



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 16th 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

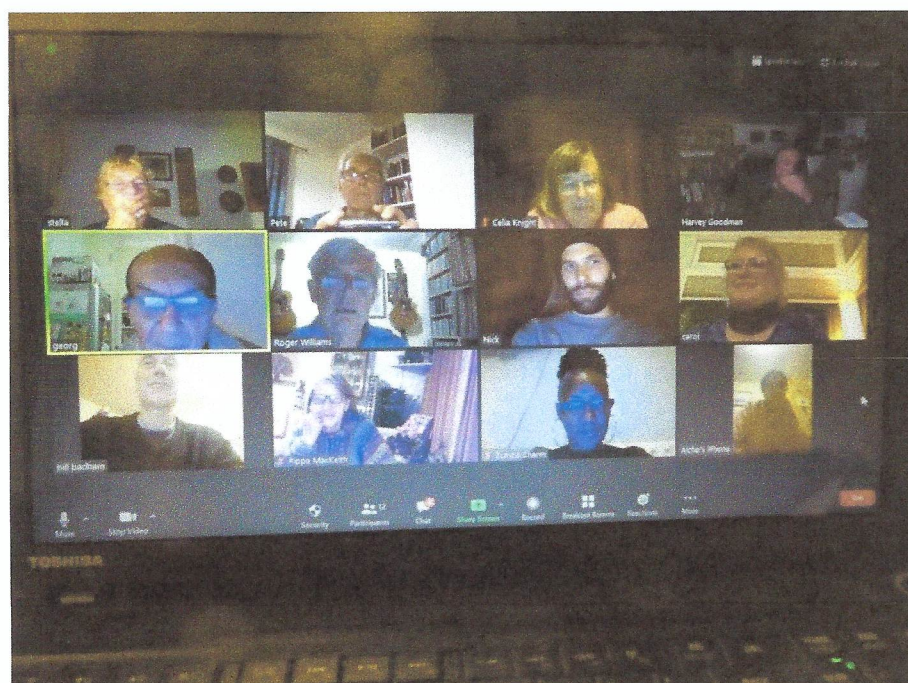
Ten trustees were appointed in February 2019 for a period of three years in the first instance. They were Bill Badham (secretary), Harvey Goodman (treasurer), Celia Knight, Nick Loewenstein, Peter Loewenstein (chair), Pippa Mackeith (data protection co-ordinator), George Mayor, Carol McCormick, Stella 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 30th 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 22nd April (also the AGM), 2nd July, 30th September and 20th 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.

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.





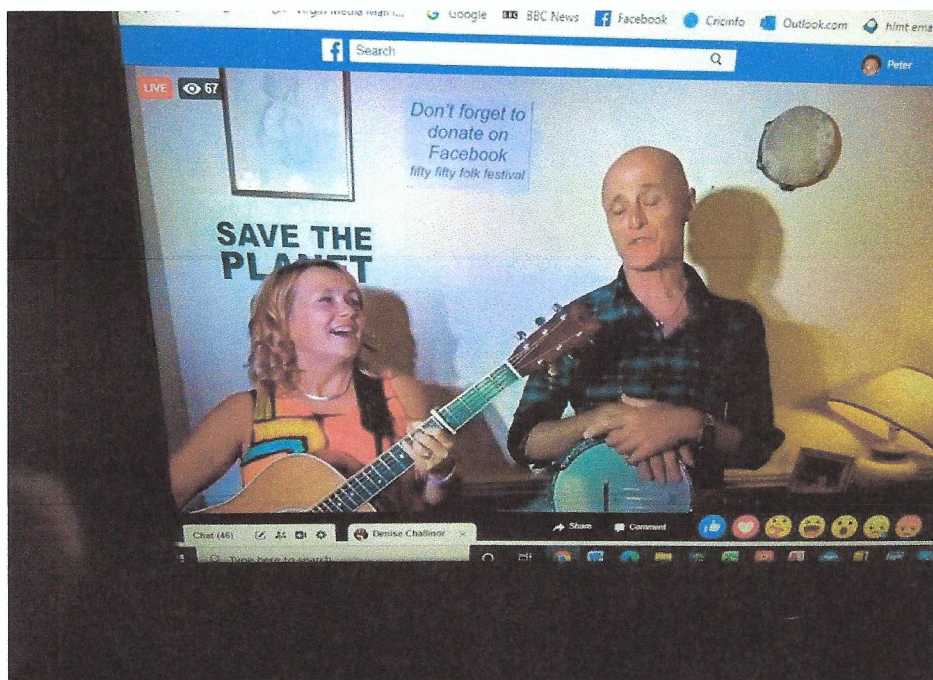
Both Aminata and Suah met the HLMT criteria: they had the appropriate academic qualifications and they required sponsorship in order to enrol on the 3-year Diploma in Midwifery. Both students indicated a desire, once they qualify, to pursue their careers in the rural areas where they grew up.

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 13th 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.



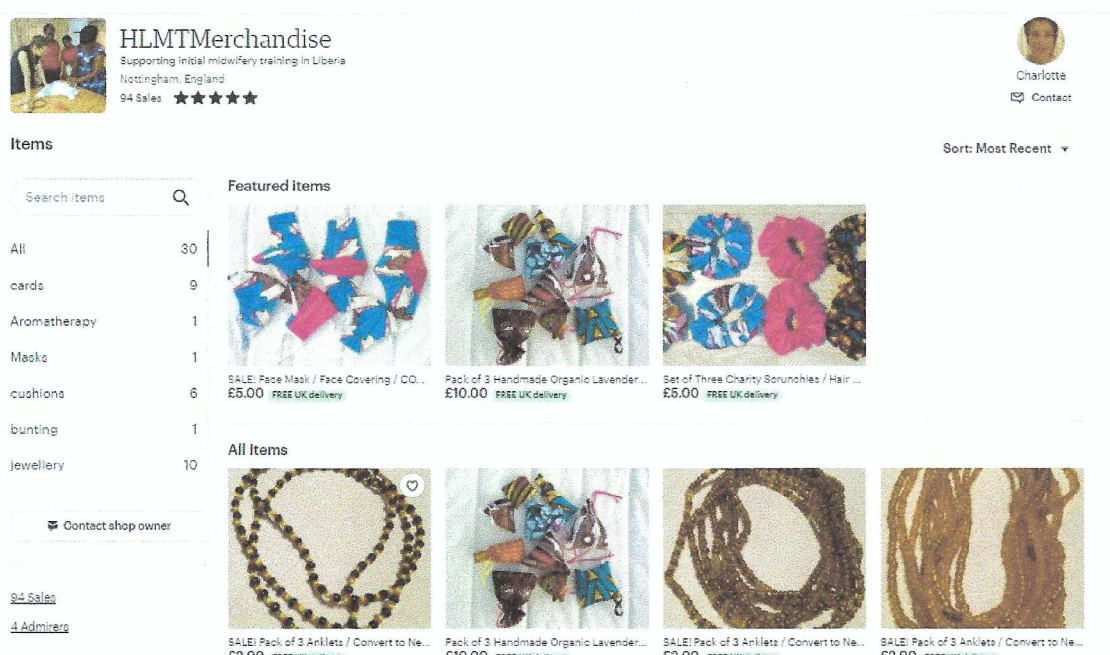
c) Generous HLMT friends – family & friends of Phil O’Keefe and Di Jelley

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

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

Statement of Assets and Liabilities at 31 March 2020

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

P. Loewenstein Date 23.8.2021

Peter Loewenstein

Chairperson