Annual Report and Accounts

The Helen Loewenstein Memorial Trust

The year ending 31st March 2026

(Charity number 1181595)

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The Helen Loewenstein Memorial Trust
Trustees' Annual Report
for the year ended 31 March 2026

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
Esther Draycott
Helen Janiszewski
Jessica Frances Viner
Joseph Harvey Goodman, (Treasurer)
(until 15 April 2026)
Lorna Rosemary Somersall
Nicholas Robert Loewenstein
Peter Loewenstein, (Chairperson)
Philippa Mary MacKeith
Stella Alys Louise Nickolay
Zanele Ndhlovu (until 29 January 2026)

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 year of positive achievement for HLMT

The Helen Loewenstein Memorial Trust (HLMT) and its supporters have had a busy and productive year in 2025-2026:

- In December 2025 three further HLMT-sponsored students, **Benetta Kesselly, Dorcus Akoi** and **Victoria Ballah**, graduated from their four-year degree course. In 2024 the first two HLMT-sponsored students, **Aminata Sumanie** and **Suah Valai**, had graduated from the Phoebe-Esther Bacon College of Heath Sciences (PEBCHS) in Zorzor.



- In September 2025, four more midwifery students, **Chewbula Browne, Joanna Wonlea, Kebbeh Zubah** and **Pauline Wonyehn** were offered grants to cover their fees and essential expenses at PEBCHS, bringing the total to 11 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 two of the HLMT-sponsored 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 £25,000 last year.
- Events and activities run by HLMT and its supporters included five sold-out live music fundraisers, plant and craft stalls and the sales of merchandise, much of it made by supporters in Nottingham. These raised over £13,000 for the trust.
- Our online Etsy shop sold crafts and other merchandise, with many HLMT supporters making greetings cards, aprons, cushion covers, bags, bunting, lavender bags etc. Due to falling Etsy sales, however, we have closed our Etsy shop.
- HLMT Trustees' excellent work has continued, with some attending external meetings and others promoting HLMT in the media as well as their ongoing tasks for HLMT.
- In total, we have managed to raise **over £60,000 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 increase 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 eleven 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, developing website content, drafting policies and procedures and giving external talks.



The Trustees have met four times during the year to discuss and take forward the work of the Trust; on 2nd April (also the AGM), 23rd July, 6th November 2025 and 14th January 2026. The Merchandise sub-committee has 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, Lorna Somersall and Pippa MacKeith are also members of that sub-committee, supported by volunteer Angel who ran the HLMT on-line Etsy shop. Nick Loewenstein has provided invaluable assistance with designing greeting cards and also supporting our volunteer sound engineer at music fundraising events. Jessie Viner has done a wonderful job of taking and circulating the minutes of Trustees' meetings. Pippa MacKeith coordinates the Trust's crucial data protection activities. Esther Draycott is coordinating our safeguarding policy and procedures. Pete Loewenstein chairs 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/

Over £1100 has been raised through this initiative.

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 and buy HLMT merchandise. Some supporters have organised fundraising events (e.g. getting sponsorship for running events and arranging 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; Charlotte Christine, set up and managed HLMT's Etsy online shop; Dave Martin has done a great job setting up and controlling sound at HLMT music fundraisers; and until recently Russell Taylor actively coordinated and developed HLMT's social media presence on Facebook https://www.facebook.com/HLMemorial and Instagram – **@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, Annette Greenland, Carol Laverick, Carolyn Mack, Carrie Salzedo, Charlotte Christine, Chris Jefferson, Chris Randall, Denise Hickman, Glenys Lounds, Ingrid Green, Jane Bramley, Janet Pether, Joan Morris, Julian Griffiths, Kate Whyte, Leonie Williams, Linda Burdett, Liz Mayfield, Lyn Bell, Maggie Jones, Mary Barnard, Michael Boyle, Pam Machar, Phil Nickolay, Roger Tanner, Roger Williams, Ros Evans, Sal Morowitz, Sally Victorian, Sam Azad, Tina Pamplin and Val Chadwick.

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

Chartered Accountant David Sadler has independently examined HLMT's accounts pro bono, and we are extremely grateful to him for that.

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 £400.

Many talented musicians have played some wonderful music to "full houses" throughout the year – all free of charge! We owe them all massive thanks.

HLMT Trustees would like to say a huge "thank you" to ALL our supporters for their invaluable support of the trust's work.

Activities and achievements April 2025 to March 2026

a) Developments in Liberia – Three more HLMT-sponsored students graduate and 4 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 and have now completed their full qualification with the Liberian Board for Nursing and Midwifery. In December 2025 three further HLMT-sponsored students, Benetta Kesselly, Dorcus Akoi and Victoria Ballah, graduated from their four-year degree course. HLMT's Liberian representative, Abdul Bah, attended the graduation ceremony. They have now registered to take their qualification exam.



As a result of generous donations by a funding trust, the British Embassy in Monrovia and HLMT supporters, we were able to support an additional four students in 2025-2026. **This brings to sixteen 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 would not be able to enrol on the midwifery course without HLMT's financial support. 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 four years ago, and PEBCHS was 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. HLMT Trustees unanimously agreed to support all its sponsored students for the extra year, bringing the total cost for the 4-year course to £3,600.

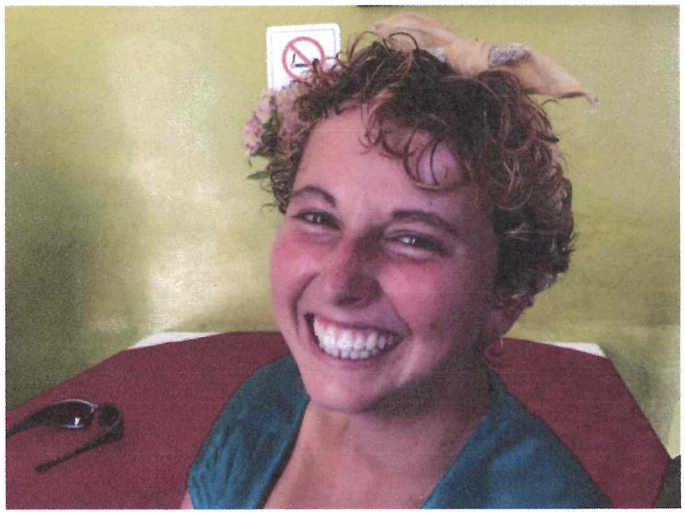
HLMT asked key Liberian stakeholders, including the Ministry of Health, the Liberia Board for Nursing and Midwifery, the Liberian Midwives Association and the Phoebe-Esther Bacon College of Health Sciences, to formally endorse the work of the Trust. We are delighted to report that all these agencies have done so.

With the withdrawal of virtually all USAID and UK aid to Liberia, and the disastrous impact on health services, HLMT's work in Liberia is more important than ever.

b) Events in the UK

Some events organised by HLMT supporters deserve special mention:

- **Izzi - how a great tragedy has led to a positive legacy.** Having grown up in Nottingham, 23 year old Izzi had settled and was living in Guadalajara, Mexico. On March 29th 2018, whilst cycling with her family, she was hit by a truck and killed. The tragic loss of their daughter turned Ed and Laurie's lives upside down. In early 2025, Ed and Laurie attended a live HLMT music fundraiser and heard for the first time about Helen Loewenstein, and HLMT. They were extremely moved by what they heard – which reflected Izzi's long-time interest in women's health issues. They decided to make a substantial donation to HLMT in memory of Izzi. **Their donation will pay for all the training of three Liberian student midwives throughout their degree studies.** HLMT is extremely grateful to Ed and Laurie for their very generous donation.



Izzi

- **Di Jelley ran the London Marathon** on 7th April and Anita Box ran the Robin Hood half-marathon on 28th September (Helen Loewenstein's birthday). Long-time HLMT supporter and friend of Helen's family, Di ran the London Marathon, in memory of her husband, Phil, who worked extensively in several African countries, and to raise as much money as possible for HLMT. Di raised **a huge £3,600+**, sufficient to fund the full 4-year degree for a Liberian Midwifery student. Huge thanks to Di and her friends. Anita Box, who works in the maternity suite at Nottingham's City Hospital, both ran her personal best for a half-marathon and raised over £300 for HLMT.



- **£3.6k donated by midwife Katy Newsome and her family.** Through a Moreenable fund that they have set up. Katy explains, we "felt motivated to support HLMT as a reflection of our gratitude towards midwives across the globe, especially knowing that there is not access to the same level of care in many countries." Huge thanks to Katy and her family.
- **Boots Orchestra fundraising concert for HLMT, 29th November.** The Nottingham Boots Orchestra played a wonderful programme to a packed audience at Sherwood URC. It included several pieces by Samuel Coleridge-Taylor and a beautiful rendition of Beethoven's 3rd Piano Concerto in C minor with soloist Edward Hodgkinson. Over £1,100 was raised for HLMT funds. Huge thanks to Nottingham Boots Orchestra.



Nottingham Boots Orchestra

- **Donation of £1250 by St. Martin's Church.** As part of its missional giving, The PCC of St. Martin's Church in Sherwood very generously have donated £1250 to the work of HLMT, and have undertaken to repeat the donation next year. Many thanks to St. Martin's.
- **£950 raised by Jean Bull's family and friends at her funeral.** Jean was an active HLMT supporter and a member of Sherwood United Reformed Church. She sadly died at the age of 91. She knitted countless beautiful baby clothes and blankets for Liberian children. She and her daughters decided that people should donate to HLMT rather than bring flowers to the funeral. Their generosity raised a massive £950 for HLMT. Thank you to Jean, Chris and Jen for supporting us in this way.



- **Cake Sales by Maternity Unit Staff at Nottingham University Hospital Trust.** Towards the end of September 2025 (to coincide with Helen Loewenstein's birthday), HLMT Trustees and supporters in the maternity units of both Nottingham's City Hospital and Queens Medical Centre baked and organised the sale of cakes to raise funds for HLMT. Esther Draycott with her daughter Bella, Helen Janiszewski and Jennifer Ross ran three cake sales. They baked and sold a huge quantity of cakes; the sales raised a massive £685. Huge congratulations to those who organised the sales and thanks to everyone who baked and bought cakes.



Maternity Unit staff cake sale

Over the past year HLMT and its supporters have been able to organise a wide variety of events and activities. These included:

- **Five great sold-out live music fundraising events**, in May, October and November 2025 and February and March 2026. Apart from providing wonderful live music and entertainment, each music fundraiser raised between £1,000 and £1,400 towards HLMT funds, every evening funding more than one Liberian midwife's training for a full year. Massive thanks go to all the musicians who performed and to the many volunteers, including Dave Martin, our resident sound engineer, who worked behind the scenes.



- **HLMT crafts and plants stalls** outside the Crimson Tree Café in Sherwood on 17th May and 26th July 2025 and Sherwood Vegan Market on 14th June and 8th November (which raised £1,500)
- **HLMT plants and crafts** stall at the Nottingham Green Fair on 14th September 2025, which raised £760.



- **Big Give event, October 2025.** UK charity, Big Give, accepted HLMT's application to join their "Women and Girls Match Fund" event from 8th to 15th October 2025. The amount raised was just over £5,000. 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.



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.

We continue to rely on and are very thankful to our supporters for their donations and activities. Having established a successful mode of operation in Liberia over the past six years, we made a successful bid to a grant-making trust in 2024 to fund some of the students supported by HLMT. We are very grateful for its ongoing support.

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 £72,000 into three fixed-term deposit accounts.

Due to the current very volatile economic climate worldwide, HLMT will need to continue to raise funds beyond its original £200,000 target to secure its long-term future.

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 four 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 2026, planned HLMT events in the UK include:

- A HLMT Plant and Craft stall in Sherwood, Nottingham on 25th April
- A live music fundraiser with 3 acts on 16th May
- A Music and Pizza event at Hedley Villas on 6th June being organised by supporter Mike Peverill
- A live music fundraiser with 3 acts on 10th October

- A live music fundraiser with 3 acts on 28th November
- A live music fundraiser with 3 acts on 13th February 2027

In addition, Abdul Bah, HLMT's Liberian volunteer representative will attend the graduation ceremony later in 2026, 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:

P. Loewenstein _____ ***Date*** 20.5.2026.

Peter Loewenstein

Chairperson

Independent examiner's report to the Trustees of The Helen Loewenstein Memorial Trust for the year ended 31 March 2026

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 2026.

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 D J Sadler ***Date*** 20 May 2026

David Sadler

Chartered Accountant

The Helen Loewenstein Memorial Trust
Receipts & payments account
for the year ended 31 March 2026

2025			2026
£		Note	£
	Receipts		
19362	Grants & donations incl. gift aid	2	34662
10000	Grant from funding trust (RESTRICTED)	5	10000
2076	Sales & fees		3490
6165	Events and activities		10171
2373	Interest from Deposit Accounts		2696
39976	**Total receipts**		**61019**
	Payments		
6505	Student fees		8042
35	IT subs & other subscriptions		47
145	Insurances		145
226	Promotional materials		90
-	Student interview expenses		245
290	Event expenses		45
623	Merchandise purchases		235
348	Accountancy fees		-
140	Bank charges		77
9141	**Total payments**		**8926**
31664	**Net receipts/(payments)**		**52093**
65907	Cash funds at the start of this period		97571
97571	**Cash funds at the end of this period**		**149664**

The Helen Loewenstein Memorial Trust
Statement of assets and liabilities
at 31 March 2026

2025		2026
£		£
	Cash assets	
97571	Bank accounts	149664
97571		**149664**
	Other monetary assets	
95	Prepayments - insurance	95
45404	Investments – market value at 31 03 2026	50421
45499		**50516**
	Liabilities	
-	Creditors	-
143070	**Net assets**	**200180**

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

Signed P. Loewenstein. ***Dated*** 20.5.2026

Peter Loewenstein

Chairperson

The Helen Loewenstein Memorial Trust
Notes to the accounts
for the year ended 31 March 2026

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 claim	8936
Sundry grants & donations	25726
Total	**34662**

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 this financial year from a funding trust. Net expenditure of restricted funds was £8196. Together with a surplus brought forward from last year, restricted funds being carried forward to the next financial year amount to £5824.