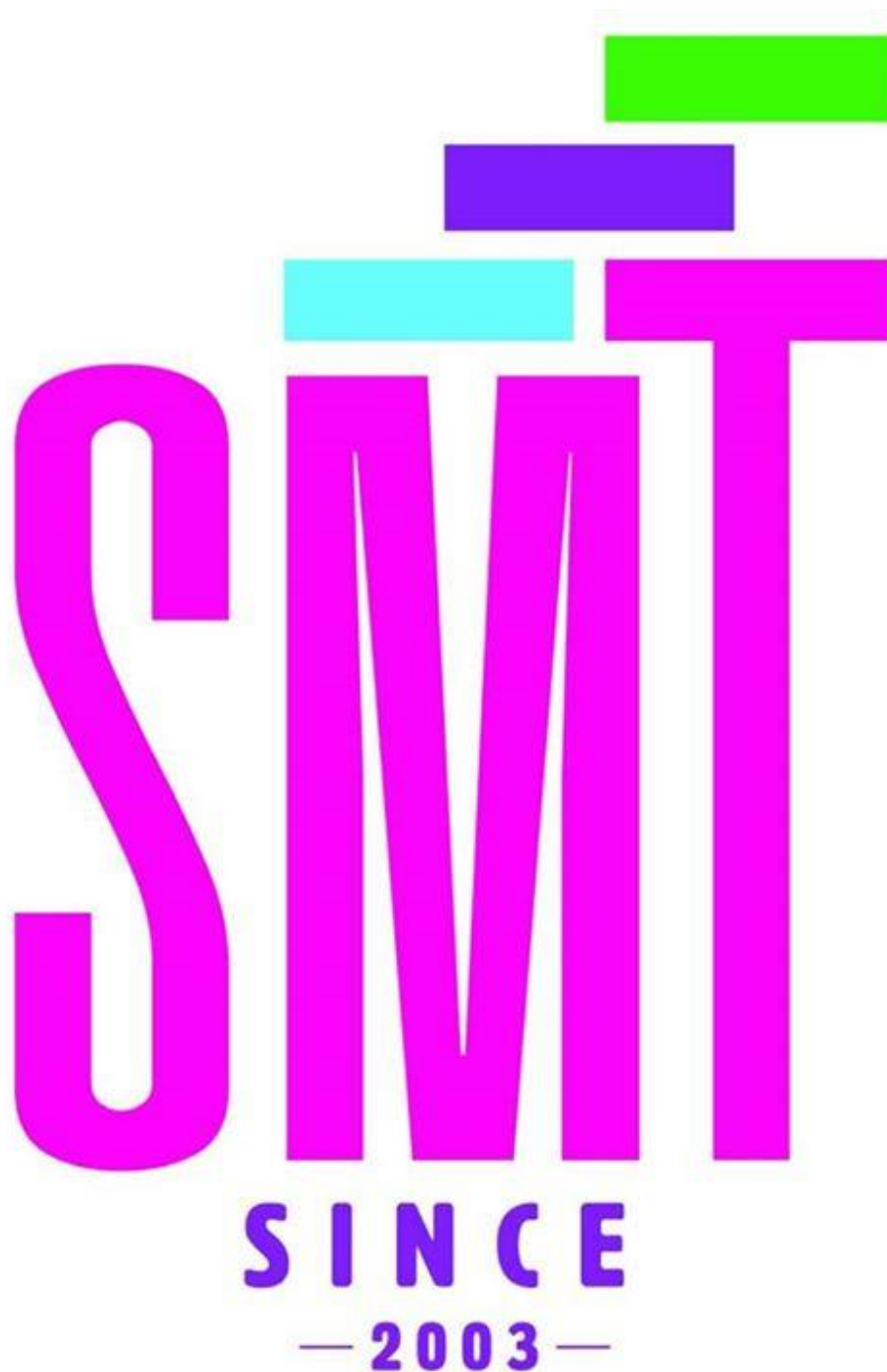


Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2024



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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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						
From	Period start date			To	Period end date	
	1 st	Apr	2023		31 st	Mar 2024

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			
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)

How the charity is constituted (eg. trust, association, company)

Trustee selection methods
(eg. appointed by, elected by)

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

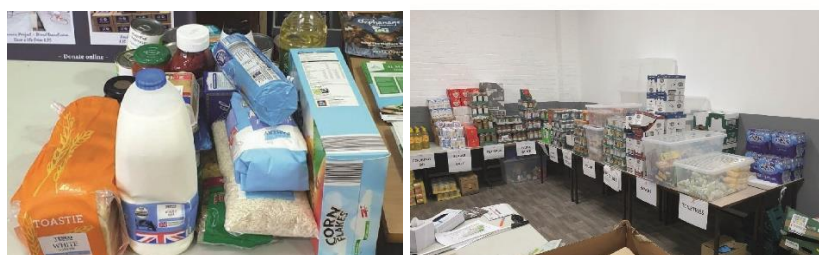
Who and what are we all about?

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

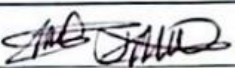
The charity aims to reduce the number of maternal deaths by providing free healthcare facilities and services in Pakistan offering 24/7 urgent care services to pregnant women. Furthermore, the hospital provides free medical treatments to all the people of the province.



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:	<div style="border: 1px solid black; padding: 2px;">A. Q. Khan.</div>	Date:	<div style="border: 1px solid black; padding: 2px;">29.1.2025</div>
Name:	<div style="border: 1px solid black; padding: 2px;">Abdul Qudeir Khan</div>		
Relevant professional qualification(s) or body (if any):	<div style="border: 1px solid black; padding: 2px;">FMAAT FCPA</div>		
Address:	<div style="border: 1px solid black; padding: 2px;">Unit 27, Batley Enterprise Centre</div>		
	<div style="border: 1px solid black; padding: 2px;">513 Bradford Road</div>		
	<div style="border: 1px solid black; padding: 2px;">Batley</div>		
	<div style="border: 1px solid black; padding: 2px;">WF17 8LL</div>		

Save the Mothers Trust (SMT)

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



CHARITY COMMISSION
FOR ENGLAND AND WALES

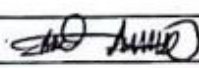
Charity Name Save The Mothers Trust (SMT)			Charity No	1104771
Annual accounts for the period				
Period start date	1.4.2023	To	Period end date	31.3.2024

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	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	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)						
Net gains/(losses) on investments	S13	- 210,731	165,149	-	- 45,582	86,045
Net income/(expenditure)	S14	-	-	-	-	-
Extraordinary items	S15	- 210,731	165,149	-	- 45,582	86,045
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	- 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 £ 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	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							
	(Note 20)	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							
	(Note 20)	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

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

Trophies	34			34	
UK winter packs	-	-		-	- 1,932
Wages and salaries	110,386	-	-	110,386	85,471
Waste collection	2,255		-	2,255	1,820
Water rates	1,144		-	1,144	649
Website	5,443		-	5,443	2,866
Winter activity club expenses	-	-		-	1,019
Total expenditure on charitable activities	594,398	19,873	-	614,271	721,385

Other

VAT subcharge	-	-	-	-	-
Sundry	58	-	-	58	- 14
Depreciation	2,887	-	-	2,887	3,177
Write offs/discounts	- 1,553	-	-	- 1,553	- 2,282
Total other expenditure	1,391	-	-	1,391	882

TOTAL EXPENDITURE

638,403	19,873	-	658,276	765,123
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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	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 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	<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 (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