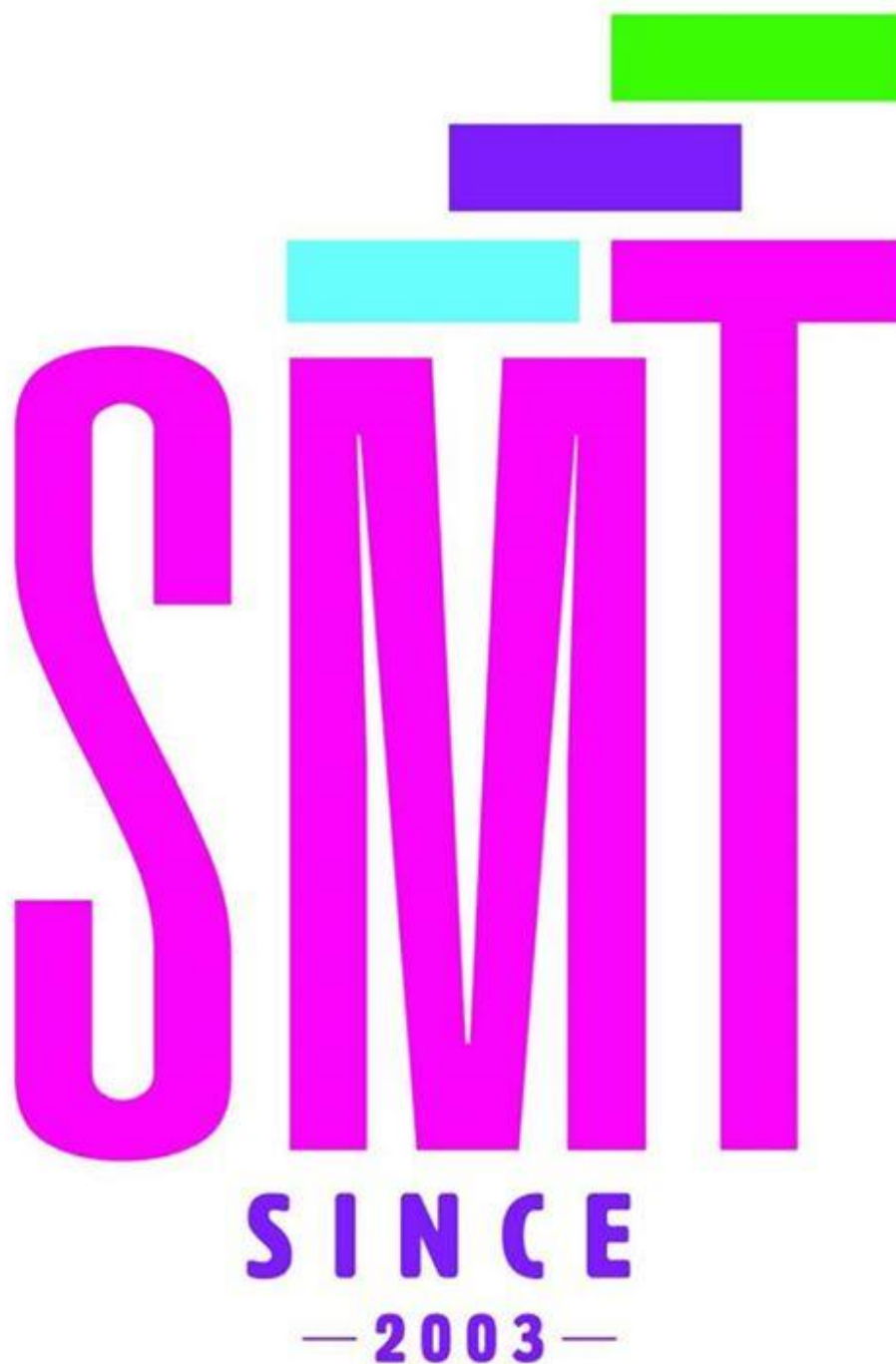


Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2022



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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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						
From	Period start date			To	Period end date	
	01	Apr	2021		31	Mar 2022

Section A Reference and administration details

Charity name

Registered charity number

Charity's principal address

Postcode

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 (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 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, Thalassemia 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)	Z. Hussain	
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**

31st 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:	<i>A. Q. Khan.</i>	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


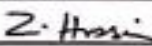
Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds (restated)
		£	£	£	£	£
		F01	F02	F03	F04	F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	540,461	169,372	-	709,833	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)						
Net gains/(losses) on investments	S13	21,054	18,470	-	39,524	86,847
Net income/(expenditure)	S14	-	-	-	-	-
Extraordinary items	S15	21,054	18,470	-	39,524	86,847
Transfers between funds	S16	-	-	-	-	-
Other recognised gains/(losses):	S17	-	-	-	-	-
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
	ZAMEER 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

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Donations and legacies:	Analysis					
	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:					
Incurred seeking donations	4,151	-	-	4,151	1,882
Incurred seeking legacies	-	-	-	-	-
Incurred 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
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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	Please provide details of charity's URL.
No	Provide details below

Names of institution	Purpose	Total amount of grants paid £
Safia Muhammadia Welfare Foundation	Hopital 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 - expendable 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