



## Ziya August 2025 Update

### Overview:

August was a month of smart expansion and strategic alignment. We saw steady growth across all metrics, while deepening our partnerships with community-based organizations (CBOs), refining repayment models, and advancing our product development. Ziya continues to stand out — not by chasing scale, but by compounding trust.

### 1. Key Achievements

#### Loan & User Metrics

- **2,955 total loans issued**, up from 2,425 in July — **530 new loans this month**
- **KES 14M total capital disbursed**, a **3.7% week-over-week** and **25% month-over-month** increase
- **79 new users onboarded** in August
- Cumulative growth continues with strong group performance and self-managed rotation

#### Partnerships & Ecosystem Engagement

- Onboarded **2 new CBOs**
- Participated in the **Westerwelle Wavemakers program** — positioning Ziya as a capital partner for CBOs and ROSCAs in the **blue economy** and **sustainable finance** spaces
- Strengthened ecosystem alignment with a focus on **marginalized youth and women groups**

#### Revenue & Loan Structure Innovation

- Monthly subscription revenue rose to **KES 46,200** (up from KES 39,600 in July)
  - Piloted **longer repayment cycles** for loans above KES 12,000 — now with **30- or 45-day** options based on group leader feedback
  - Aim: Provide more flexibility while maintaining trust and repayment strength
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## Community & Team Engagement

- Held our **second Group Leaders Forum** — strong feedback received:
  - Calls for longer loan terms
  - Requests for more member onboarding support
  - Recognition of improved group self-management
- Hosted our **first in-person team retreat** in Mombasa
  - Team members from Nairobi and Mombasa reflected, aligned, and interacted directly with users and group leaders
  - Reinforced Ziya's field-first, community-centered approach

## Product & Process Improvements

- Released our **first Group Onboarding Playbook** — accelerating onboarding and improving field efficiency
- Submitted Ziya's first user app to Google Play
  - Now pending approval for public release in September
  - This milestone will streamline group onboarding, reduce operational friction, and deliver better insights to users and Ziya staff

## 2. Focus for September

- Cross the **1,000 MSME user milestone**
  - Disburse **KES 3.5M+ in loans** during the month
  - Launch the **Ziya Android App** publicly
  - Expand the **longer-cycle loan pilot** and evaluate its repayment behavior
  - Onboard at least **3 additional CBOs** in the Mombasa region
  - Publish early success stories from existing groups and CBO partners
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