



**Annual Report and Accounts**  
**The Helen Loewenstein Memorial Trust**  
**The year ending 31st March 2025**  
**(Charity number 1181595)**

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**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 (until 22 05 2024)

Esther Draycott

George Arthur Mayor (until 10 09 2024)

Helen Janiszewski (from 20 11 2024)

Jessica Frances Viner (from 20 11 2024)

Joseph Harvey Goodman, (Treasurer)

Lorna Rosemary Somersall (from 20 11 2024)

Michael James Cottle (until 14 11 2024)

Nicholas Robert Loewenstein

Peter Loewenstein, (Chairperson)

Philippa Mary MacKeith

Stella Alys Louise Nickolay

Zanele Ndhlovu

**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

The Helen Loewenstein Memorial Trust (HLMT) and its supporters have had a busy and productive year in 2024-2025:

- On 31<sup>st</sup> May 2024 the first two HLMT-sponsored students, Aminata Sumanie and Suah Valai, graduated from their four-year degree course, Aminata achieving the highest grade of all midwives graduating at the Phoebe-Esther Bacon College of Health Sciences (PEBCHS) in Zorzor



- In September 2024, two more midwifery students, Joannah Dolo and Esther Robert were offered grants to cover their fees and essential expenses at PEBCHS, bringing the total to 10 students currently receiving HLMT grants. This was largely made possible by the generosity of our supporters





- The British Embassy in Monrovia and a funding trust have sponsored the fees of some of the HLMT-students during the year. HLMT is very grateful for this
- HLMT's brilliant supporters continued to back HLMT with standing orders and one-off donations, the lifeblood of the organisation. This amounted to over £20,000 last year.
- Events and activities run by HLMT and its supporters included five sold-out live music evenings, plant and craft stalls and the sales of merchandise, much of it made by supporters in Nottingham. These raised over £6,000 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 media
- In total, we have managed to raise over £31,000 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 merchandise and selling it 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 January 2025, Helen Janiszewski, Lorna Somersall and Jessie Viner.



The trustees have met four times during the year to discuss and take forward the work of the Trust; on 22nd May (also the AGM), 4th September, 20th November 2024 and 22nd January 2025. The Merchandise sub-committee and the Grants sub-committee have also held meetings.

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.

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, supported by volunteer Charlotte Christine who runs the HLMT on-line Etsy shop. Nick Loewenstein has provided invaluable assistance with designing greeting cards and also supporting our volunteer sound engineer at gigs. Pippa MacKeith coordinates the Trust's crucial data protection activities. Esther Draycott is coordinating our safeguarding policy and procedures. Pete Loewenstein chairs the trustees and arranges trustee meetings, liaises with funders and stakeholders, produces newsletters and the annual report, keeps the HLMT website updated and undertakes much of the preparatory work for music nights. Pete Loewenstein, Harvey Goodman and Stella Nickolay are members of the grants sub-committee.

HLMT trustee Celia Knight initiated a scheme for supporters to donate leftover currency to HLMT. This includes coins or notes from holidays, or some old British currency. HLMT converts this into funds to pay for training Liberian midwives. Supporters bring them to HLMT events or donate online at:

<https://www.leftovercurrency.com/charity/the-helen-loewenstein-memorial-trust/>

[The Chair and Treasurer ensured that HLMT annual report and accounts were independently examined by accountant David Sadler and submitted to the Charity Commission. They also managed HLMT's digital account-keeping via Quickfile software, which enables trustees to receive regular reports on the Trust's finances.](#)



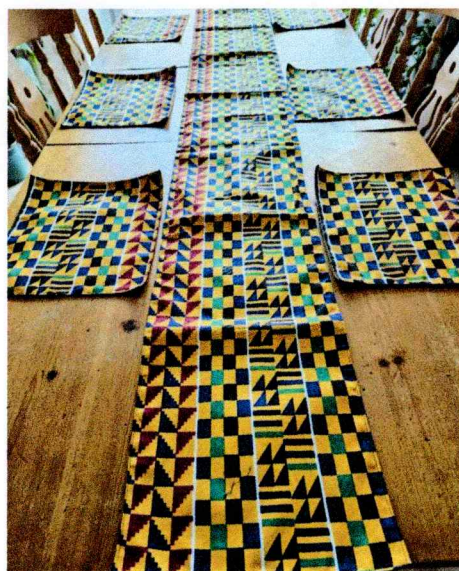
## Supporters - our backbone

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 organised fundraising events (e.g. runs and cake sales) for HLMT. Some 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](http://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; Dave Martin has done a great job setting up and controlling sound at HLMT gigs; Jessie Viner has done 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 on

Facebook <https://www.facebook.com/HLMemorial>  
and Instagram – [@HLMT\\_Charity](https://www.instagram.com/HLMT_Charity)





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 Abdul Bah, Ally Turner, Annette Greenland, Barbara Bates, Carol Laverick, Charlotte Christine, Chris Jefferson, Chris Randall, Emma Eckhardt, Estelle Smiley, Ingrid Green, Jane Bramley, Jane Daffe, Joan Morris, Julian Griffiths, Kate Whyte, Lee Harrison, Leonie Williams, Linda Burdett, Liz Mayfield, Lyn Bell, Maggie Jones, Mary Barnard, Michael Boyle, Mo Cooper, Pam Machar, Paula Brady, Ros Evans, Sal Morowitz, Sally Victorian, Sam Azad, Sue Van Schaick and Tina Pamplin.

Carol McCormick, Celia Knight, Esther Draycott, Lorna Somersall, Nick Loewenstein, Pete Loewenstein, Pippa McKeith and Stella Nickolay are HLMT trustees who have put in a lot of voluntary time helping with events and merchandise.

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 by those who've signed up to Easyfundraising is over £350.

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 2024 to March 2025

### a) Developments in Liberia – Two HLMT-sponsored students graduate and 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, graduated in May 2024, both with excellent results. HLMT trustees, Pete Loewenstein and Stella Nickolay, together with HLMT's Liberian representative, Abdul Bah, attended the graduation ceremony. During their private visit to Liberia, Pete and Stella, together with Abdul, also met some key Liberian stakeholders and politicians on behalf of HLMT.



As a result of generous donations by some HLMT supporters, we were able to support an additional four students in 2021-2022, and two further students in 2022-2023. With the aid of a grant from the British Embassy in Liberia, two more students were appointed this year. **This brings to twelve the number of students that have been supported by 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.





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.

Liberian midwifery training moved from three-year diploma courses to four-year degrees three 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, bringing the total cost to £3,600 for the 4-year degree.

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.

## 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:

- Five great sold-out live music nights, in May, September and November 2024 and February and March 2025. 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. Massive thanks go to all the musicians who performed and to the many volunteers who worked behind the scenes.





- HLMT crafts and plants stalls outside the Crimson Tree Café in Sherwood on 18<sup>th</sup> May 2024 (which raised £735), and at Chilwell Garage Market on 30<sup>th</sup> June 2024
- A Sherwood History Walk in June 2024, led by Mo Cooper
- HLMT plants and crafts stall at the Nottingham Green Festival on 8<sup>th</sup> September 2024, which raised around £600

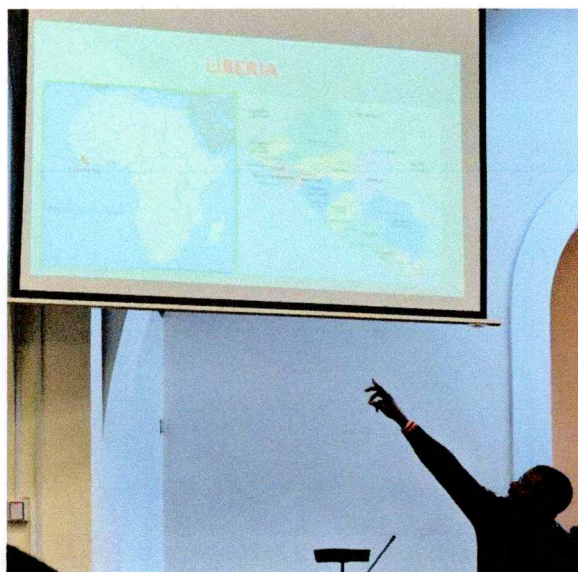


- Big Give event, October 2024. UK charity, Big Give, accepted HLMT's application to join their "Women and Girls Match Fund" (WGMF) event from 10th to 17th October 2024. The gross amount raised was over £6,000. Huge thanks go to EVERYONE who donated during the week; and to HLMT trustees Celia, Pete and Stella who organised this initiative, especially Celia Knight who coordinated it.
- HLMT craft stalls at Mapperley Makers and Vintage Market and Sherwood Vegan Market in November 2024





- A talk by HLMT trustee, Carol McCormick, to a packed Sherwood Women's Institute meeting in February 2025
- A presentation by Abdul-rahman Bah, HLMT's Liberian representative and trustee Stella Nickolay to the No



Some events organised by HLMT supporters, deserve special mention:

- **Hollie Sanderson** ran the **Paris Marathon** for HLMT on 7th April. Hollie is a midwife at St Thomas' Hospital in London. She ran the marathon in a brilliant 3 hours and 50 minutes. And she smashed her fundraising target of £1500 and raised OVER £2,000 for The Helen Loewenstein Memorial Trust. A record for a single supporter's fundraising efforts. A massive THANK YOU to everyone who sponsored Hollie! And of course, to Hollie!





- **Cake Sale by Maternity Unit Staff at Nottingham City Hospital for HLMT.** On 10th September 2024 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, to **Bella Draycott-James** for doing much of the baking and to **Esther Draycott, Jennifer Ross and Steve Allen** for coordinating the event



- **Rosa's Lovely Daughters fundraising gig** for HLMT, 14th December 2024. Rosa's Lovely Daughters organised a reunion gig and agreed to donate all proceeds from donations and a raffle to HLMT. HLMT also had their merchandise stall at the event. Over £520 was raised, which is wonderful. Huge thanks to Bronwyn, Hilary, Jenny, Maggie and Nicki from Rosa's for organising the event and the music, to Angie and Pete S for the poetry, and Pete L and Stella for bringing and running the HLMT stall





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 deserves a special word of thanks, for their ongoing support of HLMT and for making their premises and facilities available for HLMT events at very reasonable cost.

### **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 £75,000 into three fixed-term 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 made a successful bid to a grant-making trust in 2024 to fund some of the students supported by HLMT.

### **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.

In order to continue to sponsor current student midwives and to raise funds to sponsor 4 additional Liberian midwifery students from September 2025, planned HLMT events in the UK include:

- Di Jelley, HLMT supporter, running the London Marathon for HLMT on 27th April
- A live music evening with 3 bands on 9th May
- A HLMT plant and craft stall in Sherwood, Nottingham on 17th May
- A HLMT plant and craft stall at Sherwood Vegan Market on 14th June

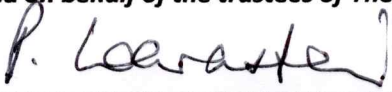


- A HLMT crafts stall in Chilwell Garage in July
- A HLMT stall at the Nottingham Green Festival on 14th September
- A live music evening with 3 bands on 10th October
- A live music evening on 28th November
- The Boots Orchestra will perform a concert on 29th November to raise funds for HLMT

In addition, Abdul Bah, HLMT's Liberian representative will attend the graduation ceremony on 28<sup>th</sup> May 2025, at which three HLMT-sponsored students will graduate from their 4-year midwifery degree course.

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 15 May 2025  
**Peter Loewenstein**  
**Chairperson**

**Independent examiner's report to the Trustees of  
The Helen Loewenstein Memorial Trust  
for the year ended 31 March 2025**

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 2025.

**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 David Sadler Date 15 May 2025

**David Sadler**

**Chartered Accountant**



**The Helen Loewenstein Memorial Trust**  
**Receipts & payments account**  
**for the year ended 31 March 2025**

2024			2025
£		Note	£
	<b>Receipts</b>		
11166	Grants & donations incl. gift aid	2	19362
-	Grant from funding trust (RESTRICTED)	5	10000
4179	Sales & fees		2076
4061	Events and activities		6165
-	Interest from Deposit Accounts		2373
<b>19407</b>	<b>Total receipts</b>		<b>39976</b>
	<b>Payments</b>		
8207	Student fees		6505
35	IT subs & other subscriptions		35
145	Insurances		145
	Promotional materials		226
190	Student interview expenses		-
15	Event expenses		290
407	Merchandise purchases		623
72	Accountancy fees		348
70	Bank charges		140
<b>9141</b>	<b>Total payments</b>		<b>8312</b>
<b>10266</b>	<b>Net receipts/(payments)</b>		<b>31664</b>
55641	Cash funds at the start of this period		65907
<b>65907</b>	<b>Cash funds at the end of this period</b>		<b>97571</b>

**The Helen Loewenstein Memorial Trust**  
**Statement of assets and liabilities**  
**at 31 March 2025**

2024		2025
£		£
	<b>Cash assets</b>	
65907	Bank accounts (unrestricted funds)	93551
-	Bank account (restricted funds)	4020
<b>65907</b>		<b>97571</b>
	<b>Other monetary assets</b>	
95	Prepayments - insurance	95
43203	Investments – market value	45404
<b>43298</b>		<b>45499</b>
	<b>Liabilities</b>	
(348)	Creditors – independent examination fee	-
<b>(348)</b>		<b>-</b>
<b>108857</b>	<b>Net assets</b>	<b>143070</b>

*These financial statements are accepted on behalf of the charity by:*

Signed P. Loewenstein  
Peter Loewenstein  
Chairperson

Dated 15 May 2025



**The Helen Loewenstein Memorial Trust**  
**Notes to the accounts**  
**for the year ended 31 March 2025**

**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	2025
Sundry grants & donations	17337
<b>Total</b>	<b><u>19362</u></b>

**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.

**5. Restricted funds**

A grant of £10,000 was received from a funding trust, less expenditure which amounted to £5,980. Restricted funds therefore being carried forward to the next financial year are £4020.