15. CASH AND CASH EQUIVALENTS

	2020 R'm	2019 R'm
Bank accounts and petty cash	**2 145**	1 385
Short-term money market instruments	**134**	159
Cash and cash equivalents	**2 279**	1 544
Bank overdrafts	**(2 181)**	(867)
Cash and cash equivalents as per the statement of cash flows	**98**	677

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 includes R26 million (2019: R22 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.

While cash and cash equivalents are also subject to the impairment requirements of IFRS 9, the identified impairment loss was negligible. The provision was calculated using a simplification of the general provision method.

16. TRADE AND OTHER RECEIVABLES

	2020 R'm	2019 R'm
Trade receivables	**3 616**	3 332
Less: Provision for expected credit losses	**(403)**	(220)
Net trade receivables	**3 213**	3 112
Other receivables[1, 3]	**601**	635
Prepaid expenses	**232**	176
Balance at 30 September	**4 046**	3 923
Reconciliation of provision for expected credit losses[2]		
Balance at 1 October	**(220)**	(239)
Adjustment upon adoption of IFRS 9	**–**	20
Restated balance at 1 October	**(220)**	(219)
Recovery of amounts previously provided for	**4**	–
Expected credit losses raised	**(186)**	(19)
Debt written off	**33**	18
Effect of foreign currency movement	**(34)**	–
Balance at 30 September	**(403)**	(220)

[1] While other receivables are also subject to the impairment requirements of IFRS 9, the identified impairment loss was negligible. The provision was calculated using a simplification of the general provision method.

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

[3] Other receivables consist of a number of insignificant balances. The largest balance relates to accrued income relating to the international operations.

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 20.