Save the Mothers Trust (SMT)
Income and Expenditure Accounts for the year ended 31st March 2026



Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

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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

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Trustees' Annual Report for the period							
	Period start date				Period end date		
From	1st	Apr	2025	To	31st	Mar	2026

Section A Reference and administration details

Charity name	Save the Mothers Trust (SMT)
Registered charity number	1104771
Charity's principal address	SM Complex
	Beckside Lane
	Bradford
	Postcode BD7 2JX

Names of the charity trustees who manage the charity

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

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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.

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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.





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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	1.10.2026	

Save the Mothers Trust (SMT)
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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 2026	**Charity no**	1104771
Set out on pages	10 - 11		

I report to the trustees on my examination of the accounts of the above charity for the year ended **31 / 03 / 2026**.

Responsibilities and basis of report

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)
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Signed:	A. Q. Khan.	**Date:**	13. 10. 2026
Name:	Abdul Qudeir Khan		
Relevant professional qualification(s) or body (if any):	FMAAT FCPA		
Address:	Charity Assist Accountants Ltd		
	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 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name Save The Mothers Trust (SMT)			Charity No	1104771	
Annual accounts for the period					
Period start date	1.4.2025	To	Period end date	31.3.2026	

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds (restated) £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	286,285	345,600	-	631,886	581,969
Charitable activities	S02	-	-	-	-	-
Other trading activities	S03	433	-	-	433	14,006
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	89
Other	S06	-	-	-	-	-
Total	S07	286,718	345,600	-	632,319	596,064
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	74,575	-	-	74,575	45,659
Charitable activities	S09	173,019	338,320	-	511,339	504,819
Separate material item of expense	S10	-	-	-	-	-
Other	S11	3,200	-	-	3,200	2,332
Total	S12	250,794	338,320	-	589,114	552,811
Net income/(expenditure) before investment gains/(losses)	S13	35,924	7,280	-	43,204	43,254
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	35,924	7,280	-	43,204	43,254
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	35,924	7,280	-	43,204	43,254
Reconciliation of funds:						
Total funds brought forward	S21	177,368	183,196	-	360,564	317,310
Total funds carried forward	S22	213,292	190,476	-	403,768	360,564

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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	27,319	-	-	27,319	23,383
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	27,319	-	-	27,319	23,383
Current assets						
Stocks (Note 18)	B06	5,000	-	-	5,000	24,753
Debtors (Note 19)	B07	42,000	-	-	42,000	40,995
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	344,371	7,280	-	351,651	268,205
Total current assets	B10	391,371	7,280	-	398,651	333,953
Creditors: amounts falling due within one year (Note 20)	B11	22,202	-	-	22,202	- 3,228
Net current assets/(liabilities)	B12	369,169	7,280	-	376,449	337,181
Total assets less current liabilities	B13	396,488	7,280	-	403,768	360,564
Total net assets or liabilities	B16	396,488	7,280	-	403,768	360,564
Funds of the Charity						
Endowment funds (Note 27)	B17	-			-	-
Restricted income funds (Note 27)	B18		7,280		7,280	183,196
Unrestricted funds	B19	396,488		-	396,488	177,368
Revaluation reserve	B20				-	
Total funds	B21	396,488	7,280	-	403,768	360,564

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval dd/mm/yyyy
	[signature]	SHAKEL AHMED	1.10.26

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Section C Notes to the accounts

Note 3 Analysis of income

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year (restated) £
Donations and legacies:	Donations and gifts	240,727	300,421	-	541,149	423,799
	Gift Aid	45,558	-	-	45,558	91,869
	Legacies	-	-	-	-	-
	General grants provided by government/other charities		45,179	-	45,179	66,300
	Other	-	-	-	-	
	Total	286,285	345,600	-	631,886	581,969
Other trading activities:	Sales	433	-	-	433	14,006
	Other	-	-	-	-	-
	Total	433	-	-	433	14,006
Separate material item of income:	Loyalty reward		-	-	-	89
		-	-	-	-	-
	Total	-	-	-	-	89
TOTAL INCOME		286,718	345,600	-	632,319	596,064

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Section C **Notes to the accounts** **(cont)**

Note 6 **Analysis of expenses**

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year (restated) £
Expenditure on raising funds:	Incurred seeking donations	7,043	-	-	7,043	5,531
	Advertising, marketing, direct mail and	22,305	-	-	22,305	12,705
	Other trading activities	19,753			19,753	10,000
	Rent collection, property repairs and maintenance charges	25,474	-	-	25,474	17,423
	Total expenditure on raising funds	74,575	-	-	74,575	45,659
Expenditure on charitable activities	Accountancy fees	3,485		-	3,485	1,025
	Administrative fees	3,153		-	3,153	
	Annual return	1,205			1,205	180
	Bad debts				-	27,770
	Bank charges	1,019		-	1,019	1,246
	Cargo services				-	785
	Easter, summer & winter club expenses	-		-	-	980
	Foodbank	-	36,867	-	36,867	63,171
	Fundraising costs	387		-	387	50
	Gift aid charges	7,637		-	7,637	
	Governance costs	688		-	688	
	Grantmaking (Note 13)		286,657	-	286,657	251,676
	Hot meals project	-	13,477		13,477	5,300
	Independent examination	1,485			1,485	675
	Insurance	8,301		-	8,301	5,813
	Legal fees	47			47	47
	Light and heat	3,838		-	3,838	2,178
	Minibus hire				-	200
	Motor expenses	2,621		-	2,621	2,839
	PAYE and NIC	44,409		-	44,409	7,641
	Payroll charges	288			288	445
	Pensions	1,230			1,230	1,855
	Rates	5,668		-	5,668	3,668
	Room hire				-	960
	Services fee	14,836		-	14,836	32,977
	Software	202			202	208
	Soup kitchen project	-	1,320	-	1,320	2,580
	Stationery and printing	2,141		-	2,141	619
	Subscriptions	503		-	503	430
	Telephone and fax	3,051		-	3,051	2,583
	Trip expenses				-	516
	Wages and salaries	61,757	-	-	61,757	80,900
	Waste collection	2,807		-	2,807	2,068
	Water rates	1,582		-	1,582	957
	Website	683		-	683	2,478
	Total expenditure on charitable activities	173,019	338,320	-	511,339	504,819

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Other

	Penalty charges	817	-	-	817	2,249
	Sundry	46	-	-	46	51
	Depreciation	2,338	-	-	2,338	2,598
	Write backs/discounts				-	- 2,566
TOTAL EXPENDIT	**Total other expenditure**	3,200	-	-	3,200	2,332
		250,794	338,320	-	589,114	552,811

Note 10	**Details of certain items of expenditure**		
10.1 Fees for examination of the accounts			
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).			
		This year	**Last year**
		£	**£**
Independent examiner's fees		810	675
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			

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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	275,200		Nil	275,200
Qurbani	11,457		Nil	11,457
Total	**286,657**	**-**	**-**	**286,657**

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 (Pakistan)	Hopital project and expenses	275,200
Muslim Charity (UK)	Qurbani	11,457
Total grants to institutions in reporting period		**286,657**
Other unanalysed grants		-
TOTAL GRANTS PAID		286,657

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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	-	-	6,275	-	6,275
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	27,852	42,671	70,523

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	-	-	14,375	26,491	40,866	
Disposals	-	-		-	-	
Depreciation	-	-	720	1,618	2,338	
Impairment	-	-	-	-	-	
Transfers*	-	-	-	-	-	
At end of the year	-	-	15,095	28,109	43,204	

14.3 Net book value

Net book value at the beginning of the year	-	-	7,202	16,181	23,383
Net book value at the end of the year	-	-	12,757	14,563	27,319

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Note 19 Debtors and prepayments

19.1 Analysis of debtors

	This year £	Last year £
Trade debtors	-	
Prepayments and accrued income	42,000	40,995
Other debtors		
	42,000	40,995

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 and deferred income	17,630	12,757	-	-
Other creditors	4,571	- 15,985	-	-
Total	22,202	- 3,228	-	-

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	351,651	268,205
Other	-	-
Total	351,651	268,205