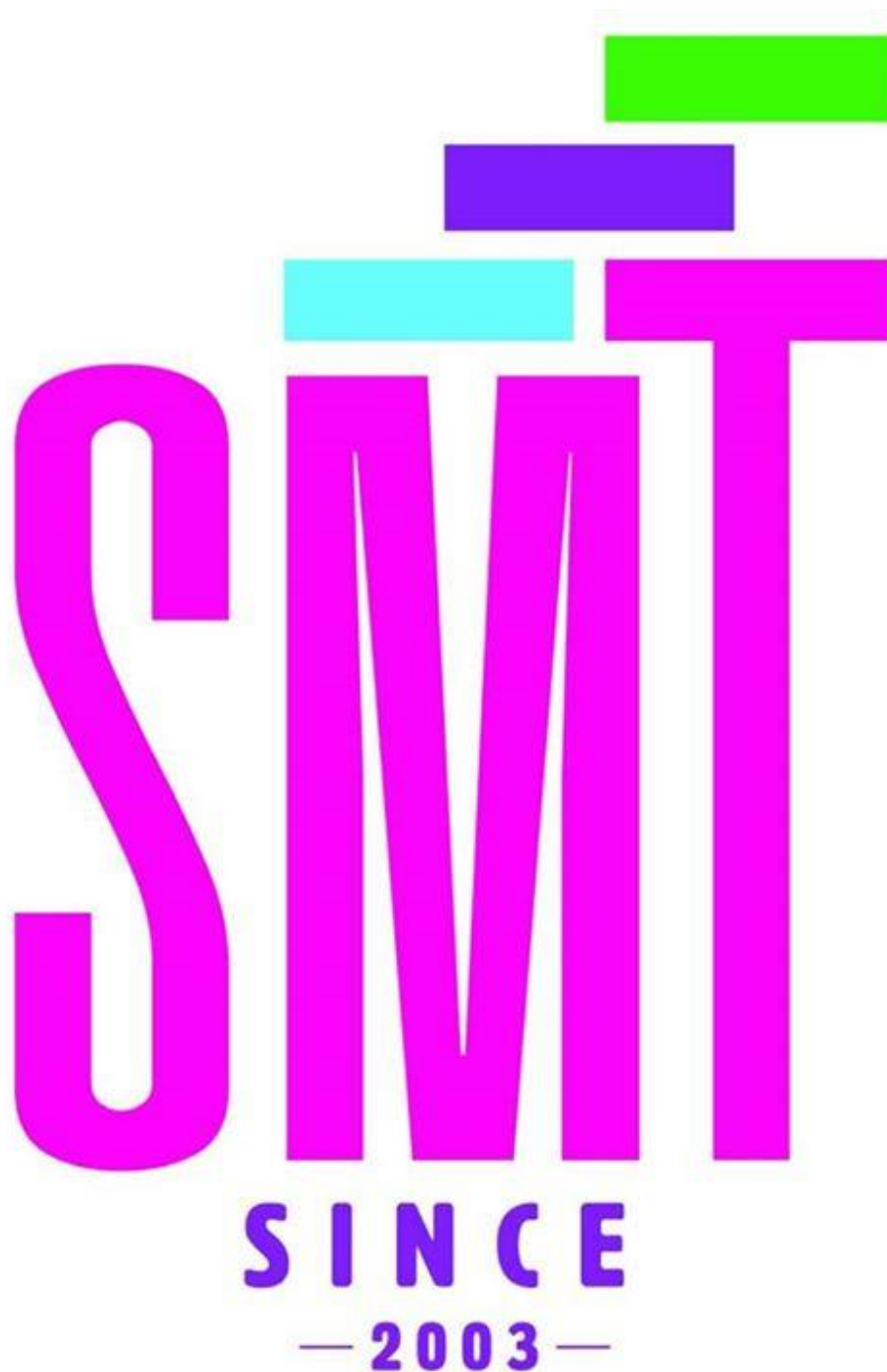


Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2023



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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Save the Mothers Trust (SMT)
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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						
From	Period start date			To	Period end date	
	01	Apr	2022		31	Mar 2023

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 (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 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 Muhammadia 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

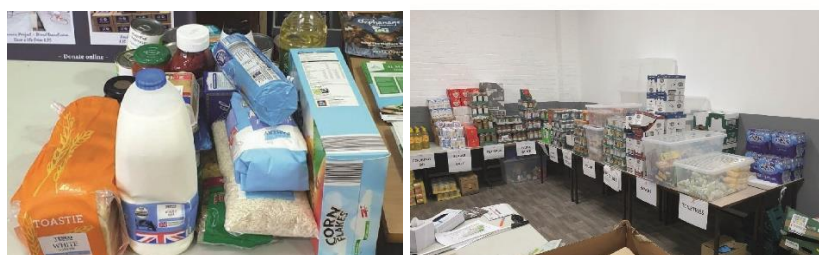
Who and what are we all about?

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

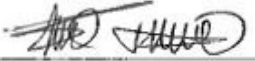
The charity aims to reduce the number of maternal deaths by providing free healthcare facilities and services in Pakistan offering 24/7 urgent care services to pregnant women. Furthermore, the hospital provides free medical treatments to all the people of the province.



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)	SHAVEEL 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:	<i>A. Q. Khan</i>	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	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	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 £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year (restated) £ 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		(Note 20)					
		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		(Note 20)					
		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

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year (restated) £
Analysis						
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

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year (restated)
Analysis					£	£
Expenditure on raising funds:	Incurred seeking donations	5,058	-	-	5,058	4,151
	Incurred seeking legacies	-	-	-	-	-
	Incurred 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	-
Thalasseamia 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
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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			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

Total

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	-	-	-
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