



Ziya October 2025 Update

Overview:

October brought sustained growth, sharper operations, and stronger digital presence. With **93 new MSMEs onboarded**, **KES 2.5M disbursed**, and **full migration to the Ziya App**, we continued to prove that **ethical, zero-interest finance** can scale; community by community, cycle by cycle.

1. Key Achievements

Loan & User Metrics

- **474 new loans** issued → **3,827 total loans** to date
- **KES 2.5M disbursed in October** → **KES 18.7M total** (up from KES 16.2M in September)
- **93 MSMEs onboarded** → **964 served to date** (684 actives)
- Repayment rate: 99.5%
- **Subscription revenue: KES 49,900** (September, reported one month in arrears)
- **Capital velocity: 4.6X**, continued circulation from just KES 3.5M in seed capital

Technology & Platform Progress

- **All groups now live on the Ziya Android App**
- **Capital renewal automation** reduced top-up wait times by **~43%**
- **Ziya Website 2.0 launched** → stronger visibility, better impact storytelling
- Integrated backend (WordPress + Notion) for improved content & metrics sync

Customer Experience & Support

- Empowered **group leaders** as first-level support touch-points
 - Improved onboarding playbook + in-app flows for first-time users
 - Continued strong user satisfaction; with fairness, clarity, and reliability as core themes
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Ecosystem Engagement

- Added 1 new CBO partner → now **4 active CBO** collaborations
- Reinforced Ziya's role as Mombasa's go-to partner for MSME working capital, especially among women-led and community-based enterprises

2. Focus for November

- Cross the **1,100 MSME user milestone**
 - Initiate group cost-efficiency analysis (targeting 30–40 users per group)
 - Start **automated financial reporting** across all groups in the 3 counties
 - Expand into 2 new coastal counties - Kilifi & Kwale
 - Launch first wave of impact storytelling from MSMEs
 - Prepare for end-of-year investor and grant outreach
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