



FY 2025-2026

Annual Report



AMIN ANTULAY
FOUNDATION

**Equity for All, All for
equity.**

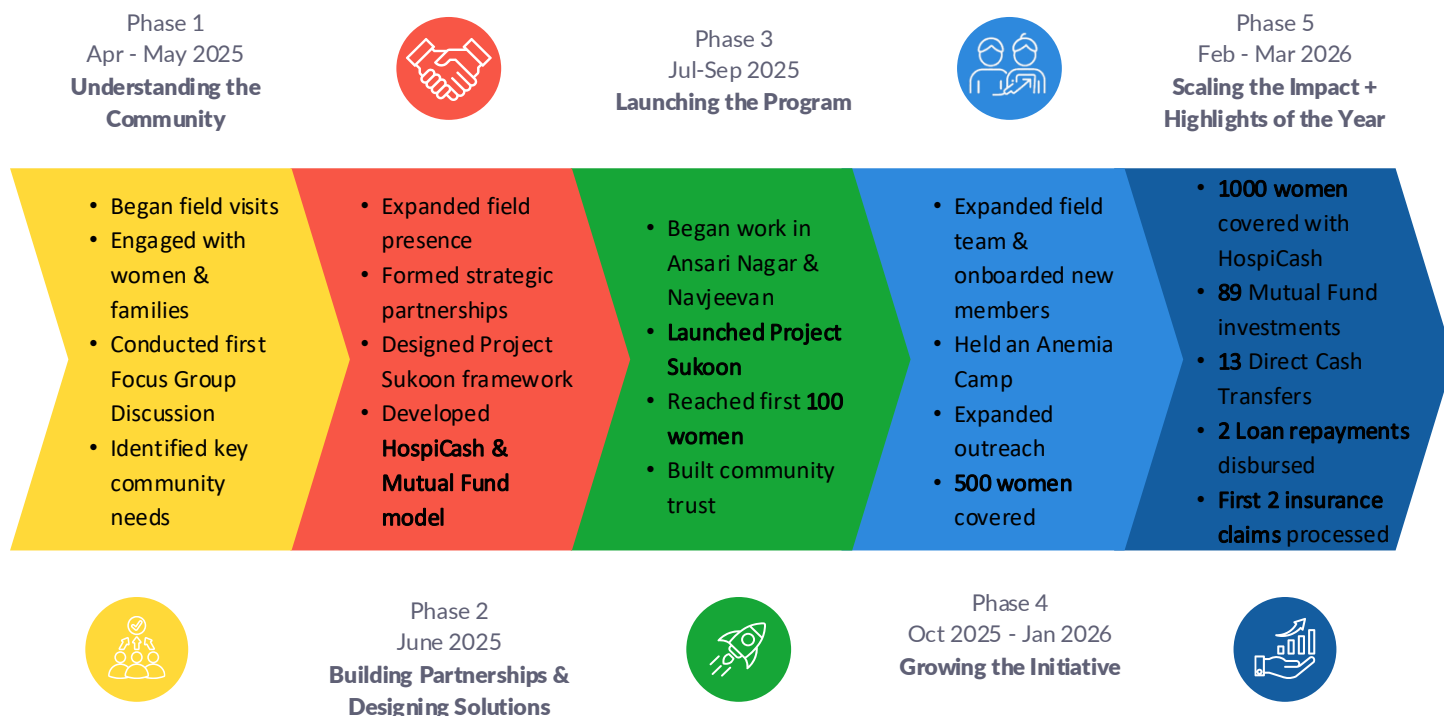
REFLECTING ON THE YEAR

THAT SHAPED US

Over the past year, [Amin Antulay Foundation \(AAF\)](#) moved from understanding community needs to delivering sustainable solutions through Project Sukoon. Through field visits, Focus Group Discussions and conversations with women and families, we gained a deeper understanding of the financial and healthcare challenges faced by the community.

Building on these insights, we strengthened our community presence, nurtured our strategic partnerships and introduced a comprehensive approach combining financial literacy, documentation support, health protection and financial inclusion. Through initiatives such as Hospicash, Mutual Fund Investments, direct cash transfers and loan assistance, we worked to help women and families build greater financial resilience.

What began with door-to-door conversations, gradually grew into a community-led program. As trust developed, women increasingly approached AAF for guidance, support and financial planning; reflecting a shift from seeking immediate assistance to actively taking steps towards securing their futures.



PROJECT SUKOON: OUR JOURNEY

TOWARDS FINANCIAL RESILIENCE

When we began visiting communities, we found that medical emergencies often pushed families into debt. Many women lacked the documentation needed to access formal financial services, while misconceptions about insurance and limited financial awareness made it difficult to plan for the future.



Project Sukoon was designed in response to these challenges. We began by building trust door-to-door, addressing misconceptions around Hospicash and financial planning. As awareness grew, women began approaching AAF proactively. This led to the evolution of a step-wise program to help women move from immediate vulnerability towards financial resilience.

Our 4-step Program

- 01 Financial Literacy**

Building awareness to help women make informed financial decisions.
- 02 Documentation Support**

Helping women streamline documents, open bank accounts and access the schemes and services they are entitled to, in partnership with [Family First Guidance Centre](#).
- 03 Hospicash Health Protection**

Enabling women and their families get access to health insurance cover to protect them from unexpected medical expenses, through our partners [Saathealth](#).
- 04 Mutual Fund Investments**

Helping women create long-term wealth through mutual fund investments, providing guidance on this process and encouraging them to save regularly, in partnership with [Sensage Financial Services](#).

ANEMIA CAMP IN PARTNERSHIP

WITH SAATHEALTH

At AAF, we believe accessible preventive healthcare is essential for healthier communities. In partnership with [Saathealth](#), [IKS Cares Foundation](#) and [Family First Guidance Center](#), we organised a community health camp at Ashraful Ulloom Madarsa in Ansari Nagar, Nallasopara, focused on anemia screening, early intervention and health education for women and children.

Before the camp, our field teams conducted door-to-door outreach, speaking with women and families about anemia, nutrition and preventive healthcare. This outreach reached more than **1,500 women**, helping build awareness and encourage participation.



206

Women
Screened for
Anemia Risk

96

Children
Screened for
Anemia Risk

3

Months of Follow-Up
Support providing
immunity-boosting
medications



This initiative demonstrated the power of collaboration. By bringing together Amin Antulay Foundation, Saathealth, IKS Cares Foundation and Family First Guidance Center, the camp delivered meaningful preventive healthcare directly to an underserved community.

Through the dedication of outreach teams, healthcare professionals and volunteers, participants received essential health screenings, nutrition awareness and follow-up support. The success of the initiative reinforces AAF's commitment to expanding access to healthcare and building healthier, more resilient communities through strong partnerships.

SENSAGE PODCAST IN HYDERABAD

At AAF, our Co-founder, Saleha Antulay continually speaks on the importance of Financial Literacy for women. This particular podcast focused on working Muslim women and how they are left behind in this conversation. Women tend to outsource financial matters to their male family members as they are not well-informed on the subject of money management.



For Muslimaats—Her Money, Her Matters!*

Focus Group: Financial Literacy & Wealth Planning for Working Muslim Women

Are you a married, working Muslim woman (30-50)? Join our confidential focus group and help shape Shariah-compliant financial solutions on:

- Personal finance
- Retirement & inheritance planning
- Charitable giving & elder care



M S Shabbir
Founder & Managing Director
SenSage Financial Services Pvt Ltd



Uzma Naheed
Social Activist
Executive Director IQRA



Nisha Sanghavi
Co-Founder & Director
Premiere Finance Pvt Ltd



Saleha Antulay
Co-Founder
Amin Antulay Foundation

Saleha often emphasizes the need to take the first step - invest in the first SIP, ask someone who does this already, and then start learning more. The common myth/fear is that till we don't know everything about investing, we should not start. Financial independence is the key to agency and autonomy.

A podcast series created by one of our partners, [M.S Shabbir, Founder-SenSage Financial Services Pvt. Ltd.](#) featured this episode recorded in Hyderabad in November 2025, that brought together Muslim women to speak openly about money, goals, and everyday financial decisions through a Shariah lens. They discussed how to balance 'Deen' and 'Dunya' in areas like saving, investing, debt, and family responsibilities, while staying true to Islamic values.

Post the podcast being recorded, a closed-door conversation was organised with a group of women, to gauge and discuss their understanding of some of these fundamental concepts, with expert perspectives being shared on the same by the guests on the podcast.



NOORPRENEUR EVENT IN MUMBAI

[Saleha](#), was a moderator cum panelist for a wonderful Iftar event organised by Noorpreneur - a Muslim Professional Women's Network, led by [Nidah Merchant](#) and [Nuzhat Mirajkar](#). The lack of a dedicated networking community focused on growing professionals and small business owners in the Muslim community inspired Nidah and Nuzhat to start Noorpreneur - a space for all Muslim women professionals to come together and find a connection for growth, referrals and advice. This was their second event that took place at Zima in Mumbai on February 22nd, 2026.



The topic for the panel discussion at the event was 'Breaking the Taboo - Why Women Must Talk About Money'. Saleha always states the fact that she is not a Finance expert and thus encourages other women to start their financial management journey without the need to become one. Based on her personal experience and conversations with women across income spectrums, she emphasizes the need for women to understand how to manage their own money and ensure their financial independence. Many of the women resonated with the practical advice on investments and financial security.



Thus at AAF, we reinforce this belief and understanding, taking the messaging to women from different socio-economic backgrounds. While our active interventions are designed for women from lower-income households, the approach is applicable to all - financial empowerment through tools like health insurance and investing in mutual funds.

The evening ended with a beautiful sit-down Iftaar.

THE CHANGE WE SET IN MOTION

Through Project Sukoon, AAF strengthened the financial and health resilience of women and families across our communities. By combining health protection, financial inclusion and direct support, we helped families respond to immediate challenges while building greater financial security for the future.

1000+

Hospicash
Enrolments

90+

Mutual Fund
Accounts Set Up

13+

Direct Cash
Transfers

2+

Loan
Repayments

A Testament to Meaningful Impact



Rubina Shaikh's husband suffered from diabetes-induced kidney failure and required regular dialysis for almost two years. Their savings were exhausted, leaving Rubina with ₹4.5 lakh in money-lender debt and at risk of losing her home.

AAF cleared ₹2 lakh of her debt, helping Rubina return to her own home. We also helped her secure a caretaker job paying ₹30,000 a month, but health challenges prevented her from continuing. Our team continues to support her in finding suitable livelihood options.

AAF plans to support her with another ₹2.5 lakh towards her remaining debt and property papers. Once her income stabilises, she will be encouraged to invest through SIPs, helping build long-term financial security.

Rubina's journey demonstrates how a medical crisis can quickly become a cycle of debt and insecurity, and how sustained support can help one rebuild.

Behaviour Change Spotlight

Bahid Qureshi initially hesitated to purchase a Hospicash policy for his wife, believing it was not permissible and would not be beneficial. After the AAF team explained its benefits and shared real examples, he changed his mind and agreed to the enrolment.

Ruksar Qureshi needed medical investigations and treatment for PCOS but was unable to afford hospital admission. Hospicash cover enabled her to receive the required treatment without taking on debt, while providing support for future check-ups as well.

LOOKING AHEAD: SUSTAINING OUR IMPACT

At AAF, our purpose remains the same: to serve the real needs of women and families in our communities. Every programme we design and every step we take is rooted in this commitment.

The past year strengthened our belief in integrated support, combining health protection, financial inclusion and direct assistance to create meaningful change.



The insights gathered on the ground and the trust built with women over the past year have helped shape an approach that is relevant to the communities we serve.

As we move into FY 2026–27, our focus is on scaling what works and deepening our reach. We aim to **cover 2,000 women with Hospicash and facilitate Mutual Fund Investments for 200 women**, while continuing to strengthen health outreach, financial inclusion and behaviour change.

Through [LinkedIn](#), [Instagram](#), updated [Website](#), we aim to strengthen how we communicate about our work, by sharing it with a broader audience. We hope leveraging these platforms will help foster deeper understanding of our programs, and widen our reach and impact, by creating greater awareness around financial literacy, health protection and long-term financial resilience.

Most importantly, we will continue to build our team, nurture talent, strengthen our culture of trust, respect, collaboration and learning. This enables us to respond better to the community's needs, be agile and serve the community to achieve sustained impact.

