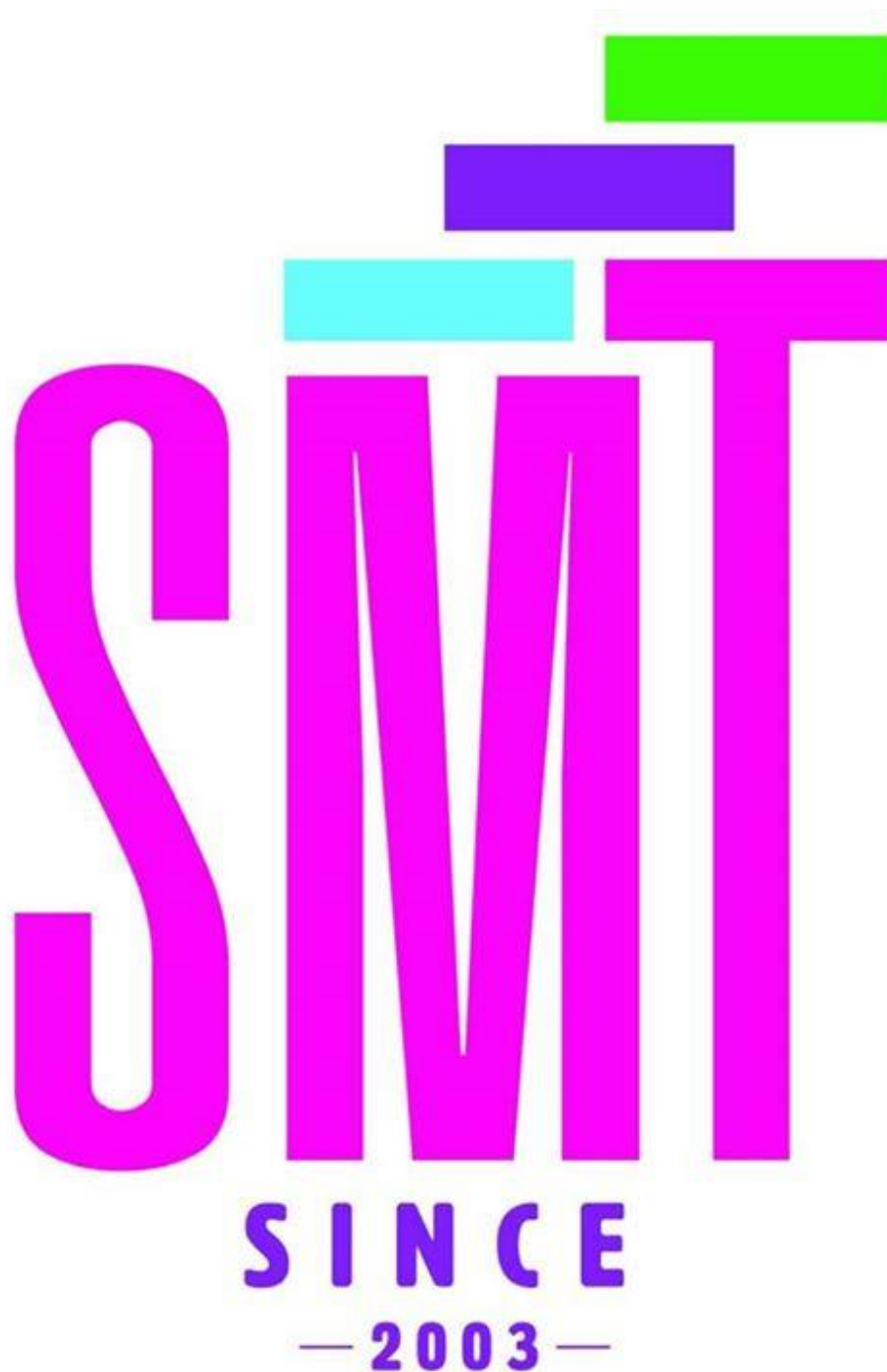


**Save the Mothers Trust (SMT)**  
**Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2025**



Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

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

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

**Basic information**

**Address**

SM Complex  
Beckside Lane  
Bradford  
West Yorkshire  
BD7 2JX

**Bank**

Barclays Bank  
10 Market St  
Bradford  
BD1 1EG

**Accountants**

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

**Charity Registration No.**

1104771

# Save the Mothers Trust (SMT)

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2025



Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	1 <sup>st</sup>	Apr	2024		31 <sup>st</sup>	Mar 2025

### Section A Reference and administration details

Charity name

Registered charity number

Charity's principal address

SM Complex
Beckside Lane
Bradford
Postcode <span style="float: right;">BD7 2JX</span>

#### Names of the charity trustees who manage the charity

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

### Section B Structure, governance and management

#### Description of the charity's trusts

Type of governing document (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 31<sup>st</sup> March 2025

### Section C Objectives and activities

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

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

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

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

Charity commission requires the trustees of a charity to:

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

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

### Section D Achievements and performance

**Summary of the main achievements of the charity during the year**

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

# Save the Mothers Trust (SMT)

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2025

### Section E Financial review

#### Brief statement of the charity's policy on reserves

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

### Section F Projects

#### SMT projects in year ended 31<sup>st</sup> March 2025

##### SMT hot meals & food bank

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



## Save the Mothers Trust (SMT) Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2025

### **SMT holiday club**

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



### **SMT hospital**

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



### **Thalassemia Care Project**

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

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



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



**Section G Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)

*[Handwritten Signature]*

Full name(s)

SHARAF AHMED

Position (e.g. Secretary, Chair, etc)

TREASURER

Date

8.8.25



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



**CHARITY COMMISSION**  
**FOR ENGLAND AND WALES**

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

**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Save the Mothers Trust (SMT)

**On accounts for the  
year ended**

31<sup>st</sup> March 2025

**Charity no**

1104771

**Set out on pages**

10 - 11

**Responsibilities and  
basis of report**

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

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

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

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

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

<b>Signed:</b>	<i>A. Q. Khan</i>	<b>Date:</b>	14.8.2025
<b>Name:</b>	Abdul Qudeir Khan		
<b>Relevant professional qualification(s) or body (if any):</b>	FMAAT FCPA		
<b>Address:</b>	Unit 27, Batley Enterprise Centre		
	513 Bradford Road		
	Batley		
	WF17 8LL		

# Save the Mothers Trust (SMT)

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2025



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES


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

### Section A Statement of financial activities

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

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

**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
<b>Fixed assets</b>							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	23,383	-	-	23,383	25,981
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
<b>Total fixed assets</b>		B05	23,383	-	-	23,383	25,981
<b>Current assets</b>							
Stocks	(Note 18)	B06	24,753	-	-	24,753	34,753
Debtors	(Note 19)	B07	61,301	-	-	61,301	150,928
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	85,009	183,196	-	268,205	157,609
<b>Total current assets</b>		B10	171,063	183,196	-	354,259	343,290
<b>Creditors: amounts falling due within one year</b>							
	(Note 20)	B11	17,077	-	-	17,077	52,202
<b>Net current assets/(liabilities)</b>		B12	153,985	183,196	-	337,181	291,088
<b>Total assets less current liabilities</b>		B13	177,368	183,196	-	360,564	317,069
<b>Creditors: amounts falling due after one year</b>							
	(Note 20)	B14	-	-	-	-	-
<b>Provisions for liabilities</b>		B15	-	-	-	-	-
<b>Total net assets or liabilities</b>		B16	177,368	183,196	-	360,564	317,069
<b>Funds of the Charity</b>							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	183,196	-	183,196	165,149
Unrestricted funds		B19	177,368	-	-	177,368	151,920
Revaluation reserve		B20	-	-	-	-	-
<b>Total funds</b>		B21	177,368	183,196	-	360,564	317,069
Signed by one or two trustees on behalf of all the trustees			Signature		Print Name		Date of approval dd/mm/yyyy
					SHARBEL AMJED		8.8.25

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

**Section C**

**Notes to the accounts**

**Note 3 Analysis of income**

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

# Save the Mothers Trust (SMT)

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2025

### Note 6

### Analysis of expenses

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



# Save the Mothers Trust (SMT)

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2025

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

### Other

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

### TOTAL EXPENDITURE

421,887	130,684	-	552,571	680,678
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Note 10 Details of certain items of expenditure				
<b>10.1 Fees for examination of the accounts</b>				
<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>				
			<b>This year</b>	<b>Last year</b>
			<b>£</b>	<b>£</b>
<b>Independent examiner's fees</b>			675	525
<b>Assurance services other than audit or independent examination</b>				
<b>Tax advisory fees</b>				
<b>Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner</b>				

# Save the Mothers Trust (SMT)

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> March 2025

### Note 13 Grantmaking

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

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

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

#### 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	196,000
Vost-Magura (Bangladesh)	Food	20,000
SMT Thalassemia (Pakistan)	Thalassemia care project	15,000
Muslim Charity (UK)	Qurbani & Gaza appeal	20,676
<b>Total grants to institutions in reporting period</b>		<b>251,676</b>
<b>Other unanalysed grants</b>		<b>-</b>
<b>TOTAL GRANTS PAID</b>		<b>251,676</b>

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

**Note 14**                      **Tangible fixed assets**

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

**14.1 Cost or valuation**

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

**14.2 Depreciation and impairments**

	<b>**Basis</b>	SL or RB	SL or RB	RB	RB	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
	<b>** Rate</b>			10%	10%		
At beginning of the year		-	-	13,575	24,693	38,268	
Disposals		-	-		-	-	
Depreciation		-	-	800	1,798	2,598	
Impairment		-	-	-	-	-	
Transfers*		-	-	-	-	-	
At end of the year		-	-	14,375	26,491	40,866	

**14.3 Net book value**

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

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

**Note 19 Debtors and prepayments**

**19.1 Analysis of debtors**

Trade debtors  
 Prepayments and accrued income  
 Other debtors

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

**Note 20 Creditors and accruals**

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

**20.1 Analysis of creditors**

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

Amounts falling due within one year		Amounts falling due after more than one year	
This year	Last year	This year	Last year
£	£	£	£
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
12,757	39,803	-	-
-	2,771	-	-
4,321	9,628	-	-
<b>Total</b>	<b>17,077</b>	<b>-</b>	<b>-</b>

**Note 24 Cash at bank and in hand**

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

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