



## **Annual Report and Accounts**

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

**The year ending 31st March 2022**

**(Charity number 1181595)**

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**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  
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  
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 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:

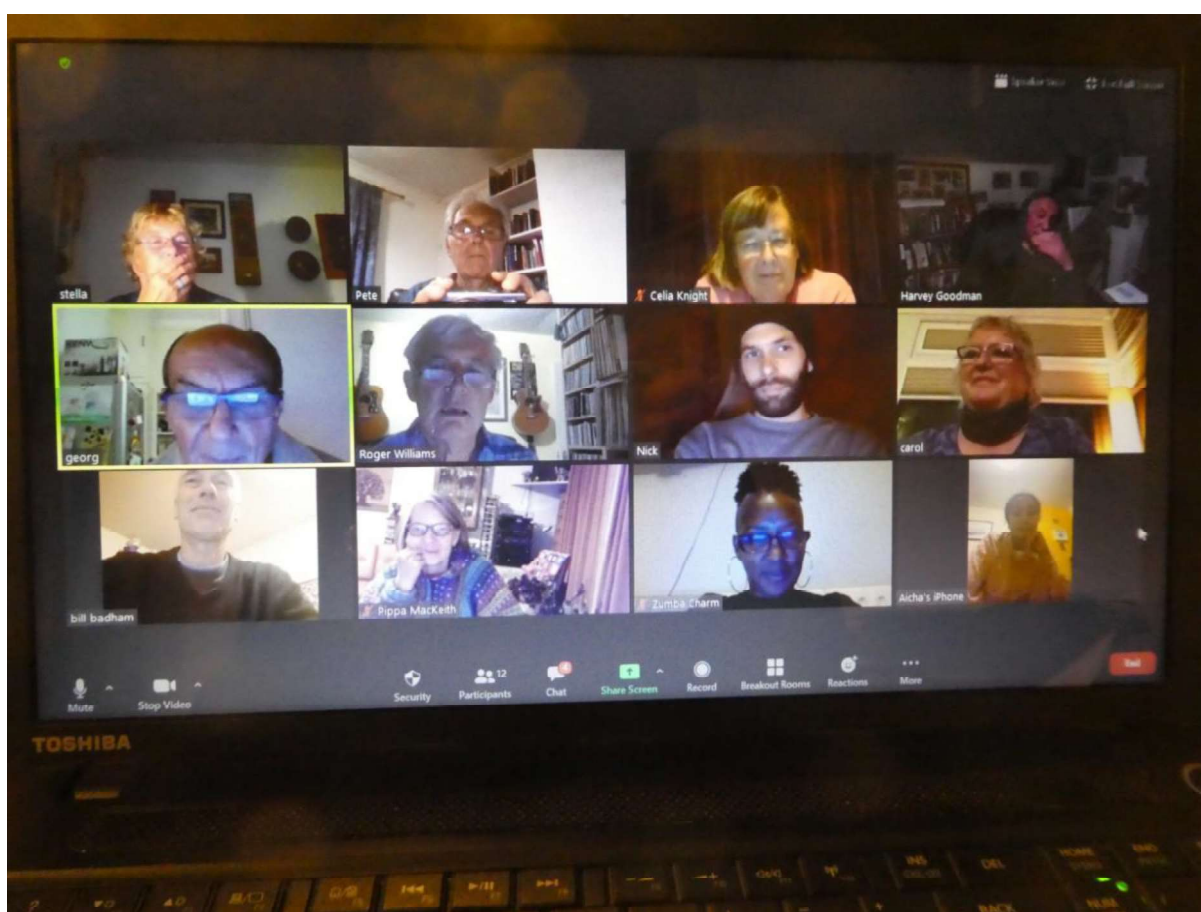
- to raise funds to pay for the grants through donations, standing orders, bequests, grants and events
- to fund the training of a small number of trainee midwives in Liberia, and to increase that number as funds and working arrangements with partners in Liberia grow and develop.

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 £		Note	2022 £
	Receipts		
19847	Grants & donations	2	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
£			£
62959	<b>Cash assets</b>		
<u>62959</u>	Bank accounts		<u>41061</u>
			<b>41061</b>
	<b>Other monetary assets</b>		
-	Prepayments - Insurance		95
-	Investments		<u>44570</u>
-			<b>44665</b>
	<b>Liabilities</b>		
-	Creditors - Independent examination fee		<u>(300)</u>
-			<b>(300)</b>

*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	17293
	<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.