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July Updates

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Hi all! Quick roundup from the ground as we close out a strong July:

Growth & Operations

- KES 2.6M disbursed in July alone - our highest volume yet
- KES 11.5M total capital rotated to date (29% month-on-month growth)
- 742 total users, with 519 new loans issued
- 25 active groups (restructured for faster, cleaner capital rotation)
- 97% repayment rate remains steady

Product & Community

- Internal Android beta tested with field officers
- SMS reminders and voice feedback loops improving user flows
- Ongoing user experience outreach helped us refine group rotation logic

Ecosystem Engagement

- Participated in Westerwelle Haus consultative workshop in Mombasa
- Piloting CBO-based partnerships in August for trusted group expansion

Revenue & Treasury

- KES 39,400 in June subscription revenue
- Treasury tracking tools rolled out to improve float rotation visibility

Coming in August

- Reach 1,000 users
- Launch “Cycle 3” pilot (higher-tier loans)
- Expand app access and referral system
- Partner with first CBO-led Ziya groups

Thanks for believing in this work.

Ziya = dignity, not debt. Community, not cost.
