
Ziya September 2025 Update

Overview:

In September, we crossed **KES 16.3M** in total disbursements and launched our long-awaited Android app on the Play Store. We deepened efficiency, scaled trust, and continued proving that you can do finance differently — without interest, without CAC, and without friction.

1. Key Achievements

Loan & User Metrics

- **398 new loans** issued in September → **3,353 total loans to date**
- **KES 2.3M disbursed** in September (16% MoM growth)
- KES 16.3M total capital disbursed
- 99.5% repayment rate — strongest month so far
- 871 MSMEs served to date → 46 new users onboarded in September
- Capital velocity now at 4.5X, fully circulating from just KES 3.5M in seed capital
- KES 48,100 in subscription revenue (slightly lower due to app migration)

Technology & Platform Progress

- **Ziya Android app** officially launched on Google Play
- Group leaders already migrated; full MSME migration continues in October
- Web and mobile platform enhancements to reduce onboarding time & friction
- Improved website navigation and published impact reports for transparency
- Biggest user concern: delays in capital renewal post-repayment
 - Optimization efforts now underway to **reduce wait times for top-up loans**

Customer Experience & Support

- Call and SMS flows performing well & Continued excellent feedback from users
 - Launched internal **efficiency initiative** to automate loan top-up approvals
 - Customer onboarding now guided by new **playbook + app flow**
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Ecosystem Engagement

- Participated in two Mombasa-based ecosystem workshops:
 - Westerwelle Startup Haus
 - IOMee by Red Cross
- Strengthened positioning as the working capital partner for CBOs, ROSCAs, and youth-led economic groups, especially in the blue economy and sustainable finance

2. Focus for October

- Cross 1,000 MSMEs served
 - Finalize migration of all groups to the Ziya app
 - Cut capital renewal wait times by 50%
 - Launch storytelling campaigns from real MSME journeys
 - Explore automated scoring for dynamic loan tiers
 - Begin expansion feasibility study into two new counties
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