15. CASH AND CASH EQUIVALENTS

	2019 R'm	2018 R'm
Bank accounts and petty cash	**1 385**	1 321
Short-term money market instruments	**159**	173
Cash and cash equivalents	**1 544**	1 494
Bank overdrafts	**(867)**	(488)
Cash and cash equivalents as per the statement of cash flows	**677**	1 006

The cash at bank and deposits are on call, immediately available and consist of money market call deposits and short-term money market instruments.

Overdraft facilities within the Group are secured by means of cross sureties by certain Group companies.

Cash and cash equivalents include R22 million (2018: R19 million) restricted cash which is held by various third parties in Italy and Spain and is not available for general use by other entities within the Group.

16. TRADE AND OTHER RECEIVABLES

Trade receivables	**3 332**	3 277
Less: Provision for expected credit losses (2018: provision for impairment of receivables)	**(220)**	(239)
Net trade receivables	**3 112**	3 038
Other receivables	**635**	598
Prepaid expenses	**176**	125
Balance at 30 September	**3 923**	3 761
Reconciliation of provision for expected credit losses[1] (2018: provision for impairment of receivables)		
Balance at 1 October	**(239)**	(247)
Adjustment upon adoption of IFRS 9	**20**	–
Restated balance at 1 October 2018	**(219)**	(247)
Provision raised	**(19)**	(33)
Debt written off	**18**	41
Balance at 30 September	**(220)**	(239)

[1] Refer note 31 – risk management (credit risk).

The carrying amounts of the trade receivables include some receivables balances in Alliance Medical which are factored on a full recourse basis, and hence which the Group continues to recognise in their entirety in the statement of financial position. The amount repayable under the factoring agreement is presented as a secured borrowing in note 21.