

SAVE THE MOTHERS TRUST (SMT)

England & Wales · Charity number 1104771

Details

Status Registered

Legal form Other

Registered 2004-07-05

Register [View on the Charity Commission register](#)

Contact

Address Sm Complex
Beckside Lane
Bradford
West Yorkshire
BD7 2JX

Phone 01274270043

Email info@smtrust.org.uk

Website www.smtrust.org.uk

Activities

Objects: 1) RELIEF OF POVERTY, SICKNESS, DISTRESS AND SUFFERING OF ANY PERSONS IN ANY PART OF THE WORLD HEREINAFTER REFERRED TO AS THE AREA OF BENEFIT) WHO ARE IN NEED BY PROVIDING ANY MEANS WHICH THE TRUSTEES DETERMINE, INCLUDING BUT NOT EXCLUSIVELY TO ESTABLISH, ADMINISTER AND MAINTAIN A MUSLIM HOME FOR CHILDREN IN NEED OF CARE.2. TO PROVIDE FACILITIES FOR RECREATION OF OTHER LEISURE TIME OCCUPATION FOR PERSONS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE, INFIRMITY OF DISABLEMENT, POVERTY OR SOCIAL AND ECONOMIC CIRCUMSTANCES IN THE INTERESTS OF SOCIAL WELFARE WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.3) FOR ANY CHARITABLE PURPOSE OR PURPOSES IN THE AREA OF BENEFIT AS THE TRUSTEES MAY FROM TIME TO TIME DECIDE.

Activities: INTERNATIONAL RELIEF ORGANISATION FUNDRAISING IN THE UK AND DISTRIBUTING THOSE FUNDS TO EDUCATIONAL AND HUMANITARIAN PROJECTS WORLDWIDE. ACTIVITIES INCLUDE: RESPONDING TO EMERGENCIES,CARING FOR ORPHANS AND CHILDREN IN NEED, SUPPORTING EDUCATION, PROVIDING ACCESS TO HEALTH CARE AND WATER, PROMOTING SUSTAINABLE LIVELIHOOD, CAMPAIGNING AND ADVOCACY ON HUMANITRIAN ISSUES AND MATERNITY HOSPITALS.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Bangladesh
- Central African Republic
- Ivory Coast
- Malawi
- Mali
- Pakistan
- Turkey
- Uganda
- Bradford City
- Oldham

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|----------|-----------|
| 2025-03-31 | £596,065 | £552,571 | £360,564 | 7 |
| 2024-03-31 | £612,694 | £658,276 | £339,470 | 7 |
| 2023-03-31 | £851,167 | £764,059 | £386,116 | 9 |
| 2022-03-31 | £740,439 | £700,915 | £298,529 | 8 |
| 2021-03-31 | £660,518 | £573,522 | £259,154 | 6 |

Trustees

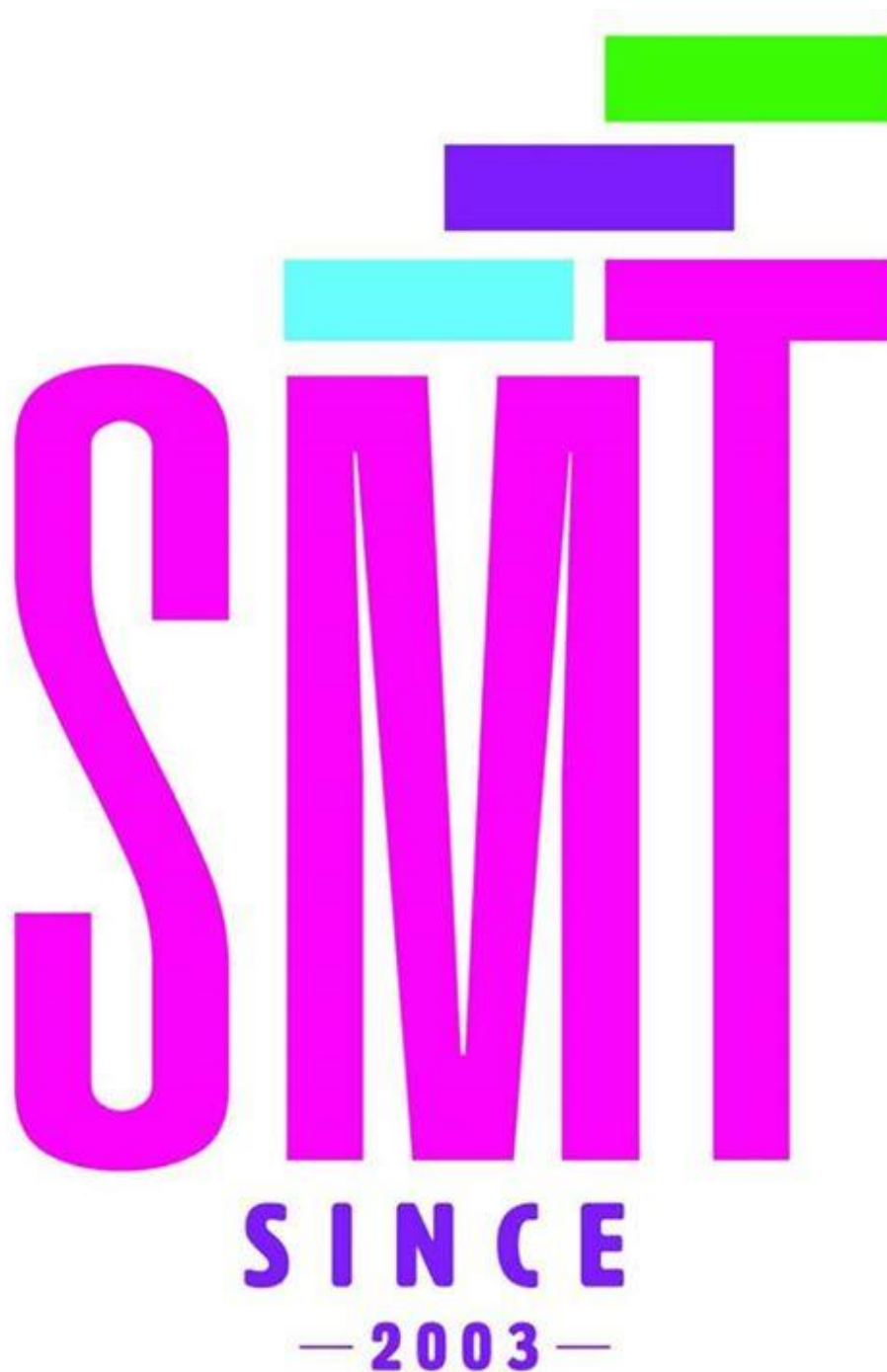
| Name | Role | Appointed |
|--------------------------|-------|------------|
| Dr ZAROON HUSSAIN | Chair | 2004-07-01 |
| Ibrar Hussain | | 2020-09-16 |
| SHAKEEL AHMED | | |

SAVE THE MOTHERS TRUST (SMT)

England & Wales - Charity number 1104771

Accounts

**Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025**



Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025

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Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025

Basic information

Address

SM Complex
Beckside Lane
Bradford
West Yorkshire
BD7 2JX

Bank

Barclays Bank
10 Market St
Bradford
BD1 1EG

Accountants

Charity Assist Accountants Ltd
Unit 27 Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Charity Registration No.

1104771

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025



| Trustees' Annual Report for the period | | | | | | | |
|---|-------------------|-----------------|-----|--|-----------------|-----------|------------------|
| | Period start date | | | | Period end date | | |
| | From | 1 st | Apr | | 2024 | To | 31 st |

Section A Reference and administration details

Charity name

Registered charity number

Charity's principal address

| |
|---|
| SM Complex |
| Beckside Lane |
| Bradford |
| Postcode BD7 2JX |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|-------------------------|-----------------|-----------------------------------|---|
| 1 | Shakeel Ahmed | | | |
| 2 | Dr Zaroon Hussain | | | |
| 3 | Dr Umair Danial Qureshi | | | |
| 4 | Ibrar Hussain | | | |

Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|---|
| Type of governing document <small>(eg. trust deed, constitution)</small> | Declaration of trust dated 30 October 2003, as amended by supplemental deed 16 April 2004. |
| How the charity is constituted <small>(eg. trust, association, company)</small> | Standard Registration – Unincorporated Association |
| Trustee selection methods <small>(eg. appointed by, elected by)</small> | There must be at least three trustees. Apart from the first trustees, every trustee must be appointed by a resolution of the trustees passed at a special meeting called under clause 15 of the charity governing document. In selecting individuals for appointment as trustees, the trustees must have regards to the skills, knowledge and experience needed for the effective administration of the charity. |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

1. Relief of poverty, sickness, distress and suffering of any persons in any part of the world (hereinafter referred to as the area of benefit) who are in need by providing any means which the trustees determine, including but not exclusively to establish, administer and maintain a Muslim home for children in need of care.
2. To provide facilities for recreation of other leisure time occupation for persons who have need of such facilities by reason of their youth, age, infirmity of disablement, poverty or social and economic circumstances in the interests of social welfare with the object of improving their conditions of life.
3. For any charitable purpose or purposes in the area of benefit as the trustees may from time to time decide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The charity activities include fundraising in the UK and distributing those funds to educational and humanitarian projects worldwide. Activities include: responding to emergencies, caring for orphans and children in need, supporting education, providing access to health care and water, promoting sustainable livelihood, campaigning and advocacy on humanitarian issues and maternity hospitals.

Charity commission requires the trustees of a charity to:

- Select suitable accounting policies, apply them consistently, make judgement and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless there is a reason to believe that the Association will not continue for the foreseeable future.

The Trustees are responsible for the keeping of proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charity Act 2011. They are also responsible for safeguarding the assets of the association and hence to take reasonable steps for the prevention and detection of fraud and other irregularities.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The charity was able to raise funds during the year which were used to fund charitable activities. During the financial year the charity was able to give grants to their charity partners. Furthermore, the charity carried out summer and winter activities, also did a food bank and were able to provide hot meals.

Save the Mothers Trust (SMT) Income and Expenditure Accounts for the year ended 31st March 2025

Section E Financial review

Brief statement of the charity's policy on reserves

The charity holds £20,000 in reserve in case of having a period of low income, which allows the charity to fundraise more income to cover running costs. It also allows the charity to pay an emergency expense if they arise when and if the charity income is low.

Section F Projects

SMT projects in year ended 31st March 2025

SMT hot meals & food bank

Our UK based hot meals and food bank projects have gone from strength to strength thanks to the support of our generous donors. During the year the charity was able to provide fresh, cooked meals to families and individuals struggling due to the rise in cost of living and financial challenges across the UK.



Save the Mothers Trust (SMT) Income and Expenditure Accounts for the year ended 31st March 2025

SMT holiday club

The charity runs these holiday activities with the support of Bradford Council. The charity runs winter, summer and easter holiday clubs.



SMT hospital

The charity aims to reduce the number of maternal deaths by providing free healthcare facilities and services in Pakistan offering 24/7 urgent care services to pregnant women. Furthermore, the hospital provides free medical treatments to all the people of the province.



Thalassemia Care Project

Thalassemia is a hereditary blood disorder caused when the body does not make enough of a protein called haemoglobin which enables red blood cells to carry oxygen. At our centre in Haripur hundreds of children are receiving regular blood transfusions, iron chelation therapy and comprehensive medical monitoring to ensure they receive the best possible outcome. Hundreds of lives are being saved.

In November 2024, SMT expanded its operations to the Azad Kashmir District of Mirpur. This decision followed significant demand from parents and donors who have connections to Azad Kashmir, particularly Mirpur.

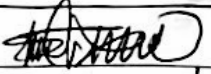
**Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025**



Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|---------------------------------------|---|--|
| Signature(s) |  | |
| Full name(s) | SHAUKEL AHMED | |
| Position (e.g. Secretary, Chair, etc) | TREASURER | |
| Date | 8.8.25 | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

**Independent examiner's report on the
accounts**

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Save the Mothers Trust (SMT)

**On accounts for the
year ended**

31st March 2025

Charity no

1104771

Set out on pages

10 - 11

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity for the year ended **31 / 03 / 2025**.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Trust'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**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of AAT.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025

Signed: A. Q. Khan Date: 14.8.2025

Name: Abdul Qudeir Khan

Relevant professional qualification(s) or body (if any): FMAAT
FCPA

Address: Unit 27, Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | | | |
|--|-----------------|------------|-------------------------------------|
| Charity Name Save The Mothers Trust (SMT) | | Charity No | 1104771 |
| Annual accounts for the period | | | |
| Period start date | 1.4.2024 | To | Period end date 31.3.2025 |

Section A Statement of financial activities


| Recommended categories by activity | Guidance Notes | Unrestricted funds £ F01 | Restricted income funds £ F02 | Endowment funds £ F03 | Total funds £ F04 | Prior year funds (restated) £ F05 |
|---|----------------|--------------------------------|-------------------------------------|-----------------------------|-------------------------|---|
| Incoming resources (Note 3) | | | | | | |
| Income and endowments from: | | | | | | |
| Donations and legacies | S01 | 433,238 | 148,731 | - | 581,969 | 594,879 |
| Charitable activities | S02 | - | - | - | - | - |
| Other trading activities | S03 | 14,006 | - | - | 14,006 | 17,642 |
| Investments | S04 | - | - | - | - | - |
| Separate material item of income | S05 | 90 | - | - | 90 | 173 |
| Other | S06 | - | - | - | - | - |
| Total | S07 | 447,334 | 148,731 | - | 596,065 | 612,694 |
| Resources expended (Note 6) | | | | | | |
| Expenditure on: | | | | | | |
| Raising funds | S08 | 45,659 | - | - | 45,659 | 42,614 |
| Charitable activities | S09 | 373,895 | 130,684 | - | 504,579 | 636,792 |
| Separate material item of expense | S10 | - | - | - | - | - |
| Other | S11 | 2,333 | - | - | 2,333 | 1,272 |
| Total | S12 | 421,887 | 130,684 | - | 552,571 | 680,678 |
| Net income/(expenditure) before investment gains/(losses) | S13 | 25,447 | 18,047 | - | 43,494 | - 67,984 |
| Net gains/(losses) on investments | S14 | - | - | - | - | - |
| Net income/(expenditure) | S15 | 25,447 | 18,047 | - | 43,494 | - 67,984 |
| Extraordinary items | S16 | - | - | - | - | - |
| Transfers between funds | S17 | - | - | - | - | - |
| Other recognised gains/(losses): | | | | | | |
| Gains and losses on revaluation of fixed assets for the charity's own use | S18 | - | - | - | - | - |
| Other gains/(losses) | S19 | - | - | - | - | - |
| Net movement in funds | S20 | 25,447 | 18,047 | - | 43,494 | - 67,984 |
| Reconciliation of funds: | | | | | | |
| Total funds brought forward | S21 | 151,921 | 165,149 | - | 317,070 | 385,052 |
| Total funds carried forward | S22 | 177,368 | 183,196 | - | 360,564 | 317,069 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025

Section B Balance sheet

| | | Guidance Notes | Unrestricted funds | Restricted Income funds | Endowment funds | Total this year | Total last year (restated) |
|---|-------------|----------------|--------------------|-------------------------|-----------------|-----------------|----------------------------|
| | | | £ | £ | £ | £ | £ |
| | | | F01 | F02 | F03 | F04 | F05 |
| Fixed assets | | | | | | | |
| Intangible assets | (Note 15) | B01 | - | - | - | - | - |
| Tangible assets | (Note 14) | B02 | 23,383 | - | - | 23,383 | 25,981 |
| Heritage assets | (Note 16) | B03 | - | - | - | - | - |
| Investments | (Note 17) | B04 | - | - | - | - | - |
| Total fixed assets | | B05 | 23,383 | - | - | 23,383 | 25,981 |
| Current assets | | | | | | | |
| Stocks | (Note 18) | B06 | 24,753 | - | - | 24,753 | 34,753 |
| Debtors | (Note 19) | B07 | 61,301 | - | - | 61,301 | 150,928 |
| Investments | (Note 17.4) | B08 | - | - | - | - | - |
| Cash at bank and in hand | (Note 24) | B09 | 85,009 | 183,196 | - | 268,205 | 157,609 |
| Total current assets | | B10 | 171,063 | 183,196 | - | 354,259 | 343,290 |
| Creditors: amounts falling due within one year | | B11 | 17,077 | - | - | 17,077 | 52,202 |
| Net current assets/(liabilities) | | B12 | 153,985 | 183,196 | - | 337,181 | 291,088 |
| Total assets less current liabilities | | B13 | 177,368 | 183,196 | - | 360,564 | 317,069 |
| Creditors: amounts falling due after one year | | B14 | - | - | - | - | - |
| Provisions for liabilities | | B15 | - | - | - | - | - |
| Total net assets or liabilities | | B16 | 177,368 | 183,196 | - | 360,564 | 317,069 |
| Funds of the Charity | | | | | | | |
| Endowment funds | (Note 27) | B17 | - | - | - | - | - |
| Restricted income funds | (Note 27) | B18 | - | 183,196 | - | 183,196 | 165,149 |
| Unrestricted funds | | B19 | 177,368 | - | - | 177,368 | 151,920 |
| Revaluation reserve | | B20 | - | - | - | - | - |
| Total funds | | B21 | 177,368 | 183,196 | - | 360,564 | 317,069 |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval dd/mm/yyyy |
|---|---------------|-----------------------------|
|  | SHARREL AHMED | 8.8.25 |
| | | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025

Section C

Notes to the accounts

Note 3 Analysis of income

| Analysis | | Unrestricted | Restricted | Endowment | Total funds | Prior year |
|--|--|----------------|--------------|----------------|----------------|-----------------|
| | | funds | income funds | funds | £ | (restated) £ |
| Donations and legacies: | Donations and gifts | 332,235 | 91,564 | - | 423,799 | 448,560 |
| | Gift Aid | 91,869 | - | - | 91,869 | 59,975 |
| | Legacies | - | - | - | - | - |
| | General grants provided by government/other charities | 9,133 | 57,167 | - | 66,300 | 86,344 |
| | CJRS grants | - | - | - | - | - |
| | Membership subscriptions and sponsorships which are in substance donations | - | - | - | - | - |
| | Donated goods, facilities and services | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 433,238 | 148,731 | - | 581,969 | 594,879 | |
| Other trading activities: | Sales | 14,006 | - | - | 14,006 | 17,642 |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 14,006 | - | - | 14,006 | 17,642 | |
| Separate material item of income: | Loyalty reward | 90 | - | - | 90 | 173 |
| | Paypal giving funds | - | - | - | - | - |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| Total | 90 | - | - | 90 | 173 | |
| TOTAL INCOME | 447,334 | 148,731 | - | 596,065 | 612,694 | |

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2025

Note 6

Analysis of expenses

| Analysis | Unrestricted funds | Restricted income funds | Endowment funds | Total funds £ | Prior year (restated) £ |
|---|--------------------------------------|-------------------------|-----------------|------------------|----------------------------|
| | Expenditure on raising funds: | | | | |
| Incurring seeking donations | 5,531 | - | - | 5,531 | 5,340 |
| Incurring seeking legacies | - | - | - | - | - |
| Incurring seeking grants | | | | | |
| Operating membership schemes and staging fundraising events | | | | | |
| Fundraising agents | | | | - | - |
| Operating charity shops | | | | - | |
| Operating a trading company | | | | - | |
| Advertising, marketing, direct mail and start up costs incurred in generating | 12,705 | - | - | 12,705 | 22,750 |
| Database development costs | | - | - | - | - |
| Other trading activities | 10,000 | | | 10,000 | 5,000 |
| Investment management costs: | | - | - | - | |
| Portfolio management costs | | - | - | - | - |
| Cost of obtaining investment advice | | - | - | - | - |
| Investment administration costs | | - | - | - | - |
| Intellectual property licencing costs | | - | - | - | - |
| Rent collection, property repairs and maintenance charges | 17,423 | - | - | 17,423 | 19,524 |
| Clothing banks | | - | - | - | - |
| | - | - | - | - | - |
| Total expenditure on raising funds | 45,659 | - | - | 45,659 | 42,614 |
| Expenditure on charitable activities | | | | | |
| Accountancy fees | 1,025 | | - | 1,025 | 1,850 |
| Annual return | 180 | | | 180 | 125 |
| Bad debts | 27,770 | | | 27,770 | |
| Bank charges | 1,246 | | - | 1,246 | 1,392 |
| Cargo services | 785 | | | 785 | 2,709 |
| Services fee | - | 32,977 | - | 32,977 | 18,859 |
| Easter, summer & winter club expenses | - | 980 | - | 980 | 1,014 |
| Equipment expensed | - | | | - | 536 |
| Foodbank | - | 63,171 | - | 63,171 | 68,093 |
| Fundraising costs | 50 | | - | 50 | 397 |
| Governance costs | - | | - | - | 12 |
| Grantmaking (Note 13) | 226,000 | 25,676 | - | 251,676 | 377,445 |
| Hot meals project | - | 5,300 | | 5,300 | 11,209 |
| Independent examination | 675 | | | 675 | 525 |
| Insurance | 5,813 | | - | 5,813 | 7,516 |
| Legal fees | 47 | | | 47 | 35 |
| Light and heat | 2,178 | | - | 2,178 | 3,671 |
| Minibus hire | 200 | | | 200 | |
| Motor expenses | 2,839 | | - | 2,839 | 3,424 |
| PAYE and NIC | 7,641 | | - | 7,641 | 919 |
| Payroll charges | 445 | | | 445 | - |
| Pensions | 1,614 | | | 1,614 | 2,896 |
| Postage | - | | - | - | 885 |
| Rates | 3,668 | | - | 3,668 | 3,763 |
| Refreshments | - | | | - | 102 |
| Room hire | 960 | | | 960 | 2,880 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025

| | | | | | |
|---|----------------|----------------|----------|----------------|----------------|
| Software | 208 | | | 208 | 223 |
| Soup kitchen project | - | 2,580 | - | 2,580 | 1,290 |
| Stationery and printing | 619 | | - | 619 | 290 |
| Subscriptions | 430 | | - | 430 | 441 |
| Telephone and fax | 2,583 | | - | 2,583 | 1,772 |
| Training expenses | - | | - | - | 716 |
| Travel and subsistence | - | | - | - | 2,565 |
| Trip expenses | 516 | | | 516 | |
| Trophies | - | | | - | 34 |
| Wages and salaries | 80,900 | - | - | 80,900 | 110,386 |
| Waste collection | 2,068 | | - | 2,068 | 2,255 |
| Water rates | 957 | | - | 957 | 1,144 |
| Website | 2,478 | | - | 2,478 | 5,443 |
| Total expenditure on charitable activities | 373,895 | 130,684 | - | 504,579 | 636,792 |

Other

| | | | | | |
|--------------------------------|--------------|----------|----------|--------------|--------------|
| Penalty charges | 2,249 | - | - | 2,249 | - |
| Sundry | 52 | - | - | 52 | 58 |
| Depreciation | 2,598 | - | - | 2,598 | 2,887 |
| Write backs/discounts | - | 2,566 | | - | 2,566 |
| Write offs/discounts | - | - | - | - | 1,673 |
| Total other expenditure | 2,333 | - | - | 2,333 | 1,272 |

TOTAL EXPENDITURE

| | | | | |
|---------|---------|---|---------|---------|
| 421,887 | 130,684 | - | 552,571 | 680,678 |
|---------|---------|---|---------|---------|

| Note 10 | | Details of certain items of expenditure | | | |
|---|--|--|--|------------------|------------------|
| 10.1 Fees for examination of the accounts | | | | | |
| <i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i> | | | | | |
| | | | | This year | Last year |
| | | | | £ | £ |
| Independent examiner's fees | | | | 675 | 525 |
| Assurance services other than audit or independent examination | | | | | |
| Tax advisory fees | | | | | |
| Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner | | | | | |

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2025

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

| Analysis | Grants to institutions | Grants to individuals | Support costs | Total |
|--------------------------|------------------------|-----------------------|---------------|----------------|
| | | | £ | £ |
| Hospital project | 196,000 | | Nil | 196,000 |
| Food | 20,000 | | Nil | 20,000 |
| Thalassemia care project | 15,000 | | Nil | 15,000 |
| Qurbani | 10,676 | | Nil | 10,676 |
| Gaza appeal | 10,000 | | Nil | 10,000 |
| Total | 251,676 | - | - | 251,676 |

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

| | |
|-----|--|
| Yes | Please provide details of charity's URL. |
| No | Provide details below |

| Names of institution | Purpose | Total amount of grants paid £ |
|---|------------------------------|-------------------------------|
| Safia Muhammadiyah Welfare Foundation (Pakistan) | Hopital project and expenses | 196,000 |
| Vost-Magura (Bangladesh) | Food | 20,000 |
| SMT Thalassemia (Pakistan) | Thalassemia care project | 15,000 |
| Muslim Charity (UK) | Qurbani & Gaza appeal | 20,676 |
| Total grants to institutions in reporting period | | 251,676 |
| Other unanalysed grants | | - |
| TOTAL GRANTS PAID | | 251,676 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025

Note 14 **Tangible fixed assets**

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

| | Freehold land & buildings | Other land & buildings | Plant, machinery and motor vehicles | Fixtures, fittings and equipment | Total |
|------------------------------|---------------------------|------------------------|-------------------------------------|----------------------------------|--------|
| | £ | £ | £ | £ | £ |
| At the beginning of the year | - | - | 21,577 | 42,671 | 64,248 |
| Additions | - | - | - | - | - |
| Revaluations | - | - | - | - | - |
| Disposals | - | - | - | - | - |
| Transfers * | - | - | - | - | - |
| At end of the year | - | - | 21,577 | 42,671 | 64,248 |

14.2 Depreciation and impairments

| **Basis | SL or RB | SL or RB | RB | RB | SL or RB | Straight Line ("SL") or Reducing Balance ("RB") |
|---------|----------|----------|-----|-----|----------|---|
| ** Rate | | | 10% | 10% | | |

| | | | | | |
|--------------------------|---|---|--------|--------|--------|
| At beginning of the year | - | - | 13,575 | 24,693 | 38,268 |
| Disposals | - | - | | - | - |
| Depreciation | - | - | 800 | 1,798 | 2,598 |
| Impairment | - | - | - | - | - |
| Transfers* | - | - | - | - | - |
| At end of the year | - | - | 14,375 | 26,491 | 40,866 |

14.3 Net book value

| | | | | | |
|---|---|---|-------|--------|--------|
| Net book value at the beginning of the year | - | - | 8,002 | 17,978 | 25,981 |
| Net book value at the end of the year | - | - | 7,202 | 16,181 | 23,383 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2025

Note 19 Debtors and prepayments

19.1 Analysis of debtors

Trade debtors
 Prepayments and accrued income
 Other debtors

| This year | Last year |
|---------------|----------------|
| £ | £ |
| - | 13,175 |
| 61,301 | 137,753 |
| 24,753 | - |
| 86,054 | 150,928 |

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

Accruals for grants payable
 Bank loans and overdrafts
 Trade creditors
 Payments received on account for contracts or performance-related grants
 Accruals and deferred income
 Taxation and social security
 Other creditors

| Amounts falling due within one year | | Amounts falling due after more than one year | |
|-------------------------------------|----------------|--|----------------|
| This year £ | Last year £ | This year £ | Last year £ |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| 12,757 | 39,803 | - | - |
| - | 2,771 | - | - |
| 4,321 | 9,628 | - | - |
| Total 17,077 | 52,202 | - | - |

Note 24 Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)
 Short term deposits
 Cash at bank and on hand
 Other
 Total

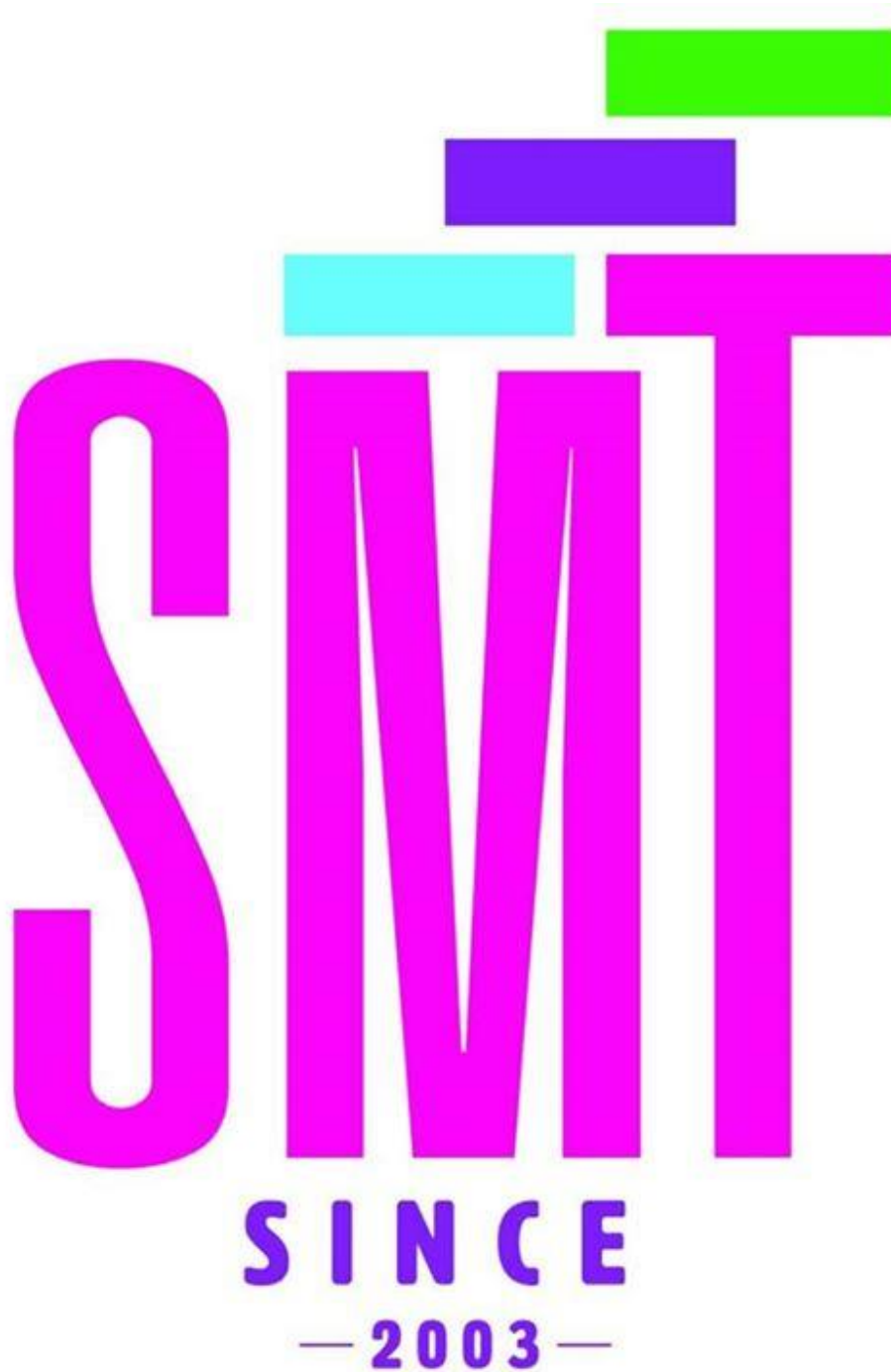
| This year £ | Last year £ |
|----------------|----------------|
| - | - |
| - | - |
| 268,205 | 157,609 |
| - | - |
| 268,205 | 157,609 |

SAVE THE MOTHERS TRUST (SMT)

England & Wales - Charity number 1104771

Accounts

**Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024**



Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024

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|---------------------------------|-------------|
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| Trustees' annual report | 4 – 7 |
| Independent examiners report | 8 – 9 |
| Income and expenditure accounts | 10 – 11 |
| Notes to the accounts | 12 – 17 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024

Basic information

Address

SM Complex
Beckside Lane
Bradford
West Yorkshire
BD7 2JX

Bank

Barclays Bank
10 Market St
Bradford
BD1 1EG

Accountants

Charity Assist Accountants Ltd
Unit 27 Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Charity Registration No.

1104771

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024



| Trustees' Annual Report for the period | | | | | | | |
|---|-------------------|-----------------|-----|--|-----------------|-----------|------------------|
| | Period start date | | | | Period end date | | |
| | From | 1 st | Apr | | 2023 | To | 31 st |

Section A Reference and administration details

Charity name

Registered charity number

Charity's principal address

| |
|---|
| SM Complex |
| Beckside Lane |
| Bradford |
| Postcode BD7 2JX |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|-------------------------|-----------------|-----------------------------------|---|
| 1 | Shakeel Ahmed | | | |
| 2 | Dr Zaroon Hussain | | | |
| 4 | Dr Umair Danial Qureshi | | | |
| 5 | Ibrar Hussain | | | |

Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|---|
| Type of governing document <small>(eg. trust deed, constitution)</small> | Declaration of trust dated 30 October 2003, as amended by supplemental deed 16 April 2004. |
| How the charity is constituted <small>(eg. trust, association, company)</small> | Standard Registration – Unincorporated Association |
| Trustee selection methods <small>(eg. appointed by, elected by)</small> | There must be at least three trustees. Apart from the first trustees, every trustee must be appointed by a resolution of the trustees passed at a special meeting called under clause 15 of the charity governing document. In selecting individuals for appointment as trustees, the trustees must have regards to the skills, knowledge and experience needed for the effective administration of the charity. |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

1. Relief of poverty, sickness, distress and suffering of any persons in any part of the world (hereinafter referred to as the area of benefit) who are in need by providing any means which the trustees determine, including but not exclusively to establish, administer and maintain a Muslim home for children in need of care.
2. To provide facilities for recreation of other leisure time occupation for persons who have need of such facilities by reason of their youth, age, infirmity of disablement, poverty or social and economic circumstances in the interests of social welfare with the object of improving their conditions of life.
3. For any charitable purpose or purposes in the area of benefit as the trustees may from time to time decide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The charity activities include fundraising in the UK and distributing those funds to educational and humanitarian projects worldwide. Activities include: responding to emergencies, caring for orphans and children in need, supporting education, providing access to health care and water, promoting sustainable livelihood, campaigning and advocacy on humanitarian issues and maternity hospitals.

Charity commission requires the trustees of a charity to:

- Select suitable accounting policies, apply them consistently, make judgement and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless there is a reason to believe that the Association will not continue for the foreseeable future.

The Trustees are responsible for the keeping of proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charity Act 2011. They are also responsible for safeguarding the assets of the association and hence to take reasonable steps for the prevention and detection of fraud and other irregularities.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The charity was able to raise funds during the year which were used to fund charitable activities. During the financial year the charity was able to give grants to their charity partners. Furthermore, the charity carried out summer and winter activities, also did a food bank and were able to provide hot meals.

Save the Mothers Trust (SMT) Income and Expenditure Accounts for the year ended 31st March 2024

Section E Financial review

Brief statement of the charity's policy on reserves

The charity holds £20,000 in reserve in case of having a period of low income, which allows the charity to fundraise more income to cover running costs. It also allows the charity to pay an emergency expense if they arise when and if the charity income is low.

Section F Who and what are we all about?

The organisation's name, Save the Mothers Trust, reflects our belief that a mother or a motherly figure is the core of every family. Our intention is to provide the correct support and assistance to these mothers and by doing so, we hope to save them and their future generations.

SMT projects in year ended 31st March 2024

SMT Hot Meals & Food Bank

Our UK based Hot meals and Food bank projects have gone from strength to strength thanks to the support of our generous donors. This year we have been able to provide hundreds of hot cooked meals and food parcels to families and individuals facing physical or financial hardship. The hot meals project was also recognised locally for the work carried out by our volunteers. SMT works alongside several referring agencies to ensure that we can efficiently identify and offer support to those in need.



SMT holiday club

The charity runs these holiday activities with the support of Bradford Council. The charity runs winter, summer and easter holiday clubs.



Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024

SMT hospital

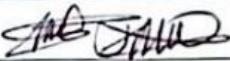
The charity aims to reduce the number of maternal deaths by providing free healthcare facilities and services in Pakistan offering 24/7 urgent care services to pregnant women. Furthermore, the hospital provides free medical treatments to all the people of the province.



Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|---------------------------------------|---|--|
| Signature(s) |  | |
| Full name(s) | SHAKEEL AHMED | |
| Position (e.g. Secretary, Chair, etc) | TREASURER | |
| Date | 29.1.2025 | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

**Independent examiner's report on the
accounts**

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Save the Mothers Trust (SMT)

**On accounts for the
year ended**

31st March 2024

Charity no

1104771

Set out on pages

10 - 11

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity for the year ended **31 / 03 / 2024**.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Trust'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**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of AAT.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024

Signed: **Date:**

Name:

Relevant professional qualification(s) or body (if any):

Address:

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | | | |
|--|-----------------|------------|-------------------------------------|
| Charity Name Save The Mothers Trust (SMT) | | Charity No | 1104771 |
| Annual accounts for the period | | | |
| Period start date | 1.4.2023 | To | Period end date 31.3.2024 |

Section A Statement of financial activities

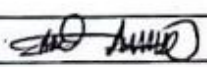
| Recommended categories by activity | Guidance Notes | Unrestricted funds £ F01 | Restricted income funds £ F02 | Endowment funds £ F03 | Total funds £ F04 | Prior year funds (restated) £ F05 |
|---|----------------|--------------------------------|-------------------------------------|-----------------------------|-------------------------|---|
| Incoming resources (Note 3) | | | | | | |
| Income and endowments from: | | | | | | |
| Donations and legacies | S01 | 409,857 | 185,022 | - | 594,879 | 756,573 |
| Charitable activities | S02 | - | - | - | - | - |
| Other trading activities | S03 | 17,642 | - | - | 17,642 | 88,063 |
| Investments | S04 | - | - | - | - | 316 |
| Separate material item of income | S05 | 173 | - | - | 173 | 6,215 |
| Other | S06 | - | - | - | - | - |
| Total | S07 | 427,672 | 185,022 | - | 612,694 | 851,167 |
| Resources expended (Note 6) | | | | | | |
| Expenditure on: | | | | | | |
| Raising funds | S08 | 42,614 | - | - | 42,614 | 42,856 |
| Charitable activities | S09 | 594,398 | 19,873 | - | 614,271 | 721,385 |
| Separate material item of expense | S10 | - | - | - | - | - |
| Other | S11 | 1,391 | - | - | 1,391 | 882 |
| Total | S12 | 638,403 | 19,873 | - | 658,276 | 765,123 |
| Net income/(expenditure) before investment gains/(losses) | | | | | | |
| | S13 | - 210,731 | 165,149 | - | - 45,582 | 86,045 |
| Net gains/(losses) on investments | S14 | - | - | - | - | - |
| Net income/(expenditure) | S15 | - 210,731 | 165,149 | - | - 45,582 | 86,045 |
| Extraordinary items | S16 | - | - | - | - | - |
| Transfers between funds | S17 | - | - | - | - | - |
| Other recognised gains/(losses): | | | | | | |
| Gains and losses on revaluation of fixed assets for the charity's own use | S18 | - | - | - | - | - |
| Other gains/(losses) | S19 | - | - | - | - | - |
| Net movement in funds | S20 | - 210,731 | 165,149 | - | - 45,582 | 86,045 |
| Reconciliation of funds: | | | | | | |
| Total funds brought forward | S21 | 385,052 | - | - | 385,052 | 299,008 |
| Total funds carried forward | S22 | 174,321 | 165,149 | - | 339,470 | 385,053 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024

Section B Balance sheet

| | | Guidance Notes | Unrestricted funds | Restricted income funds | Endowment funds | Total this year | Total last year (restated) |
|---|-------------|----------------|--------------------|-------------------------|-----------------|-----------------|----------------------------|
| | | | £ | £ | £ | £ | £ |
| | | | F01 | F02 | F03 | F04 | F05 |
| Fixed assets | | | | | | | |
| Intangible assets | (Note 15) | B01 | - | - | - | - | - |
| Tangible assets | (Note 14) | B02 | 25,981 | - | - | 25,981 | 28,592 |
| Heritage assets | (Note 16) | B03 | - | - | - | - | - |
| Investments | (Note 17) | B04 | - | - | - | - | - |
| Total fixed assets | | B05 | 25,981 | - | - | 25,981 | 28,592 |
| Current assets | | | | | | | |
| Stocks | (Note 18) | B06 | 34,753 | - | - | 34,753 | 29,753 |
| Debtors | (Note 19) | B07 | 150,781 | - | - | 150,781 | 88,422 |
| Investments | (Note 17.4) | B08 | - | - | - | - | - |
| Cash at bank and in hand | (Note 24) | B09 | 5,445 | 165,149 | - | 159,704 | 257,849 |
| Total current assets | | B10 | 180,089 | 165,149 | - | 345,238 | 376,024 |
| Creditors: amounts falling due within one year | | B11 | 31,749 | - | - | 31,749 | 19,563 |
| Net current assets/(liabilities) | | B12 | 148,340 | 165,149 | - | 313,489 | 356,461 |
| Total assets less current liabilities | | B13 | 174,321 | 165,149 | - | 339,470 | 385,053 |
| Creditors: amounts falling due after one year | | B14 | - | - | - | - | - |
| Provisions for liabilities | | B15 | - | - | - | - | - |
| Total net assets or liabilities | | B16 | 174,321 | 165,149 | - | 339,470 | 385,053 |
| Funds of the Charity | | | | | | | |
| Endowment funds | (Note 27) | B17 | - | - | - | - | - |
| Restricted income funds | (Note 27) | B18 | - | 165,149 | - | 165,149 | 237,976 |
| Unrestricted funds | | B19 | 174,321 | - | - | 174,321 | 147,077 |
| Revaluation reserve | | B20 | - | - | - | - | - |
| Total funds | | B21 | 174,321 | 165,149 | - | 339,470 | 385,053 |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval dd/mm/yyyy |
|---|---------------|--------------------------------|
|  | SHAZEEL AHMED | 29.1.25 |
| | | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024

Section C

Notes to the accounts

Note 3 Analysis of income

| Analysis | | Unrestricted | Restricted | Endowment | Total funds | Prior year |
|--|--|----------------|--------------|----------------|----------------|--------------|
| | | funds | income funds | funds | £ | (restated) £ |
| Donations and legacies: | Donations and gifts | 349,882 | 98,678 | - | 448,560 | 689,680 |
| | Gift Aid | 59,975 | - | - | 59,975 | - |
| | Legacies | - | - | - | - | - |
| | General grants provided by government/other charities | - | 86,344 | - | 86,344 | 66,893 |
| | CJRS grants | - | - | - | - | - |
| | Membership subscriptions and sponsorships which are in substance donations | - | - | - | - | - |
| | Donated goods, facilities and services | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 409,857 | 185,022 | - | 594,879 | 756,573 | |
| Other trading activities: | Sales | 17,642 | - | - | 17,642 | 88,063 |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 17,642 | - | - | 17,642 | 88,063 | |
| Income from investments: | Interest income | - | - | - | - | 316 |
| | Dividend income | - | - | - | - | - |
| | Rental and leasing income | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | - | - | - | - | 316 | |
| Separate material item of income: | Loyalty reward | 173 | - | - | 173 | 331 |
| | Paypal giving funds | - | - | - | - | 5,884 |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| Total | 173 | - | - | 173 | 6,215 | |
| TOTAL INCOME | 427,672 | 185,022 | - | 612,694 | 851,167 | |

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2024

Note 6

Analysis of expenses

| | Unrestricted funds | Restricted income funds | Endowment funds | Total funds £ | Prior year (restated) £ |
|---|-----------------------|-------------------------------|--------------------|------------------|-------------------------------|
| Analysis | | | | | |
| Expenditure on raising funds: | | | | | |
| Incurring seeking donations | 5,340 | - | - | 5,340 | 5,058 |
| Incurring seeking legacies | - | - | - | - | - |
| Incurring seeking grants | | | | | |
| Operating a trading company | | | | | |
| Advertising, marketing, direct mail and | 22,750 | - | - | 22,750 | 25,509 |
| Start up costs incurred in generating | | - | - | - | - |
| Database development costs | | - | - | - | - |
| Other trading activities | - 5,000 | | | - 5,000 | - 8,930 |
| Rent collection, property repairs and maintenance charges | 19,524 | - | - | 19,524 | 21,219 |
| Clothing banks | | - | - | - | - |
| | - | - | - | - | - |
| Total expenditure on raising funds | 42,614 | - | - | 42,614 | 42,856 |
| Expenditure on charitable activities | | | | | |
| Accountancy fees | 1,850 | | - | 1,850 | 3,950 |
| Annual return | 125 | | | 125 | 125 |
| Bank charges | 1,392 | | - | 1,392 | 2,433 |
| Campbeds | - | | | - | 174 |
| Cargo services | 2,709 | | | 2,709 | |
| Commissions paid | - | 18,859 | - | 18,859 | - |
| Competition expenses | - | | | - | 329 |
| DBS checks | - | | - | - | 50 |
| Easter, summer & winter club expenses | - | 1,014 | - | 1,014 | 2,575 |
| Equipment expensed | 536 | | | 536 | - |
| Event expenses | - | | | - | 3,757 |
| Foodbank | 45,707 | - | - | 45,707 | 43,223 |
| Fundraising costs | 397 | | - | 397 | 250 |
| Gift aid charges | - | | | - | 2,620 |
| Governance costs | - 12 | | - | - 12 | - |
| Grantmaking (Note 13) | 377,445 | | - | 377,445 | 485,229 |
| Hot meals project | 11,209 | - | | 11,209 | 11,258 |
| Independent examination | 525 | | | 525 | 525 |
| Insurance | 7,516 | | - | 7,516 | 8,705 |
| Legal fees | 35 | | | 35 | 35 |
| Light and heat | 3,671 | | - | 3,671 | 3,710 |
| Motor expenses | 3,288 | | - | 3,288 | 2,382 |
| Packaging | - | | - | - | 468 |
| PAYE and NIC | 919 | | - | 919 | 4,795 |
| Payroll charges | - | | | - | 170 |
| Pensions | 2,896 | | | 2,896 | 3,434 |
| Postage | 885 | | - | 885 | 5,084 |
| Qurbani | - | - | - | - | 28,000 |
| Rates | 3,763 | | - | 3,763 | 1,430 |
| Refreshments | 102 | | | 102 | 28 |
| Removal of clothing banks | - | | | - | 60 |
| Room hire | 2,880 | | | 2,880 | |
| Software | 223 | | | 223 | |
| Soup kitchen project | 1,290 | - | - | 1,290 | 1,560 |
| Stationery and printing | 290 | | - | 290 | 2,654 |
| Studio hire | - | | | - | 350 |
| Subscriptions | 441 | | - | 441 | 1,083 |
| Summer activities | | - | - | - | 7,824 |
| Telephone and fax | 1,772 | | - | 1,772 | 20 |
| Training expenses | 716 | | - | 716 | 872 |
| Travel and subsistence | 2,565 | | - | 2,565 | 2,330 |

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2024

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

| Analysis | Grants to institutions | Grants to individuals | Support costs | Total |
|------------------|------------------------|-----------------------|---------------|----------------|
| | | | £ | £ |
| Ramadan food aid | 15,000 | | | 15,000 |
| Emergency appeal | 5,000 | | Nil | 5,000 |
| School project | 6,594 | | Nil | 6,594 |
| Hospital project | 350,851 | | Nil | 350,851 |
| Total | 377,445 | - | - | 377,445 |

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

| | |
|-----|--|
| Yes | Please provide details of charity's URL. |
| No | Provide details below |

| Names of institution | Purpose | Total amount of grants paid £ |
|---|---------------------------------------|-------------------------------|
| Safia Muhammadia Welfare Foundation (Pakistan) | Hopital project and expenses | 350,851 |
| Moubadiroun Association (Morocco) | School project | 6,594 |
| Muslim Charity (UK) | Emergency appeal and Ramadan food aid | 20,000 |
| Total grants to institutions in reporting period | | 377,445 |
| Other unanalysed grants | | - |
| TOTAL GRANTS PAID | | 377,445 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

| | Freehold land & buildings | Other land & buildings | Plant, machinery and motor vehicles | Fixtures, fittings and equipment | Total |
|------------------------------|---------------------------|------------------------|-------------------------------------|----------------------------------|--------|
| | £ | £ | £ | £ | £ |
| At the beginning of the year | - | - | 21,577 | 42,396 | 63,973 |
| Additions | - | - | - | 275 | 275 |
| Revaluations | - | - | - | - | - |
| Disposals | - | - | - | - | - |
| Transfers * | - | - | - | - | - |
| At end of the year | - | - | 21,577 | 42,671 | 64,248 |

14.2 Depreciation and impairments

| **Basis | SL or RB | SL or RB | RB | RB | SL or RB | Straight Line ("SL") or Reducing Balance ("RB") |
|---------|----------|----------|-----|-----|----------|---|
| ** Rate | | | 10% | 10% | | |

| | | | | | |
|--------------------------|---|---|--------|--------|--------|
| At beginning of the year | - | - | 12,686 | 22,695 | 35,381 |
| Disposals | - | - | | - | - |
| Depreciation | - | - | 889 | 1,998 | 2,887 |
| Impairment | - | - | - | - | - |
| Transfers* | - | - | - | - | - |
| At end of the year | - | - | 13,575 | 24,693 | 38,268 |

14.3 Net book value

| | | | | | |
|---|---|---|-------|--------|--------|
| Net book value at the beginning of the year | - | - | 8,891 | 19,701 | 28,592 |
| Net book value at the end of the year | - | - | 8,002 | 17,978 | 25,981 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024

Note 19 Debtors and prepayments

19.1 Analysis of debtors

Trade debtors
 Prepayments and accrued income
 Other debtors

| This year | Last year |
|----------------|---------------|
| £ | £ |
| 13,175 | 13,175 |
| 137,606 | 55,702 |
| - | 19,545 |
| 150,781 | 88,422 |

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

Accruals for grants payable
 Bank loans and overdrafts
 Trade creditors
 Payments received on account for contracts or performance-related grants
 Accruals and deferred income
 Taxation and social security
 Other creditors

| | Amounts falling due within one year | | Amounts falling due after more than one year | |
|--------------|-------------------------------------|----------------|--|----------------|
| | This year £ | Last year £ | This year £ | Last year £ |
| | - | - | - | - |
| | - | - | - | - |
| | - | - | - | - |
| | - | - | - | - |
| | 19,350 | 15,047 | - | - |
| | 2,771 | 2,734 | - | - |
| | 9,628 | 1,782 | - | - |
| Total | 31,749 | 19,563 | - | - |

Note 24 Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)
 Short term deposits
 Cash at bank and on hand
 Other
 Total

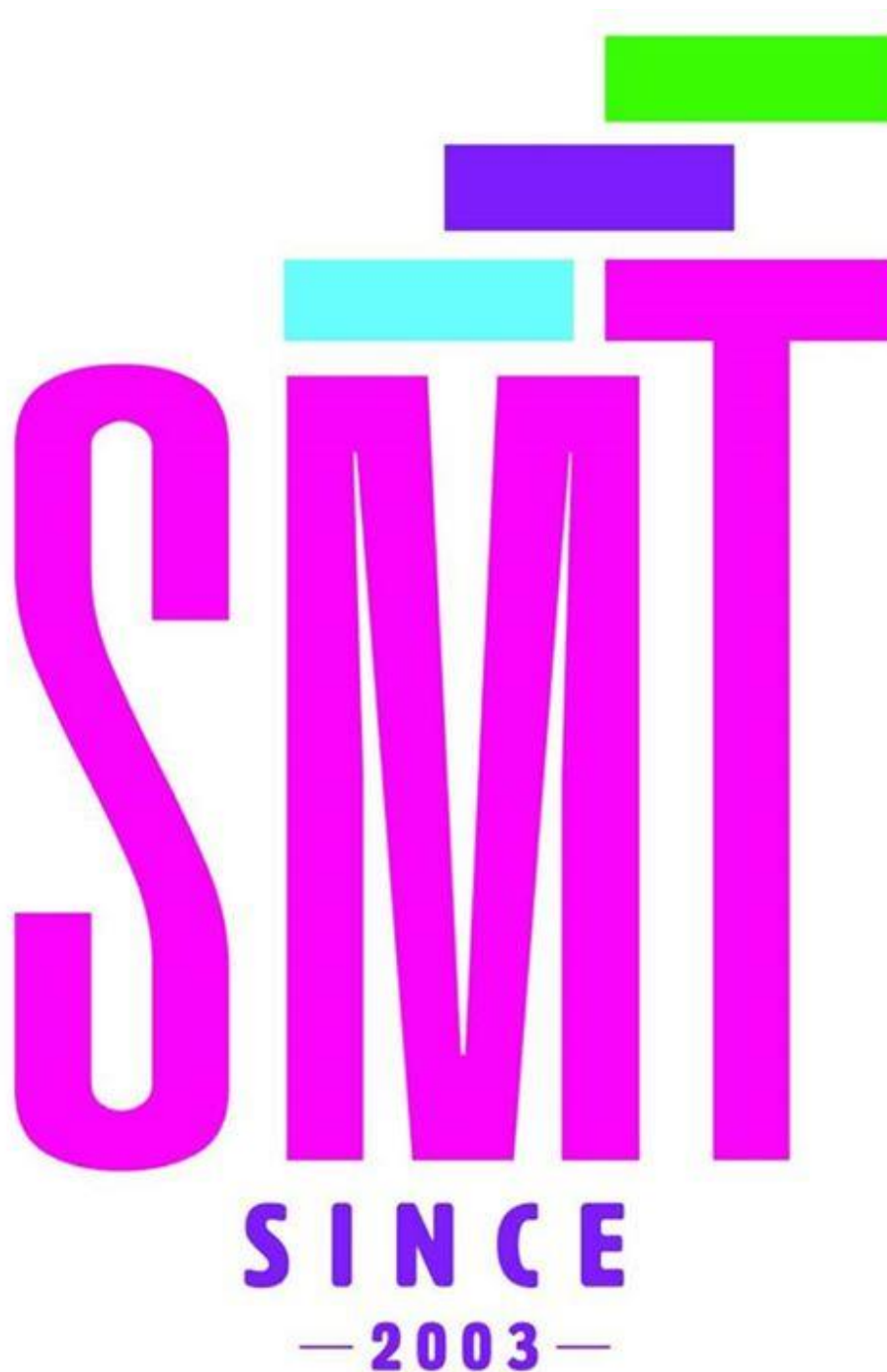
| This year | Last year |
|----------------|----------------|
| £ | £ |
| - | - |
| - | - |
| 159,705 | 257,849 |
| - | - |
| 159,705 | 257,849 |

SAVE THE MOTHERS TRUST (SMT)

England & Wales - Charity number 1104771

Accounts

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023



Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

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| Independent examiners report | 8 – 9 |
| Income and expenditure accounts | 10 – 11 |
| Notes to the accounts | 12 – 17 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

Basic information

Address

SM Complex
Beckside Lane
Bradford
West Yorkshire
BD7 2JX

Bank

Barclays Bank
10 Market St
Bradford
BD1 1EG

Accountants

Charity Assist Accountants Ltd
Unit 27 Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Charity Registration No.

1104771

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023



| Trustees' Annual Report for the period | | | | | | |
|---|----|-------------------|------|-----------|-----------------|----------|
| | | Period start date | | | Period end date | |
| From | 01 | Apr | 2022 | To | 31 | Mar 2023 |

Section A Reference and administration details

Charity name Save the Mothers Trust (SMT)

Registered charity number 1104771

Charity's principal address

| |
|---|
| SM Complex |
| Beckside Lane |
| Bradford |
| Postcode BD7 2JX |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|-------------------------|-----------------|-----------------------------------|---|
| 1 | Shakeel Ahmed | | | |
| 2 | Dr Zaroon Hussain | | | |
| 3 | Nasar Ali Tufail | | | |
| 4 | Dr Umair Danial Qureshi | | | |
| 5 | Ibrar Hussain | | | |

Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|---|
| Type of governing document <small>(eg. trust deed, constitution)</small> | Declaration of trust dated 30 October 2003, as amended by supplemental deed 16 April 2004. |
| How the charity is constituted (eg. trust, association, company) | Standard Registration – Unincorporated Association |
| Trustee selection methods <small>(eg. appointed by, elected by)</small> | There must be at least three trustees. Apart from the first trustees, every trustee must be appointed by a resolution of the trustees passed at a special meeting called under clause 15 of the charity governing document. In selecting individuals for appointment as trustees, the trustees must have regards to the skills, knowledge and experience needed for the effective administration of the charity. |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

1. Relief of poverty, sickness, distress and suffering of any persons in any part of the world (hereinafter referred to as the area of benefit) who are in need by providing any means which the trustees determine, including but not exclusively to establish, administer and maintain a Muslim home for children in need of care.
2. To provide facilities for recreation of other leisure time occupation for persons who have need of such facilities by reason of their youth, age, infirmity of disablement, poverty or social and economic circumstances in the interests of social welfare with the object of improving their conditions of life.
3. For any charitable purpose or purposes in the area of benefit as the trustees may from time to time decide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The charity activities include fundraising in the UK and distributing those funds to educational and humanitarian projects worldwide. Activities include: responding to emergencies, caring for orphans and children in need, supporting education, providing access to health care and water, promoting sustainable livelihood, campaigning and advocacy on humanitarian issues and maternity hospitals.

Charity commission requires the trustees of a charity to:

- Select suitable accounting policies, apply them consistently, make judgement and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless there is a reason to believe that the Association will not continue for the foreseeable future.

The Trustees are responsible for the keeping of proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charity Act 2011. They are also responsible for safeguarding the assets of the association and hence to take reasonable steps for the prevention and detection of fraud and other irregularities.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The charity was able to raise funds during the year which were used to fund charitable activities. During the financial year the charity was able to give grants to Muslim charity, Vost-Magura and Safia Muhammadiyah Welfare Foundation. Furthermore, the charity carried out summer and winter activities, also did a food bank and were able to provide hot meals.

Save the Mothers Trust (SMT) Income and Expenditure Accounts for the year ended 31st March 2023

Section E Financial review

Brief statement of the charity's policy on reserves

The charity holds £20,000 in reserve in case of having a period of low income, which allows the charity to fundraise more income to cover running costs. It also allows the charity to pay an emergency expense if they arise when and if the charity income is low.

Section F Who and what are we all about?

The organisation's name, Save the Mothers Trust, reflects our belief that a mother or a motherly figure is the core of every family. Our intention is to provide the correct support and assistance to these mothers and by doing so, we hope to save them and their future generations.

SMT projects in year ended 31st March 2023

SMT Hot Meals & Food Bank

Our UK based Hot meals and Food bank projects have gone from strength to strength thanks to the support of our generous donors. This year we have been able to provide hundreds of hot cooked meals and food parcels to families and individuals facing physical or financial hardship. The hot meals project was also recognised locally for the work carried out by our volunteers. SMT works alongside several referring agencies to ensure that we can efficiently identify and offer support to those in need.



SMT holiday club

The charity runs these holiday activities with the support of Bradford Council. The charity runs winter, summer and easter holiday clubs.



Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

SMT hospital

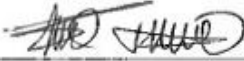
The charity aims to reduce the number of maternal deaths by providing free healthcare facilities and services in Pakistan offering 24/7 urgent care services to pregnant women. Furthermore, the hospital provides free medical treatments to all the people of the province.



Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|---------------------------------------|---|--|
| Signature(s) |  | |
| Full name(s) | SHAKEEL AHMED | |
| Position (e.g. Secretary, Chair, etc) | TREASURER | |
| Date | 8 .10. 2024. | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

**Independent examiner's report on the
accounts**

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Save the Mothers Trust (SMT)

**On accounts for the
year ended**

31st March 2023

Charity no

1104771

Set out on pages

10 - 11

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity for the year ended **31 / 03 / 2023**.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Trust'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**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of AAT.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

Signed: A. Q. Khan Date: 15. 10. 2024

Name: Abdul Qudeir Khan

Relevant professional qualification(s) or body (if any): FMAAT
FCPA

Address: Unit 27, Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | | | |
|--|-----------------|------------|-------------------------------------|
| Charity Name Save The Mothers Trust (SMT) | | Charity No | 1104771 |
| Annual accounts for the period | | | |
| Period start date | 1.4.2022 | To | Period end date 31.3.2023 |

Section A Statement of financial activities


| Recommended categories by activity | Guidance Notes | Unrestricted funds £ F01 | Restricted income funds £ F02 | Endowment funds £ F03 | Total funds £ F04 | Prior year funds (restated) £ F05 |
|---|----------------|--------------------------------|-------------------------------------|-----------------------------|-------------------------|---|
| Incoming resources (Note 3) | | | | | | |
| Income and endowments from: | | | | | | |
| Donations and legacies | S01 | 535,513 | 221,060 | - | 756,573 | 709,833 |
| Charitable activities | S02 | - | - | - | - | - |
| Other trading activities | S03 | 88,063 | - | - | 88,063 | 30,254 |
| Investments | S04 | 316 | - | - | 316 | 42 |
| Separate material item of income | S05 | 6,215 | - | - | 6,215 | 310 |
| Other | S06 | - | - | - | - | - |
| Total | S07 | 630,107 | 221,060 | - | 851,167 | 740,439 |
| Resources expended (Note 6) | | | | | | |
| Expenditure on: | | | | | | |
| Raising funds | S08 | 42,856 | - | - | 42,856 | 82,288 |
| Charitable activities | S09 | 649,736 | 70,585 | - | 720,321 | 613,173 |
| Separate material item of expense | S10 | - | - | - | - | - |
| Other | S11 | 882 | - | - | 882 | 4,975 |
| Total | S12 | 693,474 | 70,585 | - | 764,059 | 700,436 |
| Net income/(expenditure) before investment gains/(losses) | | | | | | |
| | S13 | - 63,367 | 150,475 | - | 87,108 | 40,003 |
| Net gains/(losses) on investments | S14 | - | - | - | - | - |
| Net income/(expenditure) | S15 | - 63,367 | 150,475 | - | 87,108 | 40,003 |
| Extraordinary items | S16 | - | - | - | - | - |
| Transfers between funds | S17 | - | - | - | - | - |
| Other recognised gains/(losses): | | | | | | |
| Gains and losses on revaluation of fixed assets for the charity's own use | S18 | - | - | - | - | - |
| Other gains/(losses) | S19 | - | - | - | - | - |
| Net movement in funds | S20 | - 63,367 | 150,475 | - | 87,108 | 40,003 |
| Reconciliation of funds: | | | | | | |
| Total funds brought forward | S21 | 211,507 | 87,501 | - | 299,008 | 259,005 |
| Total funds carried forward | S22 | 148,140 | 237,976 | - | 386,116 | 299,008 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

Section B Balance sheet

| | | Guidance Notes | Unrestricted funds | Restricted income funds | Endowment funds | Total this year | Total last year (restated) |
|---|-------------|----------------|--------------------|-------------------------|-----------------|-----------------|----------------------------|
| | | | £ | £ | £ | £ | £ |
| | | | F01 | F02 | F03 | F04 | F05 |
| Fixed assets | | | | | | | |
| Intangible assets | (Note 15) | B01 | - | - | - | - | - |
| Tangible assets | (Note 14) | B02 | 28,592 | - | - | 28,592 | 28,958 |
| Heritage assets | (Note 16) | B03 | - | - | - | - | - |
| Investments | (Note 17) | B04 | - | - | - | - | - |
| Total fixed assets | | B05 | 28,592 | - | - | 28,592 | 28,958 |
| Current assets | | | | | | | |
| Stocks | (Note 18) | B06 | 29,753 | - | - | 29,753 | 19,753 |
| Debtors | (Note 19) | B07 | 89,486 | - | - | 89,486 | 84,984 |
| Investments | (Note 17.4) | B08 | - | - | - | - | - |
| Cash at bank and in hand | (Note 24) | B09 | 19,872 | 237,976 | - | 257,848 | 220,191 |
| Total current assets | | B10 | 139,111 | 237,976 | - | 377,087 | 324,928 |
| Creditors: amounts falling due within one year | | B11 | 19,563 | - | - | 19,563 | 54,878 |
| Net current assets/(liabilities) | | B12 | 119,548 | 237,976 | - | 357,524 | 270,050 |
| Total assets less current liabilities | | B13 | 148,140 | 237,976 | - | 386,116 | 299,008 |
| Creditors: amounts falling due after one year | | B14 | - | - | - | - | - |
| Provisions for liabilities | | B15 | - | - | - | - | - |
| Total net assets or liabilities | | B16 | 148,140 | 237,976 | - | 386,116 | 299,008 |
| Funds of the Charity | | | | | | | |
| Endowment funds | (Note 27) | B17 | - | - | - | - | - |
| Restricted income funds | (Note 27) | B18 | - | 237,976 | - | 237,976 | 87,501 |
| Unrestricted funds | | B19 | 148,140 | - | - | 148,140 | 211,507 |
| Revaluation reserve | | B20 | - | - | - | - | - |
| Total funds | | B21 | 148,140 | 237,976 | - | 386,116 | 299,008 |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval dd/mm/yyyy |
|---|----------------|--------------------------------|
|  | SHARFEEL AHMED | 8.12.24 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

Section C

Notes to the accounts

Note 3 Analysis of income

| Analysis | | Unrestricted | Restricted | Endowment | Total funds | Prior year |
|--|--|----------------|--------------|----------------|----------------|-----------------|
| | | funds | income funds | funds | £ | (restated) £ |
| Donations and legacies: | Donations and gifts | 535,513 | 154,167 | - | 689,680 | 626,410 |
| | Gift Aid | - | - | - | - | 19,821 |
| | Legacies | - | - | - | - | - |
| | General grants provided by government/other charities | - | 66,893 | - | 66,893 | 57,328 |
| | CJRS grants | - | - | - | - | 6,274 |
| | Membership subscriptions and sponsorships which are in substance donations | - | - | - | - | - |
| | Donated goods, facilities and services | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 535,513 | 221,060 | - | 756,573 | 709,833 | |
| Other trading activities: | Sales | 88,063 | - | - | 88,063 | 30,254 |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 88,063 | - | - | 88,063 | 30,254 | |
| Income from investments: | Interest income | 316 | - | - | 316 | 42 |
| | Dividend income | - | - | - | - | - |
| | Rental and leasing income | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 316 | - | - | 316 | 42 | |
| Separate material item of income: | Loyalty reward | 331 | - | - | 331 | 92 |
| | Paypal giving funds | 5,884 | - | - | 5,884 | 218 |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| Total | 6,215 | - | - | 6,215 | 310 | |
| Total | - | - | - | - | - | |
| TOTAL INCOME | 630,107 | 221,060 | - | 851,167 | 740,439 | |

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2023

Note 6

Analysis of expenses

| Analysis | | Unrestricted | Restricted | Endowment | Total funds | Prior year |
|---|---|--------------|--------------|---------------|---------------|-----------------|
| | | funds | income funds | funds | £ | (restated) £ |
| Expenditure on raising funds: | Incurring seeking donations | 5,058 | - | - | 5,058 | 4,151 |
| | Incurring seeking legacies | - | - | - | - | - |
| | Incurring seeking grants | - | - | - | - | - |
| | Operating a trading company | - | - | - | - | - |
| | Advertising, marketing, direct mail and | 25,509 | - | - | 25,509 | 60,709 |
| | Start up costs incurred in generating | - | - | - | - | - |
| | Database development costs | - | - | - | - | - |
| | Other trading activities | - 8,930 | - | - | - 8,930 | - 7,621 |
| | Rent collection, property repairs and maintenance charges | 21,219 | - | - | 21,219 | 25,049 |
| | Clothing banks | - | - | - | - | - |
| Total expenditure on raising funds | 42,856 | - | - | 42,856 | 82,288 | |
| Expenditure on charitable activities | Accountancy fees | 3,950 | - | - | 3,950 | 2,245 |
| | Annual return | 125 | - | - | 125 | 100 |
| | Bank charges | 2,433 | - | - | 2,433 | 2,091 |
| | Campbeds | 174 | - | - | 174 | - |
| | Commissions paid | - | - | - | - | 70 |
| | Competition expenses | 329 | - | - | 329 | - |
| | DBS checks | 50 | - | - | 50 | - |
| | Easter break project | - | 2,575 | - | 2,575 | 2,238 |
| | Entertainment | - | - | - | - | 6 |
| | Event expenses | 3,757 | - | - | 3,757 | 1,393 |
| | Foodbank | 13,067 | 30,156 | - | 43,223 | 31,111 |
| | Fundraising costs | 250 | - | - | 250 | 50 |
| | Gift aid charges | 2,620 | - | - | 2,620 | - |
| | Governance costs | - | - | - | - | 256 |
| | Grantmaking (Note 13) | 485,229 | - | - | 485,229 | 279,276 |
| | Hens project-SMT | - | - | - | - | 5,000 |
| | Hospital project-SMT Welfare | - | - | - | - | - |
| | Hot meals project | 11,258 | - | - | 11,258 | 10,496 |
| | Independent examination | 525 | - | - | 525 | 450 |
| | Insurance | 8,705 | - | - | 8,705 | 7,206 |
| | Leasing charges | - | - | - | - | 3,435 |
| | Legal fees | 35 | - | - | 35 | 35 |
| | Light and heat | 3,710 | - | - | 3,710 | 5,215 |
| | Motor expenses | 2,382 | - | - | 2,382 | 1,972 |
| | Packaging | 468 | - | - | 468 | 1,371 |
| | PAYE and NIC | 4,795 | - | - | 4,795 | 3,150 |
| | Payroll charges | 170 | - | - | 170 | - |
| | Pensions | 3,434 | - | - | 3,434 | 1,506 |
| | Postage | 5,084 | - | - | 5,084 | 1,253 |
| | Qurbani | - | 28,000 | - | 28,000 | 30,000 |
| | Rates | 366 | - | - | 366 | 7,275 |
| | Refreshments | 28 | - | - | 28 | - |
| Removal of clothing banks | 60 | - | - | 60 | 30 | |
| Soup kitchen project | 1,560 | - | - | 1,560 | 3,369 | |
| Sports | - | - | - | - | 5,296 | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

| | | | | | |
|---|----------------|---------------|----------|----------------|----------------|
| Stationery and printing | 2,654 | | - | 2,654 | 3,644 |
| Studio hire | 350 | | | 350 | |
| Subscriptions | 1,083 | | - | 1,083 | 992 |
| Summer activities | | 7,824 | - | 7,824 | 12,156 |
| Telephone and fax | 20 | | - | 20 | - |
| Thalassaemia project | - | - | - | - | 57,300 |
| Training expenses | 872 | | - | 872 | 1,500 |
| Travel and subsistence | 2,330 | | - | 2,330 | 2,747 |
| UK winter packs | - 1,932 | - | - | - 1,932 | 8,964 |
| Wages and salaries | 84,460 | 1,011 | - | 85,471 | 111,324 |
| Waste collection | 1,820 | | - | 1,820 | 1,242 |
| Water rates | 649 | | - | 649 | 693 |
| Website | 2,866 | | - | 2,866 | 3,872 |
| Winter activity club expenses | - | 1,019 | | 1,019 | 2,844 |
| Total expenditure on charitable activities | 649,736 | 70,585 | - | 720,321 | 613,173 |

Other

| | | | | | |
|--------------------------------|------------|----------|----------|------------|--------------|
| VAT subcharge | - | - | - | - | 1,608 |
| Sundry | - 13 | - | - | - 13 | 149 |
| Depreciation | 3,177 | - | - | 3,177 | 3,218 |
| Write offs/discounts | - 2,282 | - | - | - 2,282 | - |
| Total other expenditure | 882 | - | - | 882 | 4,975 |

TOTAL EXPENDITURE

| | | | | |
|---------|--------|---|---------|---------|
| 693,474 | 70,585 | - | 764,059 | 700,436 |
|---------|--------|---|---------|---------|

| Note 10 | | Details of certain items of expenditure | | | |
|---|--|--|--|------------------|------------------|
| 10.1 Fees for examination of the accounts | | | | | |
| <i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i> | | | | | |
| | | | | This year | Last year |
| | | | | £ | £ |
| Independent examiner's fees | | | | 525 | 450 |
| Assurance services other than audit or independent examination | | | | | |
| Tax advisory fees | | | | | |
| Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner | | | | | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

| Analysis | Grants to institutions | Grants to individuals | Support costs | Total |
|-------------------|------------------------|-----------------------|---------------|----------------|
| | | | £ | £ |
| Grant aid | 74,055 | | Nil | 74,055 |
| Winter appeal | 5,750 | | Nil | 5,750 |
| Qurbani | 19,320 | | | 19,320 |
| Food programme | 10,000 | | | 10,000 |
| Ramadan food aid | 7,500 | | Nil | 7,500 |
| Turkey earthquake | 10,000 | | Nil | 10,000 |
| Hospital project | 358,604 | | Nil | 358,604 |
| Total | 485,229 | - | - | 485,229 |

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

| | |
|------------|---|
| Yes | <i>Please provide details of charity's URL.</i> |
| No | <i>Provide details below</i> |

| Names of institution | Purpose | Total amount of grants paid £ |
|---|---|-------------------------------|
| Safia Muhammadia Welfare Foundation | Hopital project and expenses | 358,604 |
| Muslim Charity | Turkey earthquake ,qurbani,Ramadan food aid & winter appeal | 52,570 |
| Vost-Magura Bangladesh | Grant aid | 74,055 |
| Total grants to institutions in reporting period | | 485,229 |
| Other unanalysed grants | | - |
| TOTAL GRANTS PAID | | 485,229 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

Note 14 **Tangible fixed assets**

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

| | Freehold land & buildings | Other land & buildings | Plant, machinery and motor vehicles | Fixtures, fittings and equipment | Total |
|------------------------------|---------------------------|------------------------|-------------------------------------|----------------------------------|--------|
| | £ | £ | £ | £ | £ |
| At the beginning of the year | - | - | 21,577 | 39,585 | 61,162 |
| Additions | - | - | - | 2,811 | 2,811 |
| Revaluations | - | - | - | - | - |
| Disposals | - | - | - | - | - |
| Transfers * | - | - | - | - | - |
| At end of the year | - | - | 21,577 | 42,396 | 63,973 |

14.2 Depreciation and impairments

| **Basis | SL or RB | SL or RB | RB | RB | SL or RB | Straight Line ("SL") or Reducing Balance ("RB") |
|----------------|----------|----------|-----|-----|----------|---|
| ** Rate | | | 10% | 10% | | |

| | | | | | |
|--------------------------|---|---|--------|--------|--------|
| At beginning of the year | - | - | 11,698 | 20,506 | 32,204 |
| Disposals | - | - | - | - | - |
| Depreciation | - | - | 988 | 2,189 | 3,177 |
| Impairment | - | - | - | - | - |
| Transfers* | - | - | - | - | - |
| At end of the year | - | - | 12,686 | 22,695 | 35,381 |

14.3 Net book value

| | | | | | |
|---|---|---|-------|--------|--------|
| Net book value at the beginning of the year | - | - | 9,879 | 19,079 | 28,958 |
| Net book value at the end of the year | - | - | 8,891 | 19,701 | 28,592 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023

Note 19 Debtors and prepayments

19.1 Analysis of debtors

Trade debtors
 Prepayments and accrued income
 Other debtors

| This year | Last year |
|---------------|---------------|
| £ | £ |
| 13,175 | 10,137 |
| 55,702 | 60,013 |
| 20,609 | 14,834 |
| 89,486 | 84,984 |

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

Accruals for grants payable
 Bank loans and overdrafts
 Trade creditors
 Payments received on account for contracts or performance-related grants
 Accruals and deferred income
 Taxation and social security
 Other creditors

| | Amounts falling due within one year | | Amounts falling due after more than one year | |
|--------------|-------------------------------------|----------------|--|----------------|
| | This year £ | Last year £ | This year £ | Last year £ |
| | - | - | - | - |
| | - | - | - | - |
| | - | - | - | - |
| | - | - | - | - |
| | 15,047 | 42,549 | - | - |
| | 2,734 | 12,329 | - | - |
| | 1,782 | | - | - |
| Total | 19,563 | 54,878 | - | - |

Note 24 Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)
 Short term deposits
 Cash at bank and on hand
 Other
 Total

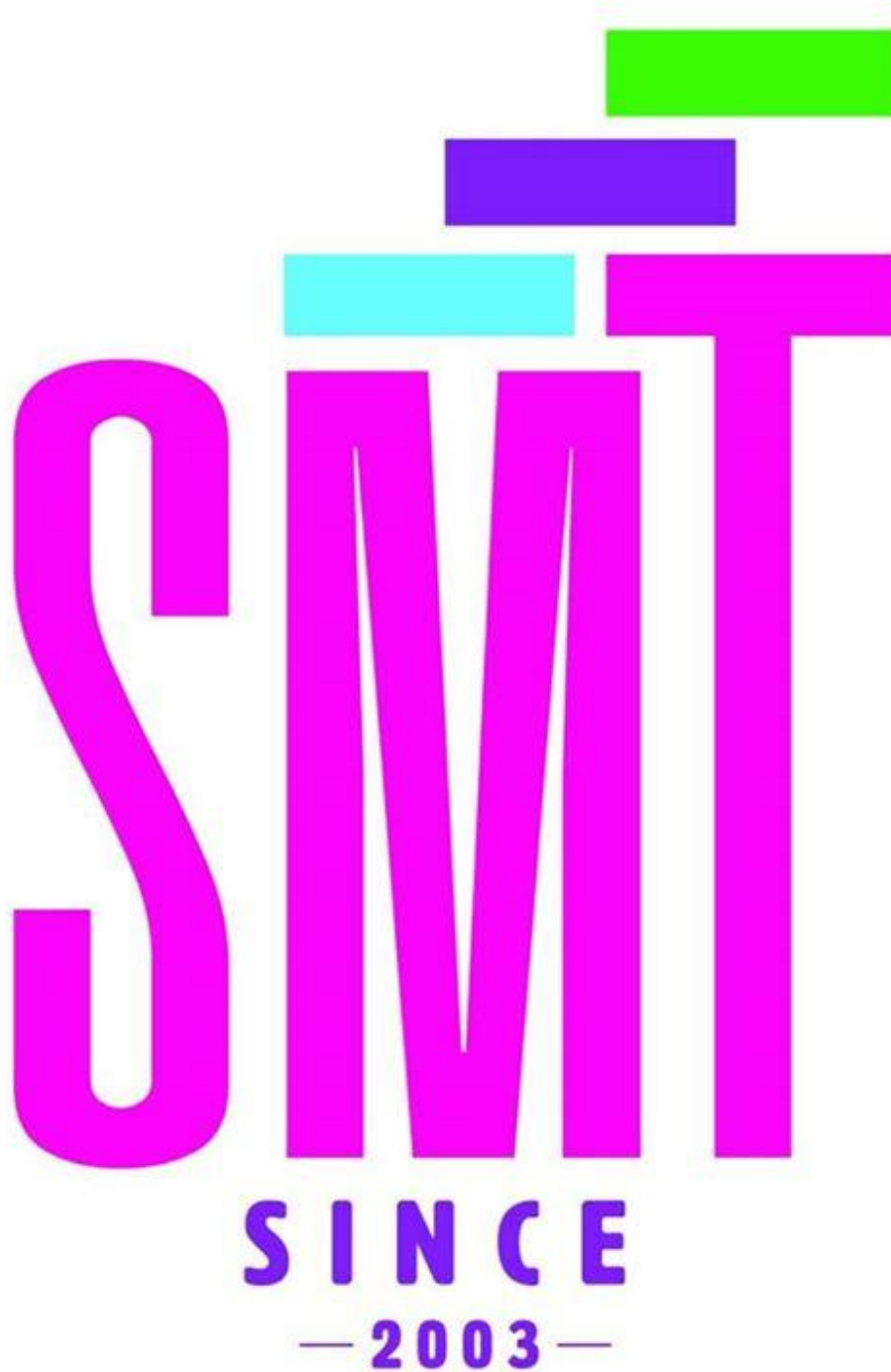
| This year | Last year |
|----------------|----------------|
| £ | £ |
| - | - |
| - | - |
| 257,848 | 220,191 |
| - | - |
| 257,848 | 220,191 |

SAVE THE MOTHERS TRUST (SMT)

England & Wales - Charity number 1104771

Accounts

**Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022**



Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022

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| Independent examiners report | 10 – 11 |
| Income and expenditure accounts | 12 – 13 |
| Notes to the accounts | 14 – 19 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022

Basic information

Address

SM Complex
Beckside Lane
Bradford
West Yorkshire
BD7 2JX

Bank

Barclays Bank
10 Market St
Bradford
BD1 1EG

Accountants

Charity Assist Accountants Ltd
Unit 27 Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Charity Registration No.

1104771

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022



| Trustees' Annual Report for the period | | | | | | |
|---|----|-------------------|------|-----------|-----------------|----------|
| | | Period start date | | | Period end date | |
| From | 01 | Apr | 2021 | To | 31 | Mar 2022 |

Section A Reference and administration details

Charity name

Registered charity number

Charity's principal address

| |
|---|
| SM Complex |
| Beckside Lane |
| Bradford |
| Postcode BD7 2JX |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|-------------------------|-----------------|-----------------------------------|---|
| 1 | Shakeel Ahmed | | | |
| 2 | Dr Zaroon Hussain | | | |
| 3 | Nasar Ali Tufail | | | |
| 4 | Dr Umair Danial Qureshi | | | |
| 5 | Ibrar Hussain | | | |

Section B Structure, governance and management

Description of the charity's trusts

| | |
|--|---|
| Type of governing document <small>(eg. trust deed, constitution)</small> | Declaration of trust dated 30 October 2003, as amended by supplemental deed 16 April 2004. |
| How the charity is constituted <small>(eg. trust, association, company)</small> | Standard Registration – Unincorporated Association |
| Trustee selection methods <small>(eg. appointed by, elected by)</small> | There must be at least three trustees. Apart from the first trustees, every trustee must be appointed by a resolution of the trustees passed at a special meeting called under clause 15 of the charity governing document. In selecting individuals for appointment as trustees, the trustees must have regards to the skills, knowledge and experience needed for the effective administration of the charity. |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

1. Relief of poverty, sickness, distress and suffering of any persons in any part of the world (hereinafter referred to as the area of benefit) who are in need by providing any means which the trustees determine, including but not exclusively to establish, administer and maintain a Muslim home for children in need of care.
2. To provide facilities for recreation of other leisure time occupation for persons who have need of such facilities by reason of their youth, age, infirmity of disablement, poverty or social and economic circumstances in the interests of social welfare with the object of improving their conditions of life.
3. For any charitable purpose or purposes in the area of benefit as the trustees may from time to time decide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The charity activities include fundraising in the UK and distributing those funds to educational and humanitarian projects worldwide. Activities include: responding to emergencies, caring for orphans and children in need, supporting education, providing access to health care and water, promoting sustainable livelihood, campaigning and advocacy on humanitarian issues and maternity hospitals.

Charity commission requires the trustees of a charity to:

- Select suitable accounting policies, apply them consistently, make judgement and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless there is a reason to believe that the Association will not continue for the foreseeable future.

The Trustees are responsible for the keeping of proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charity Act 2011. They are also responsible for safeguarding the assets of the association and hence to take reasonable steps for the prevention and detection of fraud and other irregularities.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The charity held various successful events and raised funds to support various welfare projects such as soup kitchen, chicken project, education, hospital expenses, water wells, food banks, Qurbani, Ramadhan food packages, sewing training centre, Thalassaemia Centre and many other welfare projects.

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2022

Section E Financial review

Brief statement of the charity's policy on reserves

The charity holds £20,000 in reserve in case of having a period of low income, which allows the charity to fundraise more income to cover running costs. It also allows the charity to pay an emergency expense if they arise when and if the charity income is low.

Section F Who and what are we all about?

The organisation's name, Save the Mothers Trust, reflects our belief that a mother or a motherly figure is the core of every family. Our intention is to provide the correct support and assistance to these mothers and by doing so, we hope to save them and their future generations.

SMT projects in year ended 31st March 2022

The organisation's name, Save the Mothers Trust, reflects our belief that a mother or a motherly figure is the core of every family. Our intention is to provide the correct support and assistance to these mothers and by doing so, we hope to save them and their future generations.

Maternity Hospital

One of our primary aims is to construct small maternity wards in Southeast Asian and African villages, women and children die due to lack of skilled midwives being present at the time of delivery. One such hospital is currently operational in the NWFP region of Pakistan and is providing vital services for expecting mothers. We hope, with your generous support, to replicate this in other poverty-stricken areas where such help is needed.



Thalassaemia Project

We continue to run a Thalassaemia Centre with the aim of achieving quality-assured blood transfusions and to provide a good standard of medical care to young Thalassaemic children. We also provide education about this deadly disease through printed material and individual counselling, for the affected families. This creates awareness of the hereditary illness and allows parents/carers to provide better care on a regular basis for their children. During the year we were able to host a number of blood camps in various areas to encourage blood donations and raise awareness within the local community. We aim to continue in our mission to eradicate this disease in Pakistan and look to further our reach to other areas within the country and continent.

SMT - Thalassaemia Care & Prevention Centre
Haripur Pakistan



World Water and Food Project

Food, clean water, and adequate health care are all basic necessities and often taken for granted in first world countries. However, we so often find, such basic human needs are not being met for many men, women, and children in third world countries. In such areas, the lack of these amenities can be the difference between life and death. The trust has set-up life-sustaining projects to provide food packs and

Save the Mothers Trust (SMT) Income and Expenditure Accounts for the year ended 31st March 2022

clean water to people in need around the world. We provide basic food parcels containing rice, flour, sugar, oil, lentils and dates as well as daily cooked Iftar meals in Masjids, which are open to the local communities. During sacred Islamic months, Ramadhan and Dhul-Hijjah (Hajj), SMT delivers extra projects such as the distribution of Daily Iftar meals (supper) and Qurbani meat, respectively. Water wells and hand pumps are built to provide clean water in the most deprived areas. We continued to work with our charity partners in Bangladesh and developed a number of water systems to support the local population and refugees.



SMT Hot Meals & Food Bank

Our UK based Hot meals and Food bank projects have gone from strength to strength thanks to the support of our generous donors. This year we have been able to provide hundreds of hot cooked meals and food parcels to families and individuals facing physical or financial hardship. The hot meals project was also recognised locally for the work carried out by our volunteers. SMT works alongside several referring agencies to ensure that we can efficiently identify and offer support to those in need.



The Chicken Project

Another key aim of SMT is to promote sustainability and long-term incomes for those in need in the countries we currently work in. Our chicken project supports this aim as chickens are bought and distributed to the poorest of families, enabling them to sell eggs and use the income to support their children/families i.e with medical/educational needs.



SMT Winter Appeal 2021

Following the success of our previous winter appeal, we launched the 2021 appeal alongside our partners and provided food aid and winter blankets/packs to those most impacted by the cold winter months. Distributions took place here in the UK as well as several other countries including Yemen, Palestine, Kashmir and Yemen.



Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2022

SMT fundraising events

We have successfully organised many fundraising events to engage the local community by helping to raise money for projects and also promoting healthy living. Our annual charity football tournament saw several local children take part and raise funds for global food aid whilst the #Run4Mothers initiative in Ramadan raised an outstanding amount in aid of the ongoing work at our maternity hospital. A team of volunteers took part in a sponsored daily run throughout the month of Ramadan whilst fasting and were often joined by members of the public and community whilst running.



Education for All

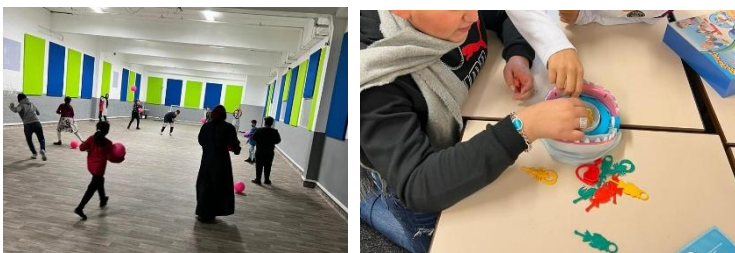
We believe a good education is the most crucial element to become self-sufficient, yet sadly in many parts of the world, this has become a luxury to those less fortunate. Through the generous support and care of the public, Save the Mothers Trust continues to provide resources and assistance to a number of educational institutes for children living in Southeast Asia, namely Pakistan and Bangladesh.

Sewing Training Centre

We also give women the opportunity to learn new skills such as sewing in our training centre. Once they are confident, we provide them with the option to either work with the centre and earn an income or to receive from us a sewing kit, containing a sewing machine and other necessities, so that they can work for themselves and take the first crucial steps to become independent.

SMT holiday activity club & free meals

With the support of the local council, we were able to run a Holiday Activity Club throughout the various school holidays, providing children with a safe space to learn, engage in fun activities and enjoy healthy meals. Alongside this we offered free meals and food parcels to children & families during this time as we were aware of the struggles faced by the community and nation as a whole.



Save the Mothers Trust (SMT) Income and Expenditure Accounts for the year ended 31st March 2022

Emergency appeals

This year SMT was able to provide an efficient and effective response to several humanitarian crises across the globe by arranging emergency appeals. Food, water & medical aid was provided by our team on the ground to support victims of disaster, such as the devastating fire at the Rohingya camp in Bangladesh and the ongoing plight in Gaza, Palestine. Through our charity partners we provided clean water, fresh bread/food parcels and medical supplies to families in need.



Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|--|-------------------|---------------|
| Signature(s) | <i>Z. Hussain</i> | <i>U</i> |
| Full name(s) | ZAROON HUSSAIN | UMAIR QURESHI |
| Position (e.g. Secretary, Chair, etc) | CHAIR | SECRETARY |
| Date | 18.1.2023 | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

| | | | |
|---|------------------------------|-------------------|---------|
| Report to the trustees/ members of | Save the Mothers Trust (SMT) | | |
| On accounts for the year ended | 31 st March 2022 | Charity no | 1104771 |
| Set out on pages | 12 - 13 | | |

Responsibilities and basis of report I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2022**.

As the charity's trustees, 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 Trust'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 The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of AAT.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022

Signed: A. Q. Khan. **Date:** 24.1.2023

Name: Abdul Qudeir Khan

Relevant professional qualification(s) or body (if any): FMAAT
FCPA

Address: Unit 27, Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | | | |
|--|-----------------|------------|-------------------------------------|
| Charity Name Save The Mothers Trust (SMT) | | Charity No | 1104771 |
| Annual accounts for the period | | | |
| Period start date | 1.4.2021 | To | Period end date 31.3.2022 |

Section A Statement of financial activities


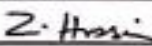
| Recommended categories by activity | Guidance Notes | Unrestricted funds £ F01 | Restricted income funds £ F02 | Endowment funds £ F03 | Total funds £ F04 | Prior year funds (restated) £ F05 |
|---|----------------|--------------------------------|-------------------------------------|-----------------------------|-------------------------|---|
| Incoming resources (Note 3) | | | | | | |
| Income and endowments from: | | | | | | |
| Donations and legacies | S01 | 540,461 | 169,372 | - | 709,833 | 544,780 |
| Charitable activities | S02 | - | - | - | - | - |
| Other trading activities | S03 | 30,254 | - | - | 30,254 | 115,370 |
| Investments | S04 | 42 | - | - | 42 | 394 |
| Separate material item of income | S05 | 310 | - | - | 310 | 2,153 |
| Other | S06 | - | - | - | - | - |
| Total | S07 | 571,067 | 169,372 | - | 740,439 | 662,697 |
| Resources expended (Note 6) | | | | | | |
| Expenditure on: | | | | | | |
| Raising funds | S08 | 82,288 | - | - | 82,288 | 73,287 |
| Charitable activities | S09 | 465,933 | 150,902 | - | 616,835 | 501,453 |
| Separate material item of expense | S10 | - | - | - | - | - |
| Other | S11 | 1,792 | - | - | 1,792 | 1,110 |
| Total | S12 | 550,013 | 150,902 | - | 700,915 | 575,850 |
| Net income/(expenditure) before investment gains/(losses) | | | | | | |
| | S13 | 21,054 | 18,470 | - | 39,524 | 86,847 |
| Net gains/(losses) on investments | S14 | - | - | - | - | - |
| Net income/(expenditure) | S15 | 21,054 | 18,470 | - | 39,524 | 86,847 |
| Extraordinary items | S16 | - | - | - | - | - |
| Transfers between funds | S17 | - | - | - | - | - |
| Other recognised gains/(losses): | | | | | | |
| Gains and losses on revaluation of fixed assets for the charity's own use | S18 | - | - | - | - | - |
| Other gains/(losses) | S19 | - | - | - | - | - |
| Net movement in funds | S20 | 21,054 | 18,470 | - | 39,524 | 86,847 |
| Reconciliation of funds: | | | | | | |
| Total funds brought forward | S21 | 189,974 | 69,031 | - | 259,005 | 172,158 |
| Total funds carried forward | S22 | 211,028 | 87,501 | - | 298,529 | 259,005 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022

Section B Balance sheet

| | | Guidance Notes | Unrestricted funds | Restricted income funds | Endowment funds | Total this year | Total last year (restated) |
|--|-------------|----------------|--------------------|-------------------------|-----------------|-----------------|----------------------------|
| | | | £ | £ | £ | £ | £ |
| | | | F01 | F02 | F03 | F04 | F05 |
| Fixed assets | | | | | | | |
| Intangible assets | (Note 15) | B01 | - | - | - | - | - |
| Tangible assets | (Note 14) | B02 | 28,958 | - | - | 28,958 | 30,983 |
| Heritage assets | (Note 16) | B03 | - | - | - | - | - |
| Investments | (Note 17) | B04 | - | - | - | - | - |
| Total fixed assets | | B05 | 28,958 | - | - | 28,958 | 30,983 |
| Current assets | | | | | | | |
| Stocks | (Note 18) | B06 | 19,753 | - | - | 19,753 | 7,753 |
| Debtors | (Note 19) | B07 | 84,984 | - | - | 84,984 | 69,764 |
| Investments | (Note 17.4) | B08 | - | - | - | - | - |
| Cash at bank and in hand | (Note 24) | B09 | 203,868 | 87,501 | - | 291,369 | 207,993 |
| Total current assets | | B10 | 308,605 | 87,501 | - | 396,106 | 285,510 |
| Creditors: amounts falling due within one year | (Note 20) | B11 | 55,357 | - | - | 55,357 | 57,488 |
| Net current assets/(liabilities) | | B12 | 253,248 | 87,501 | - | 340,749 | 228,022 |
| Total assets less current liabilities | | B13 | 282,206 | 87,501 | - | 369,707 | 259,005 |
| Creditors: amounts falling due after one year | (Note 20) | B14 | - | - | - | - | - |
| Provisions for liabilities | | B15 | - | - | - | - | - |
| Total net assets or liabilities | | B16 | 282,206 | 87,501 | - | 369,707 | 259,005 |
| Funds of the Charity | | | | | | | |
| Endowment funds | (Note 27) | B17 | - | - | - | - | - |
| Restricted income funds | (Note 27) | B18 | - | 87,501 | - | 87,501 | 69,031 |
| Unrestricted funds | | B19 | 211,028 | - | - | 211,028 | 189,974 |
| Revaluation reserve | | B20 | - | - | - | - | - |
| Total funds | | B21 | 211,028 | 87,501 | - | 298,529 | 259,005 |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval dd/mm/yyyy |
|---|---------------|-----------------------------|
|  | UMAIR QURESHI | 18.1.2023 |
|  | ZARON HUSSAIN | 18.1.2023 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022

Section C

Notes to the accounts

Note 3 Analysis of income

| Analysis | | Unrestricted | Restricted | Endowment | Total funds | Prior year |
|--|--|----------------|--------------|----------------|----------------|----------------|
| | | funds | income funds | funds | £ | £ |
| Donations and legacies: | Donations and gifts | 520,640 | 105,770 | - | 626,410 | 476,814 |
| | Gift Aid | 19,821 | - | - | 19,821 | 2,500 |
| | Legacies | - | - | - | - | - |
| | General grants provided by government/other charities | - | 57,328 | - | 57,328 | 44,414 |
| | CJRS grants | - | 6,274 | - | 6,274 | 21,052 |
| | Membership subscriptions and sponsorships which are in substance donations | - | - | - | - | - |
| | Donated goods, facilities and services | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 540,461 | 169,372 | - | 709,833 | 544,780 | |
| Other trading activities: | Sales | 30,254 | - | - | 30,254 | 115,370 |
| | Other | - | - | - | - | - |
| | Total | 30,254 | - | - | 30,254 | 115,370 |
| Income from investments: | Interest income | 42 | - | - | 42 | 394 |
| | Dividend income | - | - | - | - | - |
| | Rental and leasing income | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 42 | - | - | 42 | 394 | |
| Separate material item of income: | Loyalty reward | 92 | - | - | 92 | 63 |
| | Paypal giving funds | 218 | - | - | 218 | 1,991 |
| | Paypal correction adjustment | - | - | - | - | 99 |
| | | - | - | - | - | - |
| Total | 310 | - | - | 310 | 2,153 | |
| TOTAL INCOME | 571,067 | 169,372 | - | 740,439 | 662,697 | |

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2022

Note 6

Analysis of expenses

| | Unrestricted funds | Restricted income funds | Endowment funds | Total funds £ | Prior year £ |
|---|-----------------------|-------------------------------|--------------------|------------------|-----------------|
| Analysis | | | | | |
| Expenditure on raising funds: | | | | | |
| Incurring seeking donations | 4,151 | - | - | 4,151 | 1,882 |
| Incurring seeking legacies | - | - | - | - | - |
| Incurring seeking grants | | | | | |
| Advertising, marketing, direct mail and Start up costs incurred in generating | 60,709 | - | - | 60,709 | 40,471 |
| Database development costs | | - | - | - | - |
| Other trading activities | - 7,621 | | | - 7,621 | 8,821 |
| Rent collection, property repairs and maintenance charges | 25,049 | - | - | 25,049 | 22,113 |
| Clothing banks | - | - | - | - | - |
| | - | - | - | - | - |
| Total expenditure on raising funds | 82,288 | - | - | 82,288 | 73,287 |
| Expenditure on charitable activities | | | | | |
| Accountancy fees | 2,245 | | - | 2,245 | 2,970 |
| Annual return | 100 | | | 100 | |
| Bank charges | 2,091 | | - | 2,091 | 4,435 |
| Commissions paid | 70 | | - | 70 | - |
| Depreciation | 3,218 | | - | 3,218 | 3,443 |
| Easter break project | | 2,238 | - | 2,238 | 128 |
| Education project | - | | - | - | 75,386 |
| Entertainment | 6 | | | 6 | |
| Event expenses | 1,393 | | | 1,393 | |
| Foodbank | 10,429 | 20,682 | - | 31,111 | 23,470 |
| Fundraising costs | 50 | | - | 50 | 1,050 |
| Goat project | - | | | - | 10,000 |
| Governance costs | 256 | | - | 256 | 242 |
| Grantmaking (Note 13) | 279,276 | | - | 279,276 | 83,502 |
| Hens project-SMT | 5,000 | | | 5,000 | |
| Hospital project-SMT Welfare | - | | - | - | 62,547 |
| Hot meals project | - | 10,496 | | 10,496 | |
| Independent examination | 450 | | | 450 | 450 |
| Information and publications | - | | - | - | 2,965 |
| Insurance | 7,206 | | - | 7,206 | 7,539 |
| Leasing charges | 3,435 | | - | 3,435 | 4,970 |
| Light and heat | 5,215 | | - | 5,215 | 3,951 |
| Motor expenses | 1,972 | | - | 1,972 | 2,562 |
| Packaging | 1,371 | | - | 1,371 | 2,322 |
| PAYE and NIC | 3,150 | | - | 3,150 | 3,864 |
| Pensions | 1,506 | | | 1,506 | |
| Postage | 1,253 | | - | 1,253 | 3,763 |
| Qurbani | - | 30,000 | - | 30,000 | 28,000 |
| Ramadan food aid | - | | | - | 15,120 |
| Rates | 7,275 | | - | 7,275 | 2,234 |
| Removal of clothing banks | 30 | | | 30 | - |
| Sewing project | - | | | - | 3,000 |
| Software | 479 | | | 479 | |
| Soup kitchen project | - | 3,369 | - | 3,369 | 8,618 |
| Sports | 5,296 | | | 5,296 | |
| Stationery and printing | 3,644 | | - | 3,644 | 1,118 |
| Subscriptions | 992 | | - | 992 | 124 |
| Summer activities | | 12,156 | - | 12,156 | 5,540 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022

| | | | | | |
|---|---------|---------|---|---------|---------|
| Telephone and fax | - | | - | - | 9,489 |
| Thalassaemia project | - | 57,300 | - | 57,300 | 40,000 |
| Training expenses | 1,500 | | - | 1,500 | - |
| Travel and subsistence | 2,747 | | - | 2,747 | - |
| UK winter packs | 8,964 | - | | 8,964 | |
| Wages and salaries | 99,507 | 11,817 | - | 111,324 | 80,706 |
| Waste collection | 1,242 | | - | 1,242 | 2,589 |
| Water rates | 693 | | - | 693 | 501 |
| Water well projects | - | | | - | 2,000 |
| Website | 3,872 | | - | 3,872 | 2,855 |
| Winter activity club expenses | - | 2,844 | | 2,844 | |
| | | | - | - | - |
| Total expenditure on charitable activities | 465,933 | 150,902 | - | 616,835 | 501,453 |

Other

| | | | | | |
|--------------------------------|-------|---|---|-------|-------|
| legal fees | 35 | - | - | 35 | 35 |
| VAT subcharge | 1,608 | - | - | 1,608 | 398 |
| Sundry | 149 | - | - | 149 | 677 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Total other expenditure | 1,792 | - | - | 1,792 | 1,110 |

TOTAL EXPENDITURE

| | | | | |
|---------|---------|---|---------|---------|
| 550,013 | 150,902 | - | 700,915 | 575,850 |
|---------|---------|---|---------|---------|

| Note 10 | Details of certain items of expenditure | | |
|---|---|------------------|------------------|
| 10.1 Fees for examination of the accounts | | | |
| <i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i> | | | |
| | | This year | Last year |
| | | £ | £ |
| | Independent examiner's fees | 450 | 450 |
| | Assurance services other than audit or independent examination | | |
| | Tax advisory fees | | |
| | Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner | | |

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2022

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

| Analysis | Grants to institutions | Grants to individuals | Support costs | Total |
|-------------------|------------------------|-----------------------|---------------|----------------|
| | | | £ | £ |
| Education project | 10,074 | | Nil | 10,074 |
| Bank donation | 940 | | Nil | 940 |
| Charity grant | 12,288 | | Nil | 12,288 |
| Food programme | 3,000 | | Nil | 3,000 |
| Winter blanket | 6,750 | | Nil | 6,750 |
| Gaza appeal | 1,200 | | Nil | 1,200 |
| Ramadan food aid | 17,500 | | Nil | 17,500 |
| Water projects | 5,900 | | Nil | 5,900 |
| Hospital project | 141,074 | | Nil | 141,074 |
| Qurbani | 59,025 | | Nil | 59,025 |
| Zakat project | 21,525 | | Nil | 21,525 |
| Total | 279,276 | - | - | 279,276 |

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

| | |
|------------|---|
| Yes | <i>Please provide details of charity's URL.</i> |
| No | <i>Provide details below</i> |

| Names of institution | Purpose | Total amount of grants paid £ |
|---|---|-------------------------------|
| Safia Muhammadiyah Welfare Foundation | Hospital project , qurbani , education project | 96,148 |
| Give a Hand UK | Bank donation | 940 |
| Islamic Help | charity grant | 5,153 |
| Muslim Charity | Food project , winter blankets, Gaza appeal,Ramadan food aid , water hand pumps , qurbani | 38,375 |
| Noor Community Hub Ltd | | 7,136 |
| Rafah International | Ramadan food aid | 5,000 |
| SMT Pakistan | Hospital project ,zakat | 91,525 |
| Voluntary Organisation | Qurbani , water project | 35,000 |
| | | - |
| Total grants to institutions in reporting period | | 279,276 |
| Other unanalysed grants | | - |
| TOTAL GRANTS PAID | | 279,276 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022

Note 14 **Tangible fixed assets**

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

| | Freehold land & buildings | Other land & buildings | Plant, machinery and motor vehicles | Fixtures, fittings and equipment | Total |
|------------------------------|---------------------------|------------------------|-------------------------------------|----------------------------------|--------|
| | £ | £ | £ | £ | £ |
| At the beginning of the year | - | - | 21,577 | 38,392 | 59,969 |
| Additions | - | - | - | 1,193 | 1,193 |
| Revaluations | - | - | - | - | - |
| Disposals | - | - | - | - | - |
| Transfers * | - | - | - | - | - |
| At end of the year | - | - | 21,577 | 39,585 | 61,162 |

14.2 Depreciation and impairments

| **Basis | SL or RB | SL or RB | RB | RB | SL or RB | Straight Line ("SL") or Reducing Balance ("RB") |
|---------|----------|----------|-----|-----|----------|---|
| ** Rate | | | 10% | 10% | | |

| | | | | | |
|--------------------------|---|---|--------|--------|--------|
| At beginning of the year | - | - | 10,600 | 18,386 | 28,986 |
| Disposals | - | - | - | - | - |
| Depreciation | - | - | 1,098 | 2,120 | 3,218 |
| Impairment | - | - | - | - | - |
| Transfers* | - | - | - | - | - |
| At end of the year | - | - | 11,698 | 20,506 | 32,204 |

14.3 Net book value

| | | | | | |
|---|---|---|--------|--------|--------|
| Net book value at the beginning of the year | - | - | 10,977 | 20,006 | 30,983 |
| Net book value at the end of the year | - | - | 9,879 | 19,079 | 28,958 |

Note 19 **Debtors and prepayments**

19.1 Analysis of debtors

Trade debtors
Prepayments and accrued income
Other debtors

| This year | Last year |
|---------------|---------------|
| £ | £ |
| 10,137 | 15,389 |
| 60,013 | 40,191 |
| 14,834 | 14,184 |
| 84,984 | 69,764 |

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2022

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

| | Amounts falling due within one year | | Amounts falling due after more than one year | |
|--|-------------------------------------|----------------|--|----------------|
| | This year £ | Last year £ | This year £ | Last year £ |
| Accruals for grants payable | - | - | - | - |
| Bank loans and overdrafts | - | - | - | - |
| Trade creditors | - | - | - | - |
| Payments received on account for contracts or performance-related grants | - | - | - | - |
| Accruals and deferred income | 43,028 | 41,992 | - | - |
| Taxation and social security | 12,329 | 15,496 | - | - |
| Other creditors | - | - | - | - |
| Total | 55,357 | 57,488 | - | - |

Note 24 Cash at bank and in hand

| | This year £ | Last year £ |
|--|----------------|----------------|
| Short term cash investments (less than 3 months maturity date) | - | - |
| Short term deposits | - | - |
| Cash at bank and on hand | 220,191 | 207,993 |
| Other | - | - |
| Total | 220,191 | 207,993 |

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

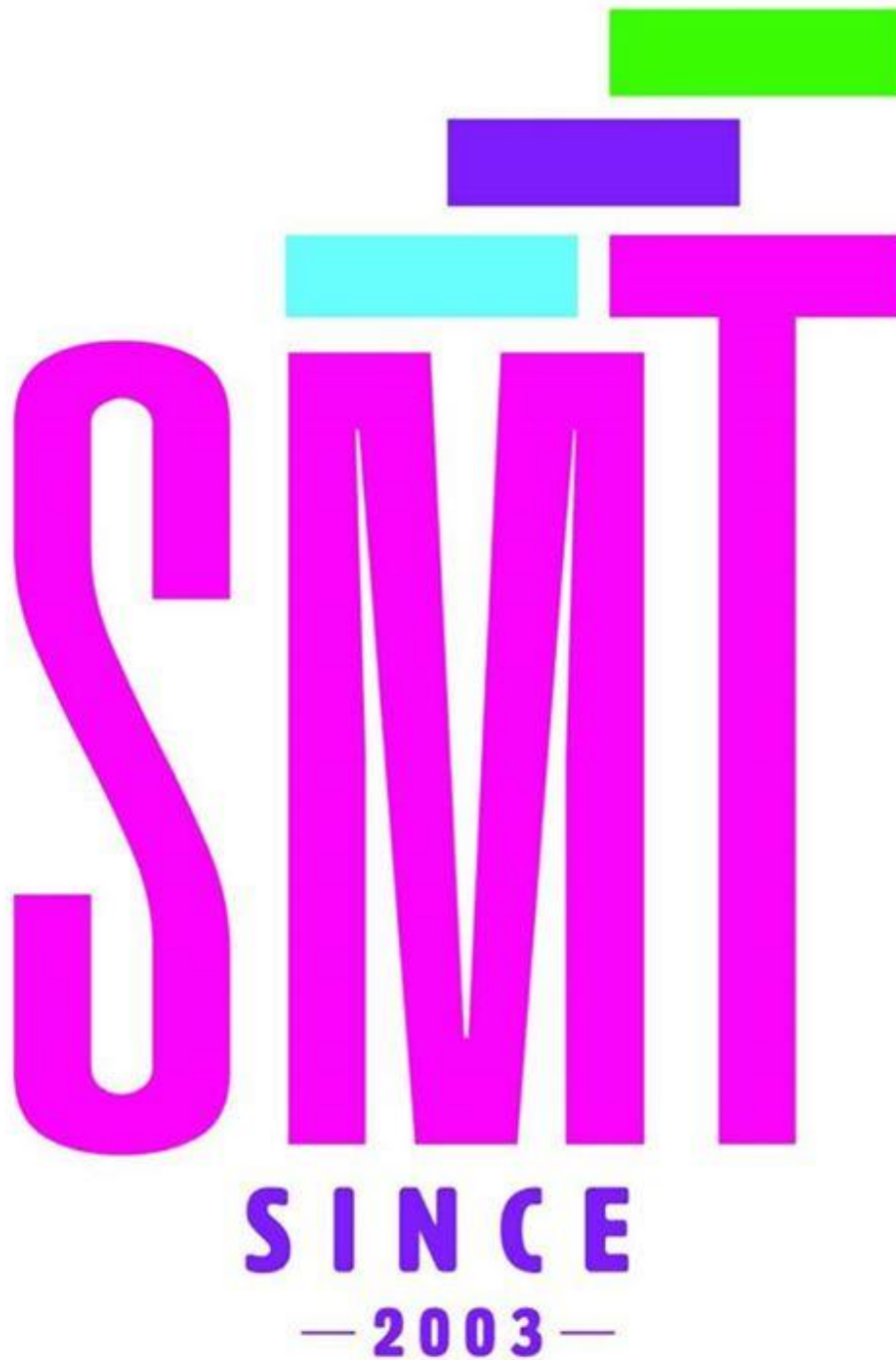
| Fund names | Type PE, EE R or UR * | Purpose and Restrictions | Fund balances brought forward £ | Income £ | Expenditure £ | Fund balances carried forward £ |
|-------------------------|-----------------------|---|------------------------------------|----------------|------------------|------------------------------------|
| Thalasseasmia | R | Thalasseasmia project | 69,022 | 75,770 | 57,300 | 87,492 |
| Qurbani | R | Qurbani projects (including feeding) | - | 30,000 | 30,000 | - |
| CJRS grant | R | wages of furloughed employees | - | 6,274 | 6,274 | - |
| Muslim Hands | R | Ramadhan hot meals | 9 | - | - | 9 |
| Bradford Council | R | Summer & winter activities, easter break, hot meals, soup & food bank projects. | - | 51,785 | 51,785 | - |
| Mayfair kickstart grant | R | IT consultancy kickstart programme | - | 5,543 | 5,543 | - |
| Other funds | N/a | N/a | - | - | - | - |
| Total Funds | | | 69,031 | 169,372 | 150,902 | 87,501 |

SAVE THE MOTHERS TRUST (SMT)

England & Wales - Charity number 1104771

Accounts

**Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021**



Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

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| Trustees' annual report | 4 – 9 |
| Independent examiners report | 10 – 11 |
| Income and expenditure accounts | 12 – 13 |
| Notes to the accounts | 14 – 20 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Basic information

Address

SM Complex
Beckside Lane
Bradford
West Yorkshire
BD7 2JX

Bank

Barclays Bank
10 Market St
Bradford
BD1 1EG

Accountants

Charity Assist Accountants Ltd
Unit 27 Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Charity Registration No.

1104771

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021



| Trustees' Annual Report for the period | | | | | | |
|---|-------------------|----|-----|--|-----------------|-----------|
| | Period start date | | | | Period end date | |
| | From | 01 | Apr | | 2020 | To |

Section A **Reference and administration details**

Charity name

Registered charity number

Charity's principal address

| |
|---|
| SM Complex |
| Beckside Lane |
| Bradford |
| Postcode BD7 2JX |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|-------------------------|-----------------|-----------------------------------|---|
| 1 | Shakeel Ahmed | | | |
| 2 | Dr Zaron Hussain | | | |
| 3 | Nasar Ali Tufail | | | |
| 4 | Dr Umair Danial Qureshi | | From 16/9/2020 | |
| 5 | Ibrar Hussain | | From 16/9/2020 | |

Name of chief executive or names of senior staff members

Section B **Structure, governance and management**

Description of the charity's trusts

| | |
|--|--|
| Type of governing document <small>(eg. trust deed, constitution)</small> | Declaration of trust dated 30 October 2003, as amended by supplemental deed 16 April 2004. |
| How the charity is constituted <small>(eg. trust, association, company)</small> | Standard Registration – Unincorporated Association |
| Trustee selection methods <small>(eg. appointed by, elected by)</small> | There must be at least three trustees. Apart from the first trustees, every trustee must be appointed by a resolution of the trustees passed at a special meeting called under clause 15 of the charity governing document. In selecting individuals for appointment as trustees, the trustees must have regards to the skills, knowledge and experience needed for the |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

effective administration of the charity.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

1. Relief of poverty, sickness, distress and suffering of any persons in any part of the world (hereinafter referred to as the area of benefit) who are in need by providing any means which the trustees determine, including but not exclusively to establish, administer and maintain a Muslim home for children in need of care.
2. To provide facilities for recreation of other leisure time occupation for persons who have need of such facilities by reason of their youth, age, infirmity of disablement, poverty or social and economic circumstances in the interests of social welfare with the object of improving their conditions of life.
3. For any charitable purpose or purposes in the area of benefit as the trustees may from time to time decide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The charity activities include fundraising in the UK and distributing those funds to educational and humanitarian projects worldwide. Activities include: responding to emergencies, caring for orphans and children in need, supporting education, providing access to health care and water, promoting sustainable livelihood, campaigning and advocacy on humanitarian issues and maternity hospitals.

Charity commission requires the trustees of a charity to:

- Select suitable accounting policies, apply them consistently, make judgement and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless there is a reason to believe that the Association will not continue for the foreseeable future.

The Trustees are responsible for the keeping of proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charity Act 2011. They are also responsible for safeguarding the assets of the association and hence to take reasonable steps for the prevention and detection of fraud and other irregularities.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The charity held various successful events and raised funds to support various welfare projects such as Covid-19 response, soup kitchen, education, hospital expenses, water wells, food banks, Qurbani, Ramadhan food packages, sewing training centre, Thalassaemia Centre and many other welfare projects.

Save the Mothers Trust (SMT) Income and Expenditure Accounts for the year ended 31st March 2021

Section E Financial review

Brief statement of the charity's policy on reserves

The charity holds £20,000 in reserve in case of having a period of low income, which allows the charity to fundraise more income to cover running costs. It also allows the charity to pay an emergency expense if they arise when and if the charity income is low.

Section F Who and what are we all about?

The organisation's name, Save the Mothers Trust, reflects our belief that a mother or a motherly figure is the core of every family. Our intention is to provide the correct support and assistance to these mothers and by doing so, we hope to save them and their future generations.

SMT projects in year ended 31st March 2021

Maternity Ward

One of our primary aims is to construct small maternity wards in South East Asian and African villages, women and children die due to the lack of skilled midwives being present at the time of delivery. One such hospital is currently operational in the NWFP region of Pakistan and is providing vital services for expecting mothers. We hope, with your generous support, to replicate this in other poverty-stricken areas where such help is needed.

SMT – Thalassaemia Care & Prevention Centre Haripur Pakistan



Thalassaemia Clinic

We have opened a Thalassaemia Centre in March 2010 with the aim of achieving quality-assured blood transfusions and to provide a good standard of medical care to young Thalassaemic children. We also provide education about this deadly disease through printed material and individual counselling, for the affected families. This creates awareness of the hereditary illness and allows parents/carers to provide better care on a regular basis for their children. It allows members of the public to donate blood actively and voluntary on a regular basis. Making it easier for SMT to arrange blood

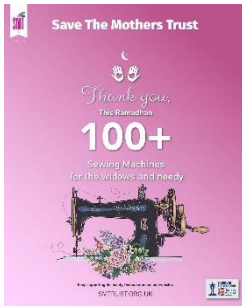
transfusions when necessary.

Education for All

We believe a good education is the most crucial element to become self-sufficient, yet sadly in many parts of the world, this has become a luxury to those less fortunate. Through the generous support and care of the public, Save the Mothers Trust continues to provide resource and assistance to a number of educational institutes for children living in South East Asia, namely Pakistan and Bangladesh. This includes support in various aspects, from education programs to food, clothing and/or shelter.



Save the Mothers Trust (SMT) Income and Expenditure Accounts for the year ended 31st March 2021



Sewing Training Centre

We also give women the opportunity to learn new skills such as sewing in our training centre. Once they are confident, we provide them with the option to either work with us and earn an income or to receive from us a sewing kit, containing a sewing machine and other necessities, so that they can work for themselves and take the first crucial steps to become independent. This greatly supports women in those households where one income is not enough. It also helps women who are victims of domestic violence to experience a life outside of the abuse.

World Water and Food Project

Food, clean water, and adequate health care are all basic necessities and often taken for granted in first world countries. However, we so often find, such basic human needs are not being met for many men, women, and children in third world countries. In such areas, the lack of these amenities can be the difference between life and death. The trust has set-up life-sustaining projects to provide food packs and clean water to people in need around the world. We provide basic food parcels containing rice, flour, sugar, oil, lentils and dates as well as daily cooked Iftar meals in Masjids, which are open to the local communities.

Water wells and hand pumps are built to provide clean water systems on the most deprived areas.

During sacred Islamic months, Ramadhan and Dhul-Hijjah (Hajj), SMT delivers extra projects such as the distribution of Daily Iftar meals (supper) and Qurbani meat, respectively.



SMT UK Project – Covid-19 Response



As a charity, we have seen first-hand the huge effect COVID-19 has had on communities across the district. SMT has launched its Self-Isolation Support project in early March 2020. The uptake was unprecedented. The service provided food parcels and hot meals to the elderly, the vulnerable, high risk and those self-isolating with symptoms. We have handed out thousands of food packs and hot meals across the district. We also provided a

telephone service for the elderly and vulnerable. Some of their stories were heart-breaking. Our volunteers from all backgrounds came together for one purpose – humanity. The show of solidarity was simple beautiful.

SMT Half Term FREE School Meals Project

"No Child Should Ever Go Hungry Or Sleep On An Empty Stomach"

We knew that during the half term thousands of parents would struggle to feed their children. To all those parents & families we said: *Don't worry, SMT stands with you*

We offered free meals and food parcels to disadvantaged children and families during the half term.

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2021

Free Hot Meal Delivery Project

The aim and mission of this project is to provide cooked hot meals to families and individuals who are in need. This is unique as it differs from other excellent and worthwhile projects such as food banks and soup kitchens.

This initiative requires no cooking of food and requires no travelling to a specific place in order to receive a hot meal, instead a cooked hot meal is delivered to the recipients' home address.

This initiative is beneficial to those members of our community who would find it difficult to cook or travel owing to age, illness, and or childcare commitments.

This method ensures that the members of our community who are unable to cook or are unable to travel are not neglected and that they are given a helping hand.

SMT Winter Appeal 2020

As the temperatures dropped drastically during the cold winter nights, SMT continued to support the homeless, the most vulnerable and those most in need.

Our Winter Appeal provided weekly food parcels, daily hot meals, blankets, hats, gloves, coats and scarves.

These were distributed to the homeless, asylum seekers, refugees and, those in financial hardship.

The Chicken Project

Chickens are bought and distributed to the poorest of families in Pakistan.

Each family is given 1 Cockerel and 5 Hens. Once the Hens start producing chicks, 3 chicks are then donated to another family to start the process. Other chicks and eggs are then sold and the money raised will go into a "pot" to help the family save to send their Children into education.

Why Chicken?

- They are easy and inexpensive to take care of. Many breeds can eat whatever they find on the ground (although it's better if you can feed them, because they'll grow faster). Hens need some kind of shelter where they can nest, and as your flock grows, you might want some wood and wire to make a coop. Chickens need only a few vaccines.
- They're a good investment. Suppose a new farmer starts with five hen and a rooster to fertilize the eggs. After three months, she can have a flock of 40 chicks.
- They help keep children healthy. Malnutrition kills more than 3.1 million children a year. Although eating more eggs—which are rich in protein and other nutrients—can help fight malnutrition, many farmers with small flocks find that it's more economical to let the eggs hatch, sell the chicks, and use the money to buy nutritious food. But if a farmer's flock is big enough to give her extra eggs, or if he/she ends up with a few broken ones, he/she may decide to cook them for her family.

SMT Hotmeals Project

SMT Hotmeals project feeds over 500 people every week in and around Bradford, West Yorkshire area who are either homeless, refugees or financially struggling.

Emergency Appeals

Humanitarian aid was provided by our team on the ground to effectively provide immediate help to victims of disaster, such as the devastating fire at Rohingya camp in Bangladesh, which left hundreds injured and over 45,000 displaced.

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|---------------------------------------|---------------|--|
| Signature(s) | Z. Hussain | |
| Full name(s) | ZARON HUSSAIN | |
| Position (e.g. Secretary, Chair, etc) | CHAIR | |
| Date | 23.1.2022 | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's report on
the accounts**

Section A *Independent Examiner's Report*

| | | | |
|---|------------------------------|-------------------|---------|
| Report to the trustees/ members of | Save the Mothers Trust (SMT) | | |
| On accounts for the year ended | 31 st March 2021 | Charity no | 1104771 |
| Set out on pages | 12 - 13 | | |

Responsibilities and basis of report I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2021**.

As the charity's trustees, 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 Trust'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 The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of AAT.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Signed: *Bibi Habibo* **Date:** 28/01/2022

Name: Bibi Mariam Habibo, MAAT

Relevant professional qualification(s) or body (if any): AAT

Address: Unit 27, Batley Enterprise Centre
513 Bradford Road
Batley
WF17 8LL

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | | | | |
|--|----------|------------|-----------------|-----------|
| Charity Name Save The Mothers Trust (SMT) | | Charity No | 1104771 | |
| Annual accounts for the period | | | | |
| Period start date | 1.4.2020 | To | Period end date | 31.3.2021 |

Section A Statement of financial activities

| Recommended categories by activity | Unrestricted funds | Restricted income funds | Endowment funds | Total funds | Prior year funds |
|---|--------------------|-------------------------|-----------------|----------------|------------------|
| | £ F01 | £ F02 | £ F03 | £ F04 | £ F05 |
| Incoming resources (Note 3) | | | | | |
| Income and endowments from: | | | | | |
| Donations and legacies | 420,985 | 121,616 | - | 542,601 | 520,220 |
| Charitable activities | - | - | - | - | - |
| Other trading activities | 115,370 | - | - | 115,370 | 109,873 |
| Investments | 394 | - | - | 394 | 914 |
| Separate material item of income | 2,153 | - | - | 2,153 | 866 |
| Other | - | - | - | - | - |
| Total | 538,902 | 121,616 | - | 660,518 | 631,873 |
| Resources expended (Note 6) | | | | | |
| Expenditure on: | | | | | |
| Raising funds | 72,773 | - | - | 72,773 | 110,824 |
| Charitable activities | 395,273 | 105,043 | - | 500,316 | 446,840 |
| Separate material item of expense | 433 | - | - | 433 | - |
| Other | - | - | - | - | - |
| Total | 468,479 | 105,043 | - | 573,522 | 557,664 |
| Net income/(expenditure) before investment gains/(losses) | 70,423 | 16,573 | - | 86,996 | 74,209 |
| Net gains/(losses) on investments | - | - | - | - | - |
| Net income/(expenditure) | 70,423 | 16,573 | - | 86,996 | 74,209 |
| Extraordinary items | - | - | - | - | - |
| Transfers between funds | - | - | - | - | - |
| Other recognised gains/(losses): | | | | | |
| Gains and losses on revaluation of fixed assets for the charity's own use | - | - | - | - | - |
| Other gains/(losses) | - | - | - | - | - |
| Net movement in funds | 70,423 | 16,573 | - | 86,996 | 74,209 |
| Reconciliation of funds: | | | | | |
| Total funds brought forward | 119,700 | 52,458 | - | 172,158 | 97,949 |
| Total funds carried forward | 190,123 | 69,031 | - | 259,154 | 172,158 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Section B **Balance sheet**

| | | Unrestricted funds | Restricted Income funds | Endowment funds | Total this year | Total last year |
|---|-------------|--------------------|-------------------------|-----------------|-----------------|-----------------|
| | | £ | £ | £ | £ | £ |
| | | F01 | F02 | F03 | F04 | F05 |
| Fixed assets | | | | | | |
| Intangible assets | (Note 15) | - | - | - | - | - |
| Tangible assets | (Note 14) | 30,983 | - | - | 30,983 | 27,226 |
| Heritage assets | (Note 16) | - | - | - | - | - |
| Investments | (Note 17) | - | - | - | - | - |
| Total fixed assets | | 30,983 | - | - | 30,983 | 27,226 |
| Current assets | | | | | | |
| Stocks | (Note 18) | 7,753 | - | - | 7,753 | 3,000 |
| Debtors | (Note 19) | 69,764 | - | - | 69,764 | 76,698 |
| Investments | (Note 17.4) | - | - | - | - | - |
| Cash at bank and in hand | (Note 24) | 138,962 | 69,031 | - | 207,993 | 90,663 |
| Total current assets | | 216,479 | 69,031 | - | 285,510 | 170,361 |
| Creditors: amounts falling due within one year | | | | | | |
| | (Note 20) | 57,339 | - | - | 57,339 | 25,429 |
| Net current assets/(liabilities) | | 159,140 | 69,031 | - | 228,171 | 144,932 |
| Total assets less current liabilities | | 190,123 | 69,031 | - | 259,154 | 172,158 |
| Creditors: amounts falling due after one year | | | | | | |
| | (Note 20) | - | - | - | - | - |
| Provisions for liabilities | | | | | | |
| | | - | - | - | - | - |
| Total net assets or liabilities | | 190,123 | 69,031 | - | 259,154 | 172,158 |
| Funds of the Charity | | | | | | |
| Endowment funds | (Note 27) | - | - | - | - | - |
| Restricted income funds | (Note 27) | - | 69,031 | - | 69,031 | 52,458 |
| Unrestricted funds | | 190,123 | - | - | 190,123 | 119,700 |
| Revaluation reserve | | - | - | - | - | - |
| Total funds | | 190,123 | 69,031 | - | 259,154 | 172,158 |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval dd/mm/yyyy |
|-------------------|------------|-----------------------------|
| <i>Z. Hussain</i> | Z. HUSSAIN | 23.1.22 |
| | | |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Section C

Notes to the accounts

Note 3

Analysis of income

| Analysis | | Unrestricted | Restricted | Endowment | Total funds | Prior year |
|--|--|----------------|--------------|----------------|----------------|------------|
| | | funds | income funds | funds | £ | £ |
| Donations and legacies: | Donations and gifts | 385,071 | 89,564 | - | 474,635 | 433,723 |
| | Gift Aid | 2,500 | - | - | 2,500 | 86,497 |
| | Legacies | - | - | - | - | - |
| | General grants provided by government/other charities | 33,414 | 11,000 | - | 44,414 | - |
| | CJRS grants | - | 21,052 | - | 21,052 | - |
| | Membership subscriptions and sponsorships which are in substance donations | - | - | - | - | - |
| | Donated goods, facilities and services | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 420,985 | 121,616 | - | 542,601 | 520,220 | |
| Charitable activities: | | - | - | - | - | - |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | - | - | - | - | - | |
| Other trading activities: | Sales | 115,370 | - | - | 115,370 | 109,873 |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 115,370 | - | - | 115,370 | 109,873 | |
| Income from investments: | Interest income | 394 | - | - | 394 | 914 |
| | Dividend income | - | - | - | - | - |
| | Rental and leasing income | - | - | - | - | - |
| | Other | - | - | - | - | - |
| Total | 394 | - | - | 394 | 914 | |
| Separate material item of income: | Loyalty reward | 63 | - | - | 63 | 112 |
| | Paypal giving funds | 1,991 | - | - | 1,991 | 754 |
| | Paypal correction adjustment | 99 | - | - | 99 | - |
| | | - | - | - | - | - |
| Total | 2,153 | - | - | 2,153 | 866 | |
| Other: | Conversion of endowment funds into income | - | - | - | - | - |
| | Gain on disposal of a tangible fixed asset held for charity's own use | - | - | - | - | - |
| | Gain on disposal of a programme related investment | - | - | - | - | - |
| | Royalties from the exploitation of intellectual property rights | - | - | - | - | - |
| | Other | - | - | - | - | - |
| | Total | - | - | - | - | - |
| TOTAL INCOME | 538,902 | 121,616 | - | 660,518 | 631,873 | |

Other information:

All income in the prior year was unrestricted except for:
 (please provide description and amounts)

Donations - £89,511

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Note 6

Analysis of expenses

| | Unrestricted funds | Restricted income funds | Endowment funds | Total funds £ | Prior year £ |
|---|-----------------------|-------------------------------|--------------------|------------------|-----------------|
| Analysis | | | | | |
| Expenditure on raising funds: | | | | | |
| Staging fundraising events | | | | - | 14,556 |
| Fundraising agents | 1,368 | | | 1,368 | 424 |
| Advertising, marketing, direct mail and publicity | 40,471 | - | - | 40,471 | 37,303 |
| Other trading activities | 8,821 | | | 8,821 | 33,160 |
| Rent collection, property repairs and maintenance charges | 22,113 | - | - | 22,113 | 24,423 |
| Clothing banks | | - | - | - | 958 |
| Total expenditure on raising funds | 72,773 | - | - | 72,773 | 110,824 |
| Expenditure on charitable activities | | | | | |
| Accountancy fees | 2,820 | | - | 2,820 | 2,100 |
| Bank charges | 2,258 | | - | 2,258 | 3,549 |
| Commissions paid | | | - | - | 1,199 |
| Dairy farm project | | | - | - | 25,000 |
| Depreciation | 3,443 | | - | 3,443 | 3,025 |
| Easter Break project | 128 | | - | 128 | - |
| Education project | 75,386 | | - | 75,386 | 64,468 |
| Food project - Yemen | | | | - | 2,592 |
| Foodbank | 23,470 | | - | 23,470 | - |
| Freight charges | | | - | - | 1,875 |
| Goat project | 10,000 | | | 10,000 | |
| Governance costs | 242 | | - | 242 | 1,267 |
| Grantmaking (Note 13) | 78,502 | 5,000 | - | 83,502 | 69,915 |
| Hospital project | 62,547 | | - | 62,547 | 59,212 |
| Independent examination | 450 | | | 450 | 450 |
| Information and publications | 2,965 | | - | 2,965 | 15,840 |
| Insurance | 7,539 | | - | 7,539 | 4,178 |
| Ivory coast - various welfare projects | | | - | - | 8,000 |
| Leasing charges | 4,970 | | - | 4,970 | 4,963 |
| Light and heat | 3,951 | | - | 3,951 | 12,018 |
| Motor expenses | 2,562 | | - | 2,562 | 4,362 |
| Packaging | 2,322 | | - | 2,322 | 547 |
| PAYE and NIC | 3,864 | | - | 3,864 | 2,761 |
| Paypal fees | 1,564 | | - | 1,564 | 1,243 |
| Postage | 3,763 | | - | 3,763 | 3,415 |
| Qurbani | | 28,000 | - | 28,000 | 22,500 |
| Ramadhan food aid | 9,129 | 5,991 | | 15,120 | 5,000 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

| | | | | | |
|---|----------------|----------------|----------|----------------|----------------|
| Rates | 2,234 | | - | 2,234 | 7,333 |
| Removal of clothing banks | | | | - | 2,000 |
| Sewing project | 3,000 | | | 3,000 | |
| Soup kitchen project | 8,618 | | - | 8,618 | 4,580 |
| Stationery and printing | 1,118 | | - | 1,118 | 1,558 |
| Subscriptions | 124 | | - | 124 | 106 |
| Summer Activities | 540 | 5,000 | - | 5,540 | |
| Sundry | 676 | | - | 676 | 1,886 |
| Telephone and fax | 9,489 | | - | 9,489 | 1,246 |
| Thalasseamia project | | 40,000 | - | 40,000 | 21,500 |
| Training expenses | | | - | - | 770 |
| Travel and subsistence | | | - | - | 3,438 |
| Wages and salaries | 59,654 | 21,052 | - | 80,706 | 71,780 |
| Waste collection | 2,589 | | - | 2,589 | 448 |
| Water rates | 501 | | - | 501 | 600 |
| Water well projects | 2,000 | | | 2,000 | 8,000 |
| Website | 2,855 | | - | 2,855 | 2,116 |
| | | | - | - | - |
| Total expenditure on charitable activities | 395,273 | 105,043 | - | 500,316 | 446,840 |
| Separate material item of expense | | | | | |
| Legal fees | 35 | - | - | 35 | |
| VAT subcharge | 398 | - | - | 398 | - |
| | - | - | - | - | - |
| Total | 433 | - | - | 433 | - |
| Other | | | | | |
| | - | - | - | - | - |
| Total other expenditure | - | - | - | - | - |
| TOTAL EXPENDITURE | 468,479 | 105,043 | - | 573,522 | 557,664 |

Prior year expenditure on charitable activities can be analysed as follows:

Restricted funds: £44,000
 Qurbani £22,500; Thalasseamia project £21,500

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

| Analysis | Grants to institutions | Grants to individuals | Support costs | Total |
|--------------------|------------------------|-----------------------|---------------|---------------|
| | | | £ | £ |
| Education project | 5,072 | | Nil | 5,072 |
| Start-up grant | 23,000 | | Nil | 23,000 |
| Hospital project | 24,000 | | Nil | 24,000 |
| Orphan sponsorship | 10,230 | | Nil | 10,230 |
| Qurbani | 5,000 | | Nil | 5,000 |
| Ramadhan food aid | 5,000 | | Nil | 5,000 |
| Water projects | 11,200 | | Nil | 11,200 |
| | | | Nil | - |
| Total | 83,502 | - | - | 83,502 |

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

| Names of institution | Purpose | Total amount of grants paid £ |
|---|---|-------------------------------|
| Safia Muhammadia Welfare Foundation | Education project; Ramadhan food aid | 10,072 |
| Almarkaz UI Islami Ltd | Start-up grant previously given | 23,000 |
| SMT Welfare Pakistan | Hospital project | 24,000 |
| Voluntary Organisation | Orphan sponsorship; Qurbani; water projects | 26,430 |
| | | - |
| Total grants to institutions in reporting period | | 83,502 |
| Other unanalysed grants | | - |
| TOTAL GRANTS PAID | | 83,502 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

| | Freehold land & buildings | Other land & buildings | Plant, machinery and motor vehicles | Fixtures, fittings and equipment | Total |
|------------------------------|---------------------------|------------------------|-------------------------------------|----------------------------------|--------|
| | £ | £ | £ | £ | £ |
| At the beginning of the year | - | - | 14,377 | 38,393 | 52,770 |
| Additions | - | - | 7,200 | | 7,200 |
| Revaluations | - | - | - | - | - |
| Disposals | - | - | - | - | - |
| Transfers * | - | - | - | - | - |
| At end of the year | - | - | 21,577 | 38,393 | 59,970 |

14.2 Depreciation and impairments

| | | | | | |
|----------------|---|---|-------------------------|-------------------------|---|
| **Basis | Straight Line ("SL") or Reducing Balance ("RB") | Straight Line ("SL") or Reducing Balance ("RB") | Reducing Balance ("RB") | Reducing Balance ("RB") | Straight Line ("SL") or Reducing Balance ("RB") |
| ** Rate | | | 10% | 10% | |

| | | | | | |
|--------------------------|---|---|--------|--------|--------|
| At beginning of the year | - | - | 9,380 | 16,164 | 25,544 |
| Disposals | - | - | | - | - |
| Depreciation | - | - | 1,220 | 2,223 | 3,443 |
| Impairment | - | - | - | - | - |
| Transfers* | - | - | - | - | - |
| At end of the year | - | - | 10,600 | 18,387 | 28,987 |

14.3 Net book value

| | | | | | |
|---|---|---|--------|--------|--------|
| Net book value at the beginning of the year | - | - | 4,997 | 22,229 | 27,226 |
| Net book value at the end of the year | - | - | 10,977 | 20,006 | 30,983 |

Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021

Note 19 Debtors and prepayments

19.1 Analysis of debtors

Trade debtors
 Prepayments and accrued income
 Other debtors

| This year | Last year |
|-----------|-----------|
| £ | £ |
| 15,389 | - |
| 40,191 | 59,543 |
| 14,184 | 17,155 |
| 69,764 | 76,698 |

Total

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors
 Prepayments and accrued income
 Other debtors

| This year | Last year |
|--------------|---------------|
| £ | £ |
| | |
| | 23,000 |
| | |
| | - |
| Total | 23,000 |

Note 20 Creditors and accruals

20.1 Analysis of creditors

Accruals for grants payable
 Bank loans and overdrafts
 Trade creditors
 Payments received on account for contracts or performance-related grants
 Accruals and deferred income
 Taxation and social security
 Other creditors

| Amounts falling due within one year | | Amounts falling due after more than one year | |
|-------------------------------------|---------------|--|-----------|
| This year | Last year | This year | Last year |
| £ | £ | £ | £ |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| 41,843 | 12,762 | - | - |
| 15,496 | 12,667 | - | - |
| - | - | - | - |
| Total | 57,339 | 25,429 | - |

Note 24 Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)
 Short term deposits
 Cash at bank and on hand
 Other
 Total

| This year | Last year |
|-----------|-----------|
| £ | £ |
| - | - |
| - | - |
| 207,993 | 90,663 |
| - | - |
| 207,993 | 90,663 |

Save the Mothers Trust (SMT)

Income and Expenditure Accounts for the year ended 31st March 2021

Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

| Fund names | Type PE, EE R or UR * | Purpose and Restrictions | Fund balances brought forward £ | Income £ | Expenditure £ | Transf ers £ | Gains and losses £ | Fund balances carried forward £ |
|--------------------|--------------------------|--------------------------------------|---|-------------|------------------|--------------------|-----------------------------|---|
| Thalasseasmia | R | Thalasseasmia project | 52,458 | 56,564 | - 40,000 | - | - | 69,022 |
| Qurbani | R | Qurbani projects (including feeding) | - | 33,000 | - 33,000 | - | - | - |
| CJRS grant | R | wages of furloughed employees | - | 21,052 | - 21,052 | - | - | - |
| Muslim Hands | R | Ramadhan hot meals | - | 6,000 | - 5,991 | - | - | 9 |
| Bradford Council | R | Summer activities | - | 5,000 | - 5,000 | - | - | - |
| | | | - | - | - | - | - | - |
| Other funds | N/a | N/a | - | - | - | - | - | - |
| Total Funds | | | 52,458 | 121,616 | - 105,043 | - | - | 69,031 |