
Ziya June 2025 Update

Overview:

June marked Ziya's 6th month — a powerful moment of reflection, proof, and momentum. With over **KES 9 million disbursed**, fuelled by just **KES 3 million in capital**, Ziya's trust-based model is compounding impact without compromise. One woman, one group, and one community at a time — the movement is spreading by itself.

1. Key Achievements

Loan & User Metrics

- **KES 9M+ disbursed** since launch
- Operating with just **KES 3M** in working capital
- **29 active lending groups**
- **640+ MSME users**, 95%+ women
- **97% on-time repayment rate** sustained
- **3X capital rotation** achieved in 6 months

Platform & Delivery Model

- Continued use of **SMS + Web App** for group tracking
- No user apps, no collateral, no interest — just simplicity and trust
- Subscription-based model gaining traction (KES 100/user/month)
- Users self-organize, enforce discipline, and manage repayments
- Low OPEX enables recurring revenue with capital efficiency

User Spotlight: Aziza

- First loanee: borrowed **KES 2,000** in January
 - Now repaying her **6th loan**, with **KES 47,000** in total borrowing
 - Her group has referred **94 new users**
 - Proof that when trust is the model, growth is organic — not manufactured
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What We've Learned

- **Groups = Stability:** Social accountability beats formal enforcement
 - **Simplicity scales:** SMS works. Referrals work. Overengineering doesn't
 - **Fairness travels:** The absence of interest isn't just ethical — it's viral
 - **Small is scalable:** Lending KES 2K to 25 people outperforms giving KES 50K to one
- At our current pace, Ziya is on track to reach **\$5,000/month MRR by Dec 2025** and **\$400K ARR by end of 2026**, sustainably and ethically.

2. Focus for H2 2025

- Expand across all **Mombasa sub-counties**
 - Grow to **5,000 MSMEs across 200 groups**
 - Continue digitization of loan workflows without losing the **human-first feel**
 - Launch **gender-specific financial tools**
 - Pilot embedded services: inventory financing, payments, and insurance
 - Grow our **field officer team**, the operational heartbeat of Ziya
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