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## Ziya May 2025 Update

### Overview:

May marked Ziya's return to active lending after a brief disbursement pause in April. With operations restored, trust held firm and momentum surged — a testament to our community-rooted model. Strategic groundwork across tech, partnerships, and investor readiness positioned us for the scale we are now realizing.

### 1. Key Achievements

#### Loan & User Metrics

- Cumulative loans issued: **1,603**, up from 1,161 in April
- Total disbursed: **KES 7.2 million**, up from KES 5.77 million — a **24.8% MoM increase**
- **442 new loans** issued in May alone
- Maintained a strong **92% repayment rate**
- Growth sustained despite April's disbursement pause, signaling deep user loyalty

#### Technology Progress

- **Loan Management System (LMS)** now supports **real-time repayment syncing**
- **Android Customer App MVP** development advanced — includes user profiles and group visibility
- **Bulk SMS system integrated** via Switch Link for automated reminders
- **AI credit scoring pilot** launched for smarter loan cycle upgrades and dynamic risk assessments

#### Community & Client Insights

- Borrowers voiced strong alignment with our **Shariah-compliant, interest-free model**
  - Loans were used for income-generating assets — inventory, tools, and equipment
  - Feedback flagged two improvement areas:
    - Slower onboarding for new clients
    - Desire for more post-loan advisory
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- Response: planning digital onboarding + small group financial literacy programs

## Investment & Fundraising

- Pre-seed raise of \$750K–\$1M in progress
- **5 active investor conversations**, with **2 near term sheet stage**
- Launched the “**Why Ziya?**” video series
- Finalized materials for **June 6 Investor Webinar**
- Liquidity runway of 5–6 weeks highlights urgency of capital closure

## Operations & Field Execution

- Consistent field presence in Kisauni; prepping launch in Likoni
- Weekly check-ins and group leader meetings maintained repayment culture
- **First high-value repossession** (motorcycle) executed smoothly — proving model resilience and legal enforceability

## Strategic Partnerships

- Progressed partnership discussions with:
  - **Java House** (employee financing)
  - **GIZ and FSD Kenya** (technical assistance/ grants)
  - **Mombasa County Government** (policy and co-financing alignment)
  - **Car & General** (asset lease-to-own distribution)
- Exploring **solar and appliance financing** for women-led businesses

## 2. Focus for June

- Reach **1,800 cumulative loans**
  - Launch pilot operations in **Likoni**
  - Deploy customer app MVP
  - Host flagship **Investor Webinar**
  - Close **\$500K+** in pre-seed raise
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