribute regular standing orders and leave bequests to the Trust in their wills;
- b) Seeking grants from grant-making trusts;
- c) Organising, participating in and encouraging supporters to organise fund-raising events

Donations and standing orders

The level of giving from individual supporters has been magnificent. Over 250 supporters have donated a total of £35,680. Donations have ranged from a few pounds to £3,500, with a number of

three- and four-figure donations. The majority of donations have included gift-aid, which have added 25% to each of those donations. Most donations have come from British supporters, although there have been a few donations from supporters in other countries.

We encourage supporters to try to make repeat or regular donations if they can. That will massively assist the Trust to reach its initial target in the next year or two.

Crucially, standing-orders provide a steady flow of income for the Trust. Just 28 supporters have thus far taken out monthly standing orders and two contribute through annual standing orders. We would encourage as many supporters as possible to sign standing orders and to complete gift-aid forms in order to increase their standing order by 25%.

Grants from grant-making trusts

A grant of £2,000 was successfully sought from the A&E Trust. It was used to fund trustee Carol McCormick's working visit to Liberia, which is detailed later in this report. We are very grateful to the A&E Trust for its support.

Overall, the trustees decided that it was best not to apply for funding from grant-making trusts until after HLMT has begun to fund trainee midwives in Liberia, and is thus able to show positive outcomes.

Fund-raising and awareness-raising activities and events

As a result of the enthusiasm, imagination, commitment and sheer hard work of supporters and trustees, a wide range of events took place over the period. These included:

- HLMT stall at the event to celebrate Helen Loewenstein's Life February 2019 raised £270.
- A coffee morning in Lady Bay, Nottingham, organised by Wendy Pratt. March 2019 raised £200.
- Crowdfunding page set up by Ruth Thompson December 2018 to May 2019 raised £519.
- The "Madwives" (a group of midwife colleagues/ friends of Helen) planned walk of El Caminito del Rey in Spain. May 2019 raised £3,000.
- Suffolk coastal walk by HLMT trustee, Celia Knight June 2019 raised £1,500.
- Green Festival HLMT Stall September 2019 raised £370.
- Robin Hood Half Marathon, run by Helen Janiszewski September 2019 raised £900.
- "Music for Liberian Midwives" musical fundraising evening, organised by HLMT supporter Julie Woodin and trustee Roger Williams October 2019 raised £1,200.
- One Off Art Sale HLMT stall November 2019 raised £175.
- Broxtowe Christmas Lights switch-ons. HLMT stall November 2019 raised £187.
- Cycle sale, Sneinton market March 2020 raised £50.
- Musical Fundraiser for HLMT organised by Rosa's Lovely Daughters and friends March 2020 raised £1,500.
- HLMT stall at IWD Nottingham Secular Society meeting March 2020 raised £175.
- HLMT stall at the SHEAfriq African Market at Rough Trade March 2020 raised £150.

Further details on these events can be found on the HLMT website, www.hlmt.org.uk

Preparing the ground to make grants to Liberian trainee midwives

A number of issues needed to be clarified before HLMT could begin to support trainee midwives in Liberia who otherwise could not afford the training costs. These included:

- Identifying and making contact with Liberian midwifery training institutes and key agencies
- Identifying the training institute(s) to approach to be our partner
- Ensuring that Trust funds were spent appropriately – establishing procedures and protocols
- Clarifying the costs of midwifery training and what elements HLMT should support
- Ensuring that students that meet HLMT criteria are appointed to receive HLMT grants
- Identifying ways of monitoring course content, training quality and student progress

Through discussions with Liberian contacts and via online searches, the trustees learned that fully qualified Liberian midwives were those whose training institutes were accredited by the Liberia Board for Nursing and Midwifery. Accredited 3-year Diploma courses were offered at four such institutes.

Shortly after Helen's death, her Liberian friend and colleague, Abdul-rahman Bah, indicated an intention to establish a midwifery training institute in Liberia in Helen's memory. His initial hope was that it would be operational in 2019. For a variety of good reasons, it will now not be established until after 2020. HLMT therefore needed to identify existing midwifery training institutes that it might partner. Following extensive research and a number of discussions, the trustees decided that the first training institute it wanted to contact was the Esther Bacon School of Nursing and Midwifery, whose training courses and management were positively reviewed and recommended.

For several months the trustees tried to email and phone key agencies in Liberia but struggled to establish substantive contact and to have detailed discussions. They decided that a field visit to Liberia was necessary to take the work of the Trust forward, and that the trustee ideally equipped to undertake the visit was Carol McCormick, a recently-retired consultant midwife lecturer, who had previously worked in Ethiopia and Uganda. Funded by a grant from the A&E Trust, the visit took place in January 2020. Carol was accompanied by her friend and colleague, Maureen Raynor, senior midwifery lecturer at Leicester de Montfort University, who paid her own expenses. The purpose of the visit was to build relationships with key Liberian agencies, establish procedures for the recruitment of trainee midwives who HLMT will support with grants, and gather information about initial midwifery training in Liberia.

The critical element is that HLMT would be funding midwives who would not otherwise be able to access training. Our mission is not to cover all the costs of the education, but the fees and essential costs.

The two-week visit was highly productive. Ably supported by Abdul-Rahman Bah, Helen's trusted Liberian colleague and friend, Carol and Maureen met the Liberian Minister of Health, the Directress of the Esther Bacon School of Nursing and Midwifery, the President of the Liberia Midwife Association, the Director of the Liberia Board for Nursing and Midwifery, key officials in the Ministry of Health, and the British Ambassador. All the people they met were very helpful, open and

supportive. Discussions resulted in all the HLMT questions listed at the beginning of this section being satisfactorily clarified and answered.

Following the visit, HLMT trustees have worked with the Esther Bacon School's directress and her team to draft and finally agree a Memorandum of Understanding (MOU) between the two organisations. The MOU states that that HLMT will pay the course fees, start-up costs and basic accommodation expenses for each student that it supports, amounting to U.S.\$3050 over three years for each student; this is conditional on feedback each semester from the school that the student is making satisfactory progress. The Esther Bacon School, with HLMT involvement, will appoint the students in mid-2020, and the students will begin their studies supported by a HLMT grant from September 2020. The students will need to continue to work in rural Liberia for at least two years after graduating. On that basis trustees have agreed that HLMT can support two midwifery trainees in the year beginning September 2020. The MOU was written before the Covid-19 pandemic, so the timing of the recruitment of students and the start of the academic year may change depending on the ongoing impact of the virus in Liberia.

Plans for the coming year

The trustees plan to continue the work successfully begun in the current period. It 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. Its aim is to reach the initial HLMT target of raising £100,000 to invest in order to provide grants for Liberian trainee midwives for years to come. And the HLMT will develop and strengthen relationships with Liberian partners and supporters with the aim of steadily increasing the number of Liberian trainee midwives 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 need to redraft detailed plans once Covid-19 has run its course.

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 12 May 2020

Peter Loewenstein

Chairperson

Independent examiner's report to the trustees of
The Helen Loewenstein Memorial Trust
for the period ended 31 March 2020

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 2020.

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  Date 12/5/20

John O'Brien MSc, FCCA, FCIE

Employee of
Community Accounting Plus
Units 1 and 2,
North West,
41 Talbot Street,
Nottingham NG1 5GL

The Helen Loewenstein Memorial Trust Receipts and Payments Account for the
period ended 31 March 2020

	Total Funds £
Receipts	
Grants & donations	35680
Events	9677
Total receipts	45357
Payments	
Advertising	224
Events & resources	192
Insurance	152
Travel expenses (Liberia)	2115
Postage & internet	18
Total payments	2701
Net receipts/(payments)	42656
Cash funds at start of this period	-
Cash funds at end of this period	42656

Statement of Assets and Liabilities at 31 March 2020

Cash assets	£
Bank accounts	42656
	42656
Assets retained for the charity's own use	
Stock of T-shirts, cards and other items for fundraising	
Liabilities	
Creditors	(330)

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 12 May 2020

Peter Loewenstein

Chairperson