
Ziya March 2025 Update

Overview:

March was our strongest month to date — reflecting operational maturity, increased user demand, and key progress in technology and partnerships.

1. Key Achievements

Operational Milestones

- **323 new loans** disbursed:
 - 316 women microloans
 - 6 shopkeeper loans
 - 1 lease-to-own tuktuk
- Total lifetime disbursements: **KES 4.89M**, 575 borrowers
- **341 borrowers** have taken more than one loan, 122 advanced to Cycle 2+
- **KES 1.25M** collected in repayments during March
- 7 new women groups onboarded

Technology & Infrastructure

- Internal Loan Management System fully integrated
- Internal production server launched
- Mobile app development initiated
- Kisauni office site ready for launch

Strategic & Partnerships

- E-mobility and solar farm proposal initiated
 - ODPC certificate acquired
 - Outreach to FSD Kenya, DOB Equity, and Spiro begun
 - MoU draft prepared with Car & General
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Investor & Treasury

- Revenue: KES 70,800
- Operational Expenses: KES 628,000
- Treasury Fund: \$5,000
- Cash Position: \$22,000
- Total Raised: \$60,000
- Launch of fixed-income note (2% / month) for early investors

2. Goals for April

- Reach **800+ loans**, launch loan user app MVP
 - Secure solar site, finalize electric tuktuk pilot
 - Raise \$200K+ from investor pipeline
 - Launch SMS system and customer support
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