

Ziya April 2025 Update

Overview:

April marked a period of operational refinement and resilience as we navigated temporary funding delays. While growth slowed, core foundations were strengthened, and strategic focus shifted to sustaining value and optimizing systems.

1. Key Achievements

Loan & User Metrics

- Total loans issued since inception: 5.7M KES
- 596 total users, with many active across multiple loan cycles
- Majority of new loans this month were renewals, due to paused disbursement of Cycle
 1 loans pending funding
- Cycle graduates: 122+ borrowers advanced to Cycle 2 or higher

Technology Progress

- Mobile App MVP on track for June launch
- Data mirroring to web dashboard complete
- All user onboarding and repayment data now hosted on Ziya's own infrastructure

Community Engagement

- New hires: Coleta, Agatha, Fatuma joined UX & community outreach team
- Khadija transitioned to Treasury team under Protas
- First **community webinar** held (more planned)

Investment & Treasury

- First investor funds received from John Kihara (KES 20,000)
- Bank accounts with Credit Bank and Ecobank active
- Prepaid cards issued for treasury team

2. Focus for May

- Resume full disbursements once funding clears
- Reach 800 active loans by May 31
- Launch e-mobility + solar pilot phase
- Increase community engagement through structured webinars
- Activate SMS-based user communication