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## Ziya November 2025 Update

### Overview:

November was a month of **historic milestones and operational resilience**. We officially crossed the **1,000 MSME user mark**, validating our group-native model at scale. Despite challenged field activities due to weather and capital constraints, the community trust held firm: we processed **KES 2.1M in repayments** and successfully expanded our footprint beyond Mombasa County.

### 1. Key Achievements

#### Loan & User Metrics

- **1,000+ Users Milestone:** We crossed the 1,000 user threshold, reaching 1,026 MSMEs served to date.
- **367 new loans issued** → 4,194 total loans to date (up from 3,827 in October).
- **KES 1.9M capital** disbursed in November → KES 20.6M total volume circulated to date.
- **Strong Repayment Velocity:** Received KES 2,181,477 in repayments for the month, demonstrating strong portfolio health even as disbursement slowed slightly due to funding timing.
- Launched first wave of impact storytelling from MSMEs

#### Technology & Platform Progress

- **Ziya Web & Mobile V2 Live:** Successfully migrated to Version 2, resulting in a faster, lighter website and a more stable mobile experience (v2.0.4).
  - **Feature Rollout:** Launched "Tasks" and "Blogs" features to better manage internal workflows and external storytelling.
  - **Data Integrity:** Began automation of database backups and subscription revenue analysis.
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## Operational Integrity & Expansion

- **Beyond Mombasa:** We opened our **first group outside of Mombasa County**, marking the beginning of our regional expansion.
- **Trust Audits:** Detected and addressed isolated cases of "ghost members" recorded by specific group leaders. Immediate corrective action was taken (assimilating members to new groups/ changing leaders) to protect the integrity of the trust circle.
- **Global Recognition:** Ziya was selected for **Lvlup Labs**, one of only two startups selected from East Africa for this cohort, preparing us for future US-based investment.

## 2. Challenges

- **Funding Constraints:** A tight funding environment delayed some disbursements, though we managed to fund groups in Cycle 2 and 3.
- **Weather Impact:** Heavy rains slowed down field operations and physical group meetings earlier in the month.

## 3. Focus for December

- **Holiday Stability:** Ensure consistent repayments and member retention during the festive season.
  - **Close Angel Funding:** Finalize pending angel rounds to inject immediate liquidity.
  - **System Audit:** Complete the cleanup of group leadership structures to ensure 100% transparency entering 2026.
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