



# Ziya – 6-Month Update

(Jan–Jun 2025)

## A Note to Our Supporters, Believers, and Future Partners

Dear friends,

Six months ago, Ziya launched with a radical belief: that finance should be simple, ethical, and built with people — not just for them.

We knew there had to be a better way. A way that didn't punish the excluded, require collateral they don't have, or charge interest they can't afford.

So we built something different.

We started small. One group. Five women. And a big question:

**What happens when you lend with trust — not risk scores?**

Today, we want to share what we've learned, what we've built, and where we're going next.

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## What We've Been Building

Ziya is now live and growing — one trusted group at a time.

Over the past six months:

- We've disbursed **KES 9M+** in rotational loans
- Using just **KES 3M in working capital**
- Across **29 active lending groups**
- Serving **640+ MSME users**
- With an on-time repayment rate of **97%**

It's not just efficient — it's working. Capital is rotating 3X in half a year, and new users are joining faster than we can onboard them.

We've kept it simple:

- **No user apps.** We use SMS for tracking and a Web App to manage groups
- **No collateral.** We use group trust.
- **No interest.** (We have a monthly subscription instead) Because people need space to grow, not shrink.

This model isn't just different. It's what dignity in finance looks like.

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## One Story, Many Ripples: Meet Aziza

When we talk about “group-based lending,” it's not just strategy — it's stories. And no story captures Ziya's spirit better than Aziza's.

Aziza runs a small food stand in Mombasa. She runs a food stall in Kisauni and a dream to grow.

On **January 7th**, Aziza became **Ziya's first loanee**, borrowing just **KES 2,000** through a group of five women she trusted.

There was no collateral. No complicated process. Just her, her community, and Ziya.

Since then, Aziza has grown within our ecosystem. She's now repaying her **6th loan**, with a total borrowing of **KES 47,000** to date. Each loan was incremental — reflecting her consistency, discipline, and trustworthiness.

But that's not the most remarkable part.

Aziza's group has since referred **94 new users**. One borrower became a catalyst for nearly a hundred others. That's how we scale — through relationships, not advertising.

What Aziza has built proves a powerful truth: when you remove barriers, people don't just repay — they uplift.

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## What We've Learned

From Aziza and hundreds of others, we've learned a lot — and fast.

- **Groups protect the system.** Repayment is stronger when people are accountable to each other.
- **Simplicity wins.** SMS works. Word of mouth works. Fancy isn't always better.
- **People crave fairness.** In a market flooded with exploitative lenders, Ziya's interest-free approach stands out — and spreads.
- **Capital compounds when trust is the foundation.**

We've also learned that we don't need to take massive risks to serve bold dreams. Instead of giving a single KES 50K loan to one person, we're giving 25 people KES 2K — and watching them grow organically. It's safer, smarter, and more human.

And instead of charging interest, we've adopted a **simple subscription model**. Each user pays just **KES 100/month** to access Ziya's services — no interest, no penalties, no hidden charges. Just clarity.

This model isn't just fair — it's sustainable.

Because the groups do most of the work — onboarding, enforcing discipline, managing repayments — our costs stay low while returns stay stable. For our backers, this means **reliable, recurring income** with lower risk and higher capital efficiency.

At our current growth rate, we're on track to reach **\$5,000 in monthly recurring revenue (MRR) by December 2025**, and **\$400,000 in annual recurring revenue (ARR)** by the end of **2026** — all while remaining deeply rooted in community-first principles.

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## Where We're Headed Next

We're not trying to scale fast. We're scaling right.

In the second half of 2025, we'll:

- **Expand to all of Mombasa's sub-counties**, and prioritizing readiness and trust
- **Grow the user base to 5,000 MSMEs across 200 groups**
- **Digitize our loan workflows** without losing our human-first experience
- **Launch gender-focused financial tools**, informed by the women who already lead our ecosystem
- **Pilot embedded services** like inventory support, digital payments, and basic insurance
- **Grow our team of field officers**, who remain the heart of our operations

This is not about building an app.

It's about building a new kind of institution — one that grows with the people it serves.

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## Thank You

If you're reading this, you've been part of our journey — whether as a friend, advisor, funder, or future believer.

You've helped us take the bold bet that dignity, trust, and simplicity can outperform tradition.

The results speak for themselves.

And the stories — like Aziza's — remind us every day why we started.

Let's keep building. Let's keep proving. Let's change what finance means — together.

With gratitude,

**Hassan Wanjiru**

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