



Pilgrim

Annual Report

2020



Report and Financial
Statements for the period
ended 31st December 2020

Charity Number 1188594
Company Number CEO21162

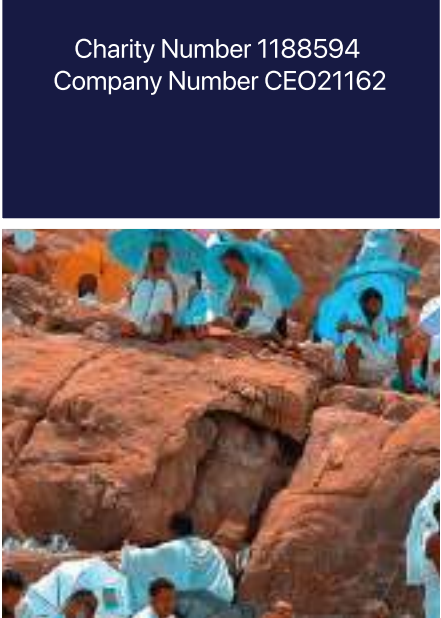


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Reference and Administrative Information

Charity Number: 1188594
Company Number: CE021162
Company Type: Charitable Incorporated Organisation
Country of Incorporation: United Kingdom
Country of Registration: England and Wales
Registered Address: 7 Elver Gardens London E2 7AZ
Office Address: 255-259 Commercial Road, E1 2BT

Trustees

Trustees who served during the year and up to the date of this report were as follows:

Mohammed Shabbir Hassan - Chair of Trustees
Omar Salha
Khatija Sacranie

Executive Management Team

Zain Luqman Miah - Voluntary CEO
Afshanara Khanom- Finance and HR Director
Mohammed Adel Chowdhury - Pilgrim Knowledge
Mohammed Nur - Director of Fundraising
Shaykh Sajid Umar - Advisor to the CEO
Ustadh Farhan Mahmood - Advisor to the CEO

Consultants

Jamal Ahmed, Kazient Privacy Limited
ArcheType - Ruh Al Alam

Bank

Metro Bank

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31st December 2020

Message from our Founder

We look back on 2020 as an extraordinary year for us all. It was a year in which the Covid-19 pandemic killed hundreds of thousands of people and wreaked economic havoc, decimating livelihoods and stopping normal life in its tracks. As this Annual Report and Financial Statements record, 2020 was also an extraordinary year for Pilgrim – a year of huge challenges and yet also one of significant achievements in the face of adversity.

The pandemic has had a profound effect on Muslims who rely on the Pilgrimage as a sense of connection to the global Ummah. It restricted our operations, sometimes severely, and personally affected many of our staff, our donors and their families. Despite these challenges, we have stepped up to deliver virtual programmes to benefit the most vulnerable, created world class content and used precious time to build for the future.

I want to pay tribute to the dedicated staff and volunteers who have remained supporters with us through this pandemic. I also want to commend our programme teams for their adaptability, switching to new solutions when the more traditional ways of connecting with the haramain were cut off.

It is my biggest privilege to have taken up the position of Voluntary CEO of Pilgrim since 2017. I owe a debt of gratitude to my family, who sacrifice their time with me, and to the staff at Pilgrim who work relentlessly to carry the baton from a call made in the baron dessert thousands of years ago.

After a year of waiting and wandering, it is estimated that in the coming year over 5 million Muslims will embark on a journey to the house of Allah, seeking His pleasure. For each one of those Muslims, we hope to be a source inspiration and a source of answer. And for the 100+ Million who are yet to embark on this journey of a lifetime, we aim to provide them the tools and guidance they need to ease the barriers that stop them from responding to the call of our forefather, prophet Ibrahim, peace be upon him.

Our Lord, accept this from us. Indeed, You are the Hearing, the Knowing. May Allah continue to bless us with the means and the opportunity to serve this pillar of Islam sincerely and tirelessly, to the very best of our ability.



Zain Luqman Miah
Founder, Pilgrim

Message from the Chair of Trustees

At Pilgrim, the team has been busy as always putting together excellent resources and materials for all Pilgrims, past and present. I am particularly excited by the many episodes we have professionally recorded with esteemed scholars. Some of these videos are part of an entire series which will be available to all, and others are for Q&A videos related to Hajj & Umrah. We have also been working on a few books, one of which I have had the pleasure of contributing to myself on dua's that every Pilgrim must know! I am really looking forward to sharing this with you all. Please keep us in your humble prayers.

May Allah accept all our efforts and acts of worship.

Shabbir Hassan



Structure and Governance

The trustees would like to present their report and their independently examined financial statements for the charity year-end as of 31st December 2020. This is the first year we are obliged to report to the Charities Commission and thus have completed our report. References and administrative data are set out on page three and form part of this report. The financial statements comply with current statutory requirements, the memorandum of articles of association and the requirements of directors' report as required under company law and the statement of Recommended practice.

Structure, Governance and Management

Pilgrim is a charitable company, registered as a charity on 17th March 2020. The charity was established under a Charitable Incorporated Organisation (CIO). CIO is a corporate form of business designed for (and only available to) charitable organisations in the United Kingdom. All Trustees and the CEO gave their time voluntarily and received no benefits from the charity between 2019 and 2020. Any expenses reclaimed from the charity are set out in the notes to the accounts. The Trustees review the aims, objectives and activities of the charity each year. Trustees are appointed for three years terms and may be re-appointed for another term.

This report discusses what the charity has achieved and the outcomes of its work for the year ending 31st December 2020. The Trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it set up to help. This report also helps the Trustees ensure the charity aims, objectives and activities remain focused on its stated purposes.

Charity Objectives and Activities

Pilgrim exists to advance the Islamic faith, religious practices and education for the public benefit throughout England and Wales. The promotion of religious harmony for the benefit of the public by promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths. the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantages through the provision of support to enable religious pilgrimages.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set. The trustees are satisfied that Pilgrim ensures its work is for the public benefit.

Fundraising Activities

Due to COVID-19, all offline planned fundraising activities were postponed or cancelled. This forced the team to think of alternative ways to fundraise, mainly using digital platforms.

Charity Sweet Jars

The charity sweet jar campaign was launched in May 2020 for the second year running and was very successful, selling out within a month. We advertised through social media platforms, word of mouth, and had some local businesses help us sell them.

Ramadan 2020

As a faith-based charity, we look to raise funds during Ramadan, as Muslims around the world are more charitable during this time. We used the opportunities offered by our fundraising platform LaunchGood to raise money. As part of this, we entered competitions to win the most unique donors and/or to raise the most money on said days. By doing so, we received prize money that contributed to Pilgrim.

Snowdon Trek

Upon lifting the lockdown in June 2020, Pilgrim took a group to the summit of Mount Snowdon, where we encouraged individuals to raise money through sponsorships, with a minimum of £250 raised per fundraiser. This was a first-for-Pilgrim event



GivingTuesday 2020

GivingTuesday is an international day of giving that began in 2012 in response to increased commercialization and consumerism. GivingTuesday on LaunchGood aims to promote Muslim giving on GivingTuesday by providing campaign creators with the opportunity to harness the power of social media and the generosity of Muslims around the world to create positive change in their communities.

As part of this, Pilgrim ran its own internal competition to raise the most funds and have the most unique supporter base. Sponsorship funds paid for the prizes for the inhouse competitions, and everyone involved had a great time. Pilgrim won for the most unique supporters challenge and winning prizes were allocated to programmes run by Pilgrim including Umrah Fund and Pilgrim Knowledge.



Delivery Programmes

Umrah Fund

The Umrah Fund aims to help Muslims that have faced or are facing immense hardship and trauma. Amongst our Pilgrims are people who have dealt with mental health issues, domestic abuse, intense trauma and hardship due to bereavement and other traumatic life events. The Umrah Fund facilitates for our Pilgrims the opportunity to experience Umrah, which they normally would not have been able to undertake due to varying restrictions in their lives, ranging from being physical and spiritual in nature.

Due to COVID-19 Travel restrictions, we were unable to take the pilgrims of the 2020 Cohort. We are monitoring the situation closely and, as soon as it is safe for us to travel, we will be organising the trip. The Umrah Fund Team are working on delivering a more robust programme, from the nomination process to post Umrah trip, Part of this is creating a Pilgrim Diary that is used through the whole journey for them to reflect on their own selves and see how they have developed.

Pilgrim: Najma Rehman

Najma came to the UK after getting married. Shortly after, Allah (swt) blessed her with one daughter who was to be her only child. Some time later, her husband passed away and the only family Najma was left with was their daughter. However, she cut ties with her and Najma was left to live alone.

Najma's health started to deteriorate and she underwent an operation to replace her knee. She also suffered a fall, which required treatment for her shoulder and hand. Due to her ill health and living alone, she requires carers to help look after her and is currently awaiting surgery for her second knee replacement.

At almost 60 years of age, Najma has been through some very testing times over the years. Despite her health problems, Najma yearned to visit the House of Allah as she never had the opportunity to go with her husband. With no other family in the UK, it seemed her dream would never be fulfilled.

Alhamdulillah, with your support, Najma was finally able to fulfil her lifelong dream of performing Umrah, which at one point for her seemed impossible. The trip was a very emotional but positive experience for Najma and she is very grateful for having the opportunity to visit Allah's (swt) House through the Pilgrim Umrah Fund Programme.



Pilgrim: Abu-Afzal Miah

When Afzal's wife miscarried their fourth child in a row, he went totally silent. Unable to open up about his pain, he remained a pillar of love and strength for his wife who struggled to come to terms with the trauma she had repeatedly suffered.

Afzal went quiet when he was told that their baby had no heartbeat at his wife's 5 month scan. He just held his wife who cried in disbelief at the devastating news they had just lost their fourth child.

Despite the pain of losing multiple children at the young age of 29, Afzal displayed a true example of a loving, compassionate and understanding husband who showed maturity beyond his years. He remained strong in his wife's presence and has been her biggest supporter throughout their ordeal.

Afzal was accepted on to the Umrah Fund Programme, which proved to be a very beneficial and rewarding experience for him. Prior to joining the programme, Afzal wasn't sure if he had a good connection with Allah (swt) and felt there was room for improvement in terms of performing his salah more regularly.

Since returning, Afzal feels his connection with Allah (swt) is stronger and prays his salah consistently now. He's also grown in confidence and has learned that it's not too late to make positive changes in his life.



Delivery Programmes

Pilgrim Knowledge

By the end of 2020, Pilgrim had produced and published 39 FAQ videos, including female-focused content, and had also filmed a full Hajj preparatory course, Objectives of Hajj. In addition to this, Pilgrim delivered a series of free, online webinars during Dhul Hijjah covering topics such as the legacy of Ibrahim and Hajar (peace be upon them), a historical walk through the Haram, and the final sermon of the Prophet Muhammad (peace be upon him).

This video content is hosted online via Pilgrim's website and a dedicated YouTube page which amassed over 1.73k subscribers in its first year. 2020 also saw the inaugural Ramadan, Hajj and Winter Quiz events designed to share knowledge about Islam and pilgrimage to families in a fun and interactive way. These events were hugely popular attracting a total of over 2000 registrations and hundreds of live participants. Pilgrim has engaged with a wide variety of scholars, educators and presenters in developing and producing content. This includes Imams, historians, and both male and female scholars in order to present its content through different perspectives and cater to the diversity of its audience.



Internal Environment

The charity implemented a new team structure with four new senior roles, a Director of Pilgrim Knowledge, Director of Fundraising and Development, Head of Marketing and Director of Finance and HR. Pilgrim had a successful recruitment drive in November 2020 and recruited 11 members of staff across various departments. The charity at the time of this report employs fifteen part time and one full time staff members across four countries.

The trustees with the team worked on its approach to risk management during the year. Key actions such as the review of all charity's policies and procedures took place to further protect the charity, its staff and beneficiaries. As with any examination of risks, this is a continuing piece of work for the charity.

Priorities for 2021



Umrah Fund 2020

The Umrah Fund aims to provide assistance to Muslims who have faced or are facing hardships and trauma. Some of our Pilgrims have dealt with mental health issues, domestic abuse, bereavement, and other traumatic life events. The Umrah Fund enables our pilgrims to undertake Umrah that they wouldn't have been able to undertake due to physical and spiritual limitations.

COVID-19 Travel restrictions prevented us from taking pilgrims from the 2020 cohort. We are working on developing a more robust Umrah Fund programme, from the nomination process through the post-Umrah travel. This involves creating a Pilgrim Diary that is used throughout the journey to reflect on one's own self and measure their development.

In 2020, Pilgrim Trustees shortlisted and approved 15 applications from 80 nominations. Participants are expected to join the next programme as soon as COVID-19 restrictions ease.



Pilgrim Knowledge

Pilgrim aims to build the largest, English-language, education platform and source of instructional knowledge for Hajj and Umrah in the world. This embodies our vision to provide instant guidance to Muslims worldwide on the fifth Pillar of Islam.

In 2020, we continued to publish content across various forms (videos, podcasts, courses, articles etc.) and becoming official education partners to Hajj agencies, and industry-relevant organisations across the UK. At the time of writing, Pilgrim has curated over 100 pieces of unique content which is accessible for the public to take benefit from. Pilgrim Knowledge inspires Muslims to actively work towards making the pilgrimage with the tools, information and education they need to ensure this journey are transformative, uplifting, and ultimately pleasing to Allah.

Pilgrim has also commissioned dedicated books on Hajj, Umrah and supplications for the pilgrimage which are due to be published at the end of 2021.

Statement of Trustee Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards FRS 102. Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of the affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing those financial statements, the Trustees are required to select suitable accounting policies and then apply them consistently; Observe the methods and principles in the Charities SORP, make judgements and estimates that are responsible and prudent; state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; prepare the financial statements on the going-concern basis unless it is inappropriate to presume that the charity will continue in business. The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and which enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the Trustees, individually, are aware: there is no relevant audit information of which Charities auditor is unaware; and, the Trustees have taken all steps that ought to have been taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information. The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report which includes the strategic report has been approved by the trustees on **15th September 2021** and signed on their behalf by:

Afshanara Khanom, Finance and HR Director



Financial Review

The Financial period is over a ten-month period from March 2020 to 31st December 2020.

The high reserves on the accounts are due to the organisation not being able to deliver the Umrah fund project due to travel restrictions imposed by the Saudi Government, and the UK Government due to COVID-19. Staff base increased and thus baseline supplier cost for tools and resources also increased. This is further explained in detail in our statement notes. Pilgrim further recieved funds from a successful GivingTuesday campaign. The leadership team has completed a successful budget plan for 2021, and do not anticipate to be in deficit nor need to dip into any reserve funds. Pilgrim operates a zero tolerance approach to using restricted funds for any activity other than that which it was intended for.



Reserves Policy and Going Concern

The Trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. Trustees are committed to generating sufficient funds to support current organisational activities to meet the following requirements: Safeguarding the charity's service commitment in the event of delays in receipt of grants or other income. Providing a financial cushion against risk and future uncertainties. Resourcing the research and development of services and initiatives

The Trustees established a reserves policy that is reviewed annually to ensure that the appropriate levels of reserves are maintained, and Pilgrim is able to continue to fund its activities without unnecessary disruption as a result of peaks and troughs in income.

With the majority of the charity's funds coming from Public donations, this requires on-going work to ensure a pipeline of potential relationships and projects reach fruition. The lead time can be significant, so the trustees aim to have six to nine months running costs in reserves. Reserves are the unrestricted funds of the charity.

Total unrestricted funds at the year-end, 31st December 2020, were £56,653.70
These are represented by Gift aid, 10% admin charges, sponsorship funds, and donations raised to develop Pilgrim, we are thankful for the continued support from all our donors and supporters. Full details can be seen in the notes to the accounts.

Work to raise funds for both core costs and future project work remains a priority for the trustees and team. Whilst the external secure funding remains challenging, the trustees have a reasonable expectation that the charity remains a going concern for twelve months from signing these accounts.

For the financial year in question the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 relating to small companies. No members have required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

Financial Accounts

Statement of Financial activities for year-end 31st December 2020

		Unrestricted £	Restricted £	Total £
	Notes			
Income from				
Pilgrim Support	2	56,652.70		56,652.70
Pilgrim Knowledge	3		29,745.70	29,745.70
Umrah Fund	4		82,232.10	82,232.10
Total Income		56,652.70	111,977.80	168,630.50
Expenditure	5	17,909.64		
Salaries	5	10,353.70		17,909.64
Fundraising	6		9,841.52	10,353.70
Knowledge	7		13233.42	9,841.52
Umrah Fund	5	10,680.37		12,711.72
Other		38,943.71		10,680.37
Total Expenditure			22,553.24	61,496.95
			88,912.86	
Net Income/ expenditure for the year		17,708.99		107,133.55
Reconciliation of Funds				
Total Funds B/F		0.00	0.00	0.00
Total Funds C/D		17,708.99	88,912.86	107,133.55

Balance Sheet as of 31st December 2020

		£	£
	Notes		
Current Assets			
Debtors			
Cash in Bank and in hand		0.00	
		186,608.86	
Liabilities			
Creditors: amounts falling due within year		0.00	
Net current assets			186,608.86
Total Net assets			186,608.86
The funds of the charity			
Restricted Funds			
Umrah Fund		88,889.20	
Pilgrim Knowledge		28,564.85	
			117,454.05
Unrestricted Funds			
Pilgrim Support		69,154.81	
Total Charity Funds			186,608.86

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 2-5 to the financial statements. The notes on pages 12 to 13 form part of these financial statements.

Notes to Financial Statements

For the year ended 31 December 2020
1. Accounting policies



a) Statutory information

The charity is a company limited by guarantee, incorporated in England and Wales. The members of the company are the Trustees named on page one. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. In the opinion of the Trustees there is no ultimate controlling party. The registered office, which is the same as its principal place of business is 7 Elver Gardens London E2 7AZ. The charitable company meets the definition of a public benefit entity under FRS 102.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (March 2018) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. There are no key judgements that the charitable company has made which have a significant effect on the accounts. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note. As a smaller charity, in accordance with SORP Update Bulletin 1, a statement of cash flows is not required.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

d) Expenditure

Expenditure is accounted for on an accrual's basis. Expenditure on raising funds represents an apportionment to staff costs based on time as well as the cost of external support. Support costs are those costs relating to premises and support functions. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements. The charity is not registered for VAT. In common with many other charities, Pilgrim, expenses are inclusive of VAT which cannot be recovered.

e) Tangible fixed assets

Previously when the charity has had tangible fixed assets these were stated at cost less depreciation. Depreciation was provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases: Furniture and fixtures 33.3% straight line Office equipment 33.3% straight line. All assets with a value of less than £1,000 are written off in the year of purchase. The charity's fixed assets have been fully depreciated.

f) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

g) Cash at bank and in hand

Cash at bank and cash in hand includes cash and the charity's current and deposit accounts; which are immediately accessible.

h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due. The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.



2. Pilgrim Support Funds are unrestricted funds, these funds are used for marketing, operations and staff salaries. Unrestricted income is made up of 10% administrative charges to donations made to the Umrah Fund and Pilgrim Knowledge. It is also largely supplemented by Gift aid on eligible donations to the charity. Pilgrim raise funds from sponsorships and general donations to help develop our programmes. In November 2020, Pilgrim ran a successful Gift aid campaign, the result of this campaign led to an eligible gift aid claim of £7,478.32.

3. Pilgrim Knowledge funds are restricted funds; these funds are for the delivery of said programme and must only be used for the said purpose. Funds within Pilgrim Knowledge are further restricted to £5,122.83 for the production of the Dua books, some of which has been used, and explained in note 5. A further restriction is imposed on £1,800, which are restricted for donated on behalf of videos.

4. Umrah Fund funds are restricted funds; these funds are for the delivery of the Umrah fund programme and must only be used for the said purpose. Within the Umrah fund the funds are further restricted in two campaigns, for Grieving Mothers to the tune of £8,162.44 and for Special Guests to the tune of £15,279.23.

5. Expenditure

Salaries

Expenditure for salaries consist of 10 paid part time members of staff, with an average of £1790.96 per annum, this also includes any incurred staff expenses. Pilgrim Support pays the Fundraising and development team, Marketing and Operations team.

Fundraising

Expenditure on fundraising for this period accounted to £10,353.70. This is primarily for costs related to the planning and delivery of fundraising activities, including any fundraising adverts, purchase of marketing packages, costs of delivering any events and costs related to online fundrasing.

Other

Below is a breakdown of other costs. Subscription's packages for this period increased in order to manage capacity as we increased in audience numbers. Further investment was made into the website, as this is integral part in delivering our message to a wider audience. Expenses, are costs that are generally one off, such as GDPR training, any expenses of the CEO and subsistence costs, such as staff gifts/meals.

Subscriptions	2,487.58
Volunteers	300.00
Utilities	1,400.00
Insurance	435.00
Website	2,889.37
Expenses	3,168.42



6. Expenditure for Pilgrim Knowledge consists of three members of staff, a programme director, Digital content and distribution officer and a campaigns project manager. £400 of the restricted funds from the Dua books have been used already. Other costs include, speakers for the video content, articles and filming costs for the various series

7. Umrah Fund expenditure consists of three members of staff, a programme director (which at the time of writing the report is now a vacant position) a programme manager and a support officer. Other expenditures this year have included, content writing, webinars, filming and expenses related to surprising the Pilgrims for the 2020 Cohort.

Disclaimer

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If this publication is translated in any other language, the English version shall always prevail in case of any discrepancy or inconsistency between the English version and any translation.

The information and contents of this publication and any non-contractual disputes or claims that may arise from it are governed by English law. The exclusive jurisdiction of the courts of England and Wales will apply.

thepilgrim.co