







# THE JOURNEY SO FAR...

### ABOUT US

CBHUK was founded in 2006 after concerns were raised over the welfare of British pilgrims during Hajj 2005. These included failed promises by some tour operators and general lack of preparedness by the pilgrims themselves.

Over the last decade, CBHUK has worked tirelessly to ensure consumer rights are protected, whilst at the same time focusing on educating pilgrims prior to departure. We continue to represent the British Muslim community on matters pertaining to Hajj & Umrah travel and work closely with Licensed Hajj & Umrah agents.

Our work also entails working with key government departments such as the Department of Business and the Foreign & Commonwealth Office as well as agencies like the Police, Trading Standards and Civil Aviation Authority.

We were the first to establish Hajj & Umrah travel vaccination clinics in the UK and have worked with leading manufacturers like Novartis, GSK and Pfizer to establish regular supply of travel immunisations which is affordable and accessible for the pilgrimage market.

#### **Our Mission**

Working for the welfare of British Hajjis (pilgrims) and overseas travellers by offering products & services that is of public benefit and working with the Hajj & Umrah sector to enhance the pilgrimage experience.

#### List of just some of our services:

- Support for British Hajjis
- Health Promotion & Advice
- Safety Advice
- Travel Safe Advice
- Support before, during and after Hajj
- Telephone Helpline
- Education and Training
- Pre Haji Seminars
- Pre Umrah Seminars
- Travel Advice Clinics
- Travel Vaccination Clinics

#### **Enhanced Trade Services**

- Hajj & Umrah Consultancy
- Branding & Marketing
- CBHUK Verification Services
- Hajj & Umrah Excellence Awards
- Hajj & Umrah R&D
- Market Intelligence
- Hajj Advisory Services to key British Government Departments

million web hits cbhuk.org (2016)

targetted email & social media reach (March 2017)

100k

number of British pilgrims reached via our networks in the community & via Hajj & Umrah tour operators 75k

British Mulsims Travel for Umrah (2016)

25k

Hajj Quota for the UK

66

Saudi Ministry of Hajj & Umrah
Licensed UK UMRAH Companies
(April 2017)

92

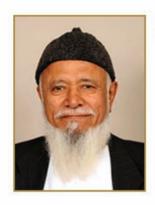
Saudi Ministry of Hajj & Umrah Licensed UK HAJJ Companies (August 2016)

[Business + Opportunity]

x Social = Results

### FOREWORD





I am very pleased to be celebrating the Council of British Hajjis achievements over the past 10 years and to have been the charities patron. It has grown from a small project to become a vibrant and cutting-edge organisation, having attained recognition at local, national and international level. It has from its humble beginnings in Bolton, Lancashire where I attended their inaugural event, expanded its advocacy and campaign work right across the UK.

Through its work it has succeeded in ensuring hajjis (pilgrims), tour operators, police, parliamentary and government involvement in tackling those issues which have negatively impacted on the experience of British nationals going on the Hajj pilgrimage.

I am very proud as Chairman of the British Hajj Delegation to have worked alongside the Council of British Hajjis and look forward to this partnership continuing for many years into the future.

Finally, I congratulate the Council on their milestone anniversary. A testament to the vision, leadership, hard work, and public service of their CEO, Mr Rashid Mogradia.

I do hope, like myself, that my fellow parliamentarians across the political spectrum from both houses of the Lords and Commons support this charity in years to come.

Lord Adam Patel of Blackburn



### CEO's MESSAGE



In the name of Allah (God), Most Gracious, Most Merciful

All praise belongs to the Almighty Allah for allowing us the opportunity to serve his guests. On behalf of the trustees at the Council of British Hajjis (CBHUK) it gives me immense pleasure to celebrate our milestone 10th anniversary this year. This has only been made possible through the sincerity & dedication of our volunteers, doctors, and well wishers, not to mention my family, wife and my children who too have given much of their time in striving in their efforts to serve the guests of the Almighty. We can be proud in knowing that CBHUK is the leading charity in the United Kingdom working on the ground in supporting British Hajj & Umrah pilgrims and overseas travellers before, during and after Hajj.

I would also like to take this opportunity to thank the MP's, Peers, and the British Government for all their assistance in supporting British nationals during Hajj and on behalf of the British Muslim community extend our deep appreciation to the Custodian of the Two Holy Mosques, King Salman bin Abdul Aziz Al Saud and the Government of Saudi Arabia for the immense provisions made for not only British pilgrims but the faithful from across the world each year for Hajj & Umrah.

#### **Humble Beginnings**

In 2005, I was blessed to have performed my obligatory Hajj, it was indeed a life changing journey. However there were some pilgrims who unfortunately due to either lack of preparedness on their part or being the recipients of failed promises by unscrupulous tour operators had a negative Hajj experience. Having witnessed this, I was sure there was something that could be done so that pilgrims had a memorable Hajj experience as I did.

The following year I attended the Health at Hajj Conference in London and was impressed by worldwide health professionals, professors and doctors sharing their research in preventing communicable diseases at Hajj. The success of their work was only ever going to be effective if the pilgrims themselves were aware of these risks and shown how to mitigate them. This was the stimulus that was needed and which led to the formation of the Council of British Hajjis in November 2006.

#### Partnership

The charity continues to work at grass roots to raise awareness of Health and Safety issues during Hajj & Umrah and provide overseas travellers with essential and practical travel advice and affordable travel vaccinations. It also works with both Government Departments and statutory bodies and partners like the British Hajj Delegation and the Islamic Cultural Centre (London) to ensure issues affecting British pilgrims are raised and addressed.

We have been appointed to sit on the Government Hajj Task Force and have been consulted with by a number of organisations and the media on various issues pertaining to Hajj & Umrah. Our work now encompasses health and safety awareness for travellers and has expanded to offer impartial travel advice, vaccination clinics and consultancy.

In recent times Hajj travel fraud has hit the headlines and we have worked with the national Economic Fraud prevention unit at the City of London Police, Civil Aviation Authority and Trading Standards to raise awareness in the community. The authorities have bought about cases against unscrupulous agents, which has been welcomed by both public and the trade as a positive step to cleaning up the image of the industry and this piece of work continues.

It is also imperative that our partnership extends to Hajj & Umrah agents and we have already started playing a key role with the Licensed Hajj Organisers UK (LHO) which will self regulate in order to enhance its offerings to pilgrims. We will continue our efforts to support their formation which will ultimately benefit the public to deal only with licensed Hajj & Umrah tour operators, thereby limiting the numbers who may fall victim to Hajj travel fraud.

As we reflect on the achievements of the past decade we have introduced the first ever UK Hajj & Umrah Excellence Awards to celebrate the successes and contributions from the Industry as well as notable individuals and academics which will become a annual highlight event.

We are aware of the challenges and further work that needs to be done, so we look forward to the next 10 years, and what we need to achieve to bring about real change in Hajj & Umrah travel from the UK.

We look to our partners and the community to support our endeavours in continuing our journey further, together, in serving the quests of the Almighty on their journey of a lifetime.

#### Rashid Mogradia

Founder & Chief Executive CBHUK

November 2016

## YASMIN QURESHI MP



I am delighted to support the Council of British Hajjis which is a national charity based in my constituency of Bolton South East and works for the welfare of British pilgrims.

I am also proud of their achievements in not only benefiting the locality but their outreach work benefits people right across the United Kingdom and beyond.

When approximately 25,000 Britons travel to Saudi Arabia for the Hajj pilgrimage each year and around 75,000 for Umrah, it is crucial for policy makers and parliamentarians to discuss the health & safety challenges posed to pilgrims.

The incidents in recent times during the Hajj reminds us of the importance of working closely with Saudi Arabian authorities to ensure the greatest care is taken in planning and improving safety precautions.

#### Yasmin Qureshi

Member of Parliament, Bolton South East Shadow Minister (Justice)





## SHABANA MAHMOOD MP



I have long campaigned for the rights of British Muslims who undertake their journey of faith to the holy of city of Makkah and are made aware of unscrupulous tour operators who operate in this market so that they do not fall victim to their scams.

It is important that British travelers are educated prior to departure on health & safety issues and support is made available to them once they are abroad. Equally the industry needs to play its part and support the endeavors of the Council in creating a consumer white list which will benefit licensed and legitimate tour operators and protect the consumer.

I congratulate the Council of British Hajjis for their milestone achievement of 10 years service and addressing these issues in order to safeguard the thousands of pilgrims who undertake the pilgrimage of Hajj & Umrah each year.

#### Shabana Mahmood

Member of Parliament Birmingham, Ladywood





## DR MOHAMMED JIVA MBE



Dr Mohammed Jiva MBE MBChB, DCH, DRCOG, FRCGP

Dr Jiva is currently the Senior Medical Officer for the British Hajj Delegation and Medical Advisor to CBHUK. Hajj is a mandatory requirement placed on every Muslim who has the means and ability to undertake the rituals associated with the pilgrimage. Many with the physically ability are taken unaware by the unexpected physical and mental demands placed on individuals during Hajj with the saying 'failure to prepare, you are preparing to fail' being quite appropriate for this journey. Preparation commences with reading and attending various seminars on the topic to ensuring the correct vaccinations and stabilisation of pre-existing illness is undertaken before Hajj.

Supporting the Council of British Hajjis (CBHUK) in 2006 at their first seminar on Hajj was an honour. Exploring ways in how to support the Hajjis (pilgrims) then lead to delivery of travel vaccination clinics by the Council which has now extended to various parts of the UK and adopted by supermarkets and independent pharmacists.

Even with the best of preparations Hajj is demanding and many unexpected eventualities will challenge the physical and mental abilities of individuals sometimes to the point of compromising an individual's ability to complete the pilgrimage. For over a decade volunteer doctors have given up their time to prepare pilgrims prior to departure and to attend the pilgrimage to support both physically and mentally those pilgrims who develop either new illnesses or exacerbation of pre-existing illnesses. The rewards and satisfaction of serving the Hajjis in a medical capacity is a blessed opportunity that none of the doctors predicted when going through medical school and now we serve the NHS and for 3 weeks of the year we serve the Hajjis.

I congratulate CBHUK on their achievements and look forward to supporting them in serving the guests of the Almighty for years to come.



## HEALTH & SAFETY AT HAJJ



Left to Right: Rashid Mogradia, Dr Brian Iddon MP, Lord Adam Patel, Prof A Rashid Gatrad and Dr Mohammed Jiva

The first Health at Hajj Seminar took place in Bolton, Greater Manchester in association with the Bolton Council of Mosques. From the outset we had the support for the local MP Dr Brian Iddon, Head of the FCO British Hajj Delegation Lord Adam Patel. Also in attendance was Professor Rashid Gatrad (a medical consultant at the time and had written about Hajj and risk of influenza) delivered advice to mitigate contracting infectious diseases. Dr Mohammed Jiva (a member of the FCO British Hajj Delegation Medical Team) offered health tips and advice. Local Councillors also supported the event.

The aim was to deliver key health and safety advice for pilgrims embarking on Hajj 2006. This event was a vote of confidence for what we went onto achieve and deliver over the past decade.







#### CBHUK Hajj Seminar 2015, London

Dr Haseeb Valli delivering health advice to British pilgrims prior to their departure. He heads the London & South East Travel Clinics.

#### CBHUK Travel Clinic 2014, London

Doctors offer health advice and immunise pilgrims ahead of Hajj with the Men ACWY, a mandatory requirement for a pilgrimage visa to Saudi Arabia.

#### CBHUK Travel Clinic 2012, Manchester

A team of newly recruited volunteer doctors who helped administer the Hajj & Umrah vaccinations.

Left-Right - Dr Assad Khan, Dr Abid Yusuf, Dr Hina Ali, Dr Raeesa Nurani, Dr Yahya Nakhuda and Dr Usman Bhatti

The clinic was led by Dr Raeesa Nurani who now advises us on women health issues during Hajj & Umrah and has represented CBHUK in media interviews.





## BRITISH GOVERNMENT SUPPORT



Launch of the British Hajj Delegation 2008
Left to Right: Dr Syed Mohiud-Din (BHD), Lord Adam Patel (BHD), David Miliband MP (Foreign Secretary), and H.E HRH Prince Mohamed Bin Nawaf Bin Abdul Aziz Al Saud (Ambassador of Saudi Arabia to the UK)



Launch of the British Hajj Delegation 2009
Rashid Mogradia (CEO, CBHUK), David Miliband MP (Foreign Secretary), and Lord Adam Patel

Between 1999 - 2010 The British Government provided both consular and medical support for British nationals attending the Hajj. Post 2010 this was scaled down to just consular support. During this time, CBHUK has worked to promote the services being provided through its community outreach events, website and social media. The Council maintains links with the Foreign & Commonwealth Office and is the FCO Travel Aware partner, delivering key travel advice to overseas travellers.

Recent activities include meeting with the British Consulate General in Jeddah during Hajj 2016 and exploring ways in which the charity and its partners can work with the Consulate General to strengthen support to British pilgrims during Hajj. Other activities included Live travel advice Q&A via Twitter and social media.



Eid Al Adha Reception 2014
CBHUK CEO pictured with British Prime Minister David Cameron at 10 Downing Street, London.



Launch of the British Hajj Delegation 2008
Rashid Mogradia (CEO, CBHUK) and H.E HRH Prince Mohamed Bin Nawaf Bin Abdul Aziz Al Saud (Ambassador of the Kingdom of Saudi Arabia to the UK)



Inaugural meeting of the British Government Hajj Task Force 2012
Baroness Sayeeda Warsi chaired the meeting with partners including the Saudi Embassy,
Trading Standards, City of London Police, and CBHUK.



BAT Charity Dinner 2016
CEO of CBHUK, Rashid Mogradia talks Hajj with HRH Prince of Wales.
Prince Charles launched the famous Hajj Exhibition at the British Museum in 2012.



Hajj 2016
Members from CBHUK, British Hajj Delegation Medical Team, Universal SI and El-Sawy Travel pictured with the British Consultate General Barrie Peach MBE in Jeddah, KSA.





## TRAVEL FRAUD



Hajj Fraud awareness poster by the City of London Police

The Hajj & Umrah industry has had its fair share of issue pertaining to mis-selling and more recently Hajj travel fraud. Back in 2008, the British Government hosted a Hajj Summit\* to address the issue of pilgrims being mis-sold Hajj & Umrah packages.

A high level work then took place with CBHUK working with the Department of Business to raise awareness of Package Travel Regulations to the community and consumer rights including promoting the Civil Aviation Authority's 'Air Travel Organisers License' (ATOL) which offered financial protection to consumers in the event of a company not being able to fulfil its obligation to the consumer.

In 2012, the national economic fraud prevention unit at the City of London Police partnered with CBHUK to further tackle the issue of Hajj fraud. A series of high

profile cases and sentences over the following years including national & international media coverage bought raised awareness in the community. There is however still an issue within the community of under reporting and the Council continues to work with the Police & Trading Standards to address this along with assisting victims who have been affected by this type of crime.

In 2014, we delivered a briefing at the National Trading Standards institute advising them to work with Licensed Tour Operators to tackle the unscrupulous agents who were also tarnishing the reputation of the Hajj & Umrah industry.

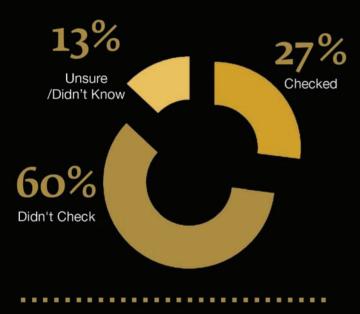
A new CBHUK Verified White List has been launched, which lists companies approved by the Saudi Ministry of Hajj & Umrah who also hold an ATOL/IATA licenses and is independently verified by CBHUK to instill consumer confidence. For more details visit www.hajjinfo.org.uk



<sup>\*</sup> Recorded in Hansard - http://www.publications.parliament.uk/pa/cm200809/cmhansrd/cm090325/halltext/90325h0004.htm

## % of Victims in a 2013 Hajj Fraud case who checked the operator for an ATOL

(The company did not hold an ATOL)



3%

is the estimated number of victims reporting to Action Fraud

25,000

British Muslims travel for Hajj each year

British Muslims spend

. . . . . . . . . . . . . . . .

as much as

£125 million

on pilgrimages annually

Police have reports of victims losing anything from

. . . . . . . . . . . . . . . .

£1,000 to £33,000

.............

42 is the average age of a Hajj victim

### **MEDIA**

CBHUK is frequently asked for media comments & interviews for TV, radio, newspapers and online news channels and proactively engages with them nationally and internationally.

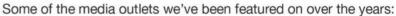
It is imperative that a reputable organisation like CBHUK which has a wealth of knowledge & expertise in the British Hajj & Umrah market is able to get factual information out to the public by working with the media companies.

For media enquiries email: media@cbhuk.org





































## HAJJ RESEARCH

One the fundamental areas for growth and innovation is research and development. Our ability to gather information from grass roots, allows us to dissect and reconstruct solutions that enable our services to be tailored to the needs of the pilgrims. Equally it allows us to feed our findings to key decision makers and help shape the Hajj & Umrah market for the better for future generations, as a lasting legacy after our time which will benefit pilgrims from the UK and across the globe who undertake the journey of faith to Makkah.

We have worked and consulted on a number of topics inclusing health & safety with the University of Leeds, Bournemouth University and the University College London. Further work is planned with Umm Al-Qura University (UQU) in Makkah, Saudi Arabia and other institutions.



His Excellency the President of Umm Al-Qura University (UQU) Dr. Bakri Bin M'atoog Bin Bakri Al-Assas receiving our Excellence Award in Hajj Research presented on our behalf by Dr Meraj Mirza (October 2016).



Constructive dialogue and feedback from British Muslims with the Head of the Presidency for the Two Holy Mosques Dr Sheikh Abdul Rahman Al Sudais on services provided to pilgrims (July 2016).



#### CBHUK Hajj Seminar 2015, London

Professor Ibrahim Abubakar (UCL) talking about TB & Respiratory Infections Study in British Hajj & Umrah pilgrims.

The CBHUK travel clinics were used by UCL to screen pilgrims in 2015/16.



#### CBHUK Hajj Seminar 2014, London

'British Muslim experiences of the Hajj' - A Poster Exhibition by Dr Seán McLoughlin (University of Leeds)

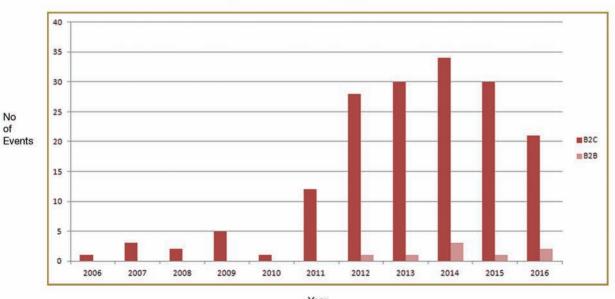
### **EVENTS & EXHIBITIONS**

The Council of British Hajjis (CBHUK) was founded on providing quality education on health & safety at Hajj & Umrah to pilgrims prior to their departure. Our events are delivered by qualified Imams, doctors and travel experts and range from B2C and B2B events throughout the year which covers both Hajj & Umrah seasons.

The Umrah B2C events are localised and can attract around 100-250 people per event and for Hajj 250-500 people depending on venue. We are always looking at innovative ways to deliver our programme and have recently brodcasts via the Internet to a global audience.

The B2B events are now becoming popular as a platform for the Hajj & Umrah industry to network and gain knowledge first hand from key Governmental departments and agencies in order to assisst in the planning and preparation of tour packages for pilgrims. It is a perfect platform for companies wishing to brief, launch or showcase their products and services to the British Hajj & Umrah market and soon to Europe and beyond.

#### Events delivered 2006 - 2016





Hajj Debrief 2015, British Parliament
Left-Right - Bandar Al Zaid (Saudi Embassy), Dr Ahmad Al Dubayan (ICC) Dr S. Mohiud-Din, Shabana Mahmood MP, Rashid Mogradia (CBHUK), Lord Adam Patel and Baroness Uddin.



Hajj Briefing 2016 (B2B), London
Left-Right - Mark Hydes (ATOL), Davd Clover (ATOL), Dr Ahmad Al Dubayan (ICC), Rashid Mogradia (CBHUK), DC Steve Kettle (City of London Police) and Dr Seán McLoughlin (University of Leeds).



City of London Police Information stand and raising awareness of Hajj fraud at the CBHUK Hajj seminar 2015.



THE BRITISH MUSEUM

Hajj: Journey to the heart of Islam Exhibition 2012 CBHUK were proud to support and participate in this historic Hajj exhibition. Pictured: Lord Adam Patel with our CEO, Rashid Mogradia.

Travel Seminar 2015
CBHUK supporting tour operators at their events with travel advice and Q&A.
Arif Hajj & Umrah Services Ltd group photo.



Hajj Delegation Launch 2009 L-R - Saeed Nazimi (Saudi Airlines), Rashid Mogradia (CBHUK), Lord Adam Patel & Mohammed Iqbal Mogradia (CBHUK).

Hajj Exhibition & Seminar 2016 A hooked crowd. Professional surrounding and quality delivery.



Hajj Photo Gallery
Collection of photos taken by award winning photographer Mr Wessam Hassanin (Makkah).
The gallery was featured at our Hajj seminar in 2015.



#### Global Peace & Unity 2010 & 2013

Mainstream British Muslim lifestyle event. The purpose for exhibiting and supporting such events is to raise brand awareness, offer impartial advice and be an ambassador for the UK Hajj & Umrah market.



#### Mr Wessam Hassanin

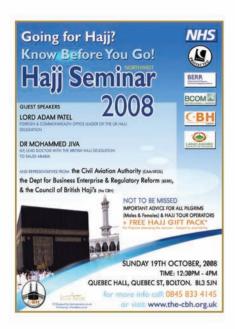
Wessam has been the official photographer for the Ministry of Hajj & Umrah Saudi Arabia. For more info visit: www.shutterksa.com



#### Seminars & Training

Professional events delivered using multimedia technologies, PA systems and pleasing aesthetics.

### **EVENT PUBLICITY**











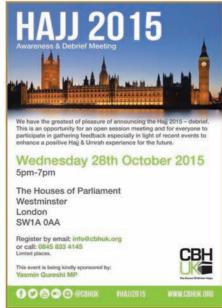


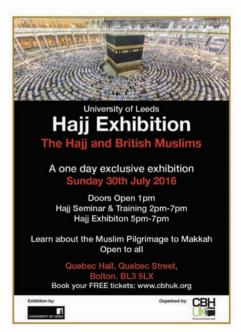












## **EDUCATION**

Over the years we have created a number of information leaflets, maps and advice sheets to assist pilgrims on their journey of a lifetime. These are in hard print format and also available to download from our website and social media.

Here are some examples of our publications:











# **OUR PARTNERS**









































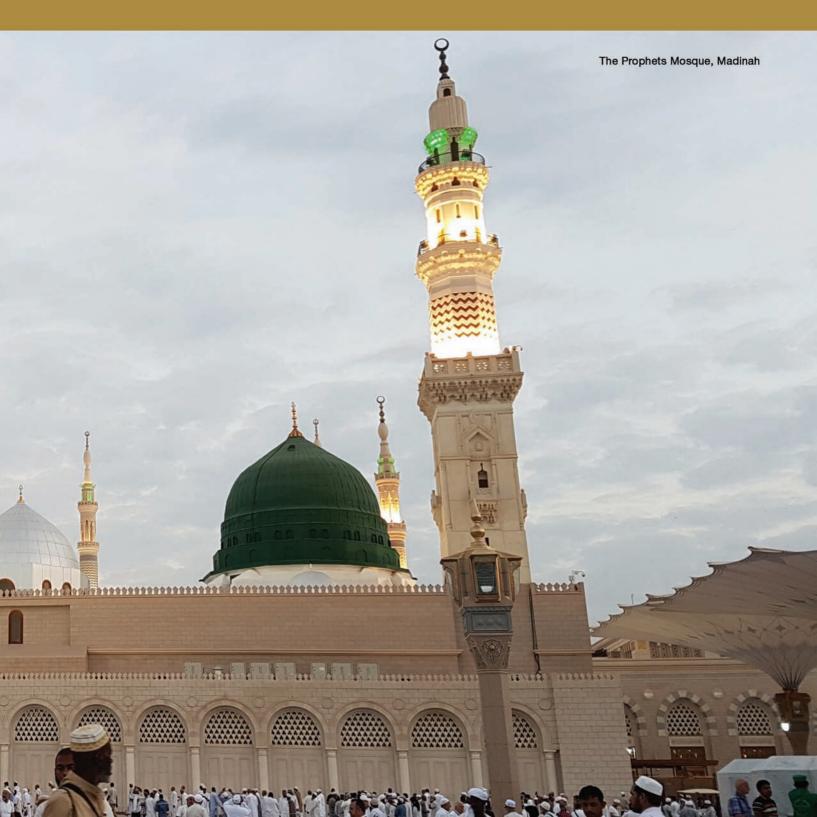




Former Charity Partner









# THE UK HAJJ & UMRAH EXCELLENCE AWARDS 2016

## **EXCELLENCE AWARDS**

In celebrating our 10th anniversary, it was important that we recognised the contribution within the UK Hajj & Umrah industry.

The UK Hajj & Umrah Awards 2016 were split into two categories recognising 1) Individuals and 2) Organisations making a significant impact in the industry and were presented at the prestigious Houses of Parliament in November 2016.

The awards were sponsored by USI Money, a partner who we assisted in creating market awareness of their First Sharia Compliant Pilgrim Prepaid MasterCard® amongst other initiatives resulting in increases subscriptions and market capitalisation.

The awards will be developed for 2017 with various categories being introduced and opportunities for sponsors and partners to be involved in a ever growing 'Halal Travel' and 'Religious Tourism' sector.





# BEST HAJJ CARRIER 2016





Award Sponsored by



#### **SAUDIA AIRLINES**

Patrizia Gallo and GM - Mr Fikry Altowayan from Saudia Airlines and CEO of CBHUK Mr Rashid Mogradia.



# **BEST UMRAH CARRIER 2016**





Award Sponsored by USI oney

#### **TURKISH AIRLINES**

Turkish Airlines GM's for London, Manchester and GM for Hajj & Umrah Europe pictured.



# BEST 5 STAR CARRIER 2016







Award Sponsored by



## **ETIHAD AIRWAYS**

Jeremy Pollock (Etihad Airways) receives the award from CEO of CBHUK, Mr Rashid Mogradia.



# BEST NEW HAJJ & UMRAH CARRIER





Award Sponsored by



#### **OMAN AIR**

Simon Cook (UK GM for Oman Air) receives the award. Pictured with our CEO Mr Rashid Mogradia.



## Oman Air wins best new carrier for 2016 at the UK Hajj and Umrah Excellence Awards

Oman Air, the National Carrier of the Sultanate of Oman, has won the "Best New Carrier Award" at the UK Hajj & Umrah Excellence Awards 2016. The Awards recognise individuals and organisations that make a significant difference to the UK pilgrimage market.

The Awards were presented by **the Council of British Hajjis** Annual Meeting at The Houses of Parliament in Westminster, London. The evening was attended by senior Parliament members, The Saudi Embassy and major influencers across Hajj operators working in the UK.

Simon Cook, Country Manager UK and Ireland, Oman Air said: "Oman Air is absolutely delighted to win this Award for "Best new carrier of 2016" as recognition of our growing contribution to the Hajj and Umrah market in 2016. We fly twice daily from London and will be launching a new daily flight from Manchester to Muscat from 1 May 2017 which will greatly improve ex UK departures for Umrah and Hajj traffic. From Muscat, Oman Air offers daily services to Jeddah and five flights a week to Medina."

Oman Air is undertaking an ambitious growth programme to expand its network and ensure international connectivity. The airline network expansion programme runs in parallel to a major fleet expansion programme that has seen the addition of Airbus A330, Boeing 737 and Boeing 787 Dreamliner aircraft to the airline's fleet strength, and will witness Oman Air operate 70 aircraft by 2020.

Tickets for the new services are bookable through www.omanair.com.







Award Sponsored by USI oney

#### **EL-SAWY TRAVEL**

In recognition for their dedication & support to British pilgrims during the Hajj & Umrah season 2012 - 2016.







Award Sponsored by USI oney

### **ARIF HAJJ & UMRAH SERVICES**

In recognition for their dedication & support to British pilgrims during the Hajj & Umrah season 2013 - 2016.







Award Sponsored by USI oney

## **EASY HAJJ**

In recognition for services provided to pilgrims with a disability (Disabled Hajj).



# PARTNER AWARD





## **USI MONEY**

Presented to Mr Nadeem Qureshi by Mr Rashid Mogradia.



# PARTNER AWARD 2016





Award Sponsored by USI oney

#### **AMT LAWYERS**

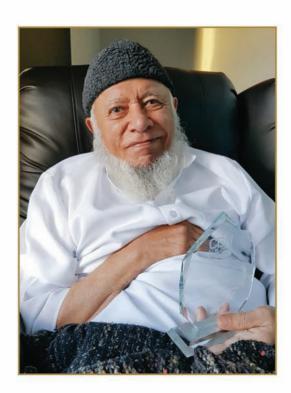
Presented by CBHUK trustees to Mr Asjad Hussain and the AMT team.

# THE UK HAJJ & UMRAH EXCELLENCE AWARDS 2016

Recognising the Contribution of Individuals, Teams & Academics to the UK Hajj & Umrah Industry.



# LIFETIME ACHIEVEMENT AWARD



LORD ADAM PATEL of BLACKBURN

For his dedication and support to CBHUK and serving the British Muslim Community.



# BRITISH HAJJ DELEGATION



#### **BRITISH HAJJ DELEGATION - MEDICAL TEAM**

In recognition for the teams dedication & support to British Hajj pilgrims since 2000.

Pictured L-R: Mr Mohammed Iqbal Mogradia (CBHUK), Dr Zavid Chariwala, Dr Mohammed Jiva MBE (BHD)

Mr Rashid Mogradia (CBHUK) and Dr Sajid Khan (BHD).







#### YASMIN QURESHI MP

In recognition for her dedication and support to CBHUK and protecting the welfare of British Hajj & Umrah pilgrims.







#### SHABANA MAHMOOD MP







## SAUDI EMBASSY, LONDON

In recognition for services delivered to British Muslims during Hajj & Umrah season 2016. Mr Abdulmomen M. Saharaf receives the award from Mr Rashid Mogradia (CEO, CBHUK).







## CITY OF LONDON POLICE

In recognition for their efforts in tackling Hajj Travel Fraud. DS Maleary receives the award.



# HAJJ RESEARCH AWARD





### DR SEAN McLOUGHLIN - LEEDS UNIVERSITY

In recognition for his research on British Muslim experiences of Hajj.



# HAJJ RESEARCH AWARD







## UMM AL-QURA UNIVERSITY, MAKKAH

In recognition for their efforts in Hajj research.



## COMMUNITY PARTNER AWARD 2016





## ISLAMIC CULTURAL CENTRE (ICC), LONDON

Award presented by Dr Mohammed Jiva MBE to Ayaz Zuberi from the ICC.



## **VOLUNTEER AWARD 2016**





## MR SHAMIM ALI

In recognition for his dedication & support in serving British Hajj & Umrah pilgrims through the CBHUK Volunteers program. Award presented by Dr Mohammed Jiva MBE & Rashid Mogradia.











# THE JOURNEY CONTINUES...



## Introducing USI Money

USI Money is a unique foreign exchange provider offering bespoke FX solutions to individuals and corporate clients as well as other financial institutions.

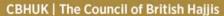
Whether you are looking for Spot or Forward buys or we can even become your exchange department and monitor rates for you our flexible approach makes USI Money your ideal partner to trade foreign exchange.

We aim to transfer our client's funds in the most swift and efficient way. USI Money have a dedicated team of brokers helping clients to achieve significant savings and a hassle free service by understanding specific requirements and identify patterns in their FX requirements.

## **Our Services**

- FX Risk Management
- · International payments
- Regular Overseas Transfers
- Forward Contracts
- Multiple Payments Online

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