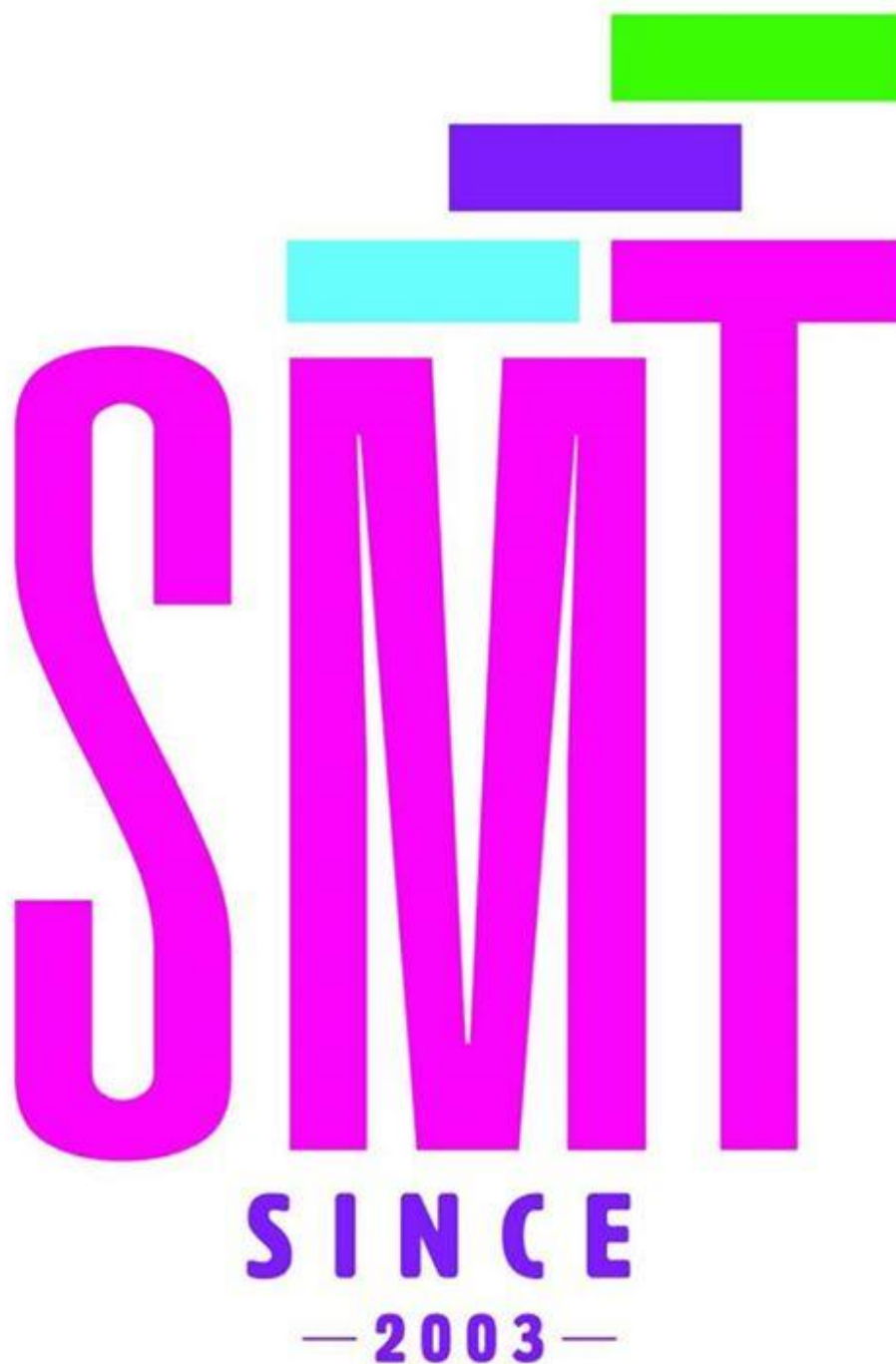


Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2021



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

Contents	Page
Basic information	3
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						
From	Period start date			To	Period end date	
	01	Apr	2020		31	Mar

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		From 16/9/2020	
5	Ibrar Hussain		From 16/9/2020	

Name of chief executive or names of senior staff members

Mohammad Shahid

Section B **Structure, governance and management**

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	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 (eg. appointed by, elected by)	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, Thalassemia 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 voluntarily on a regular basis. Making it easier for SMT to arrange blood

transfusions when necessary.

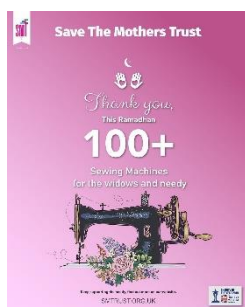
Education for All

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. Chicken 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 ever 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)	ZARDOON 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**

31st 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:  **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 £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ 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 £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ 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		
		Z. Hussain	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

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Analysis						
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

Total

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

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

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
	23,000
	-
-	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

Total

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	-	-
-	-	-	-
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