



Ziya 2025: The Year of the Trust Circle

Annual Reflection: From Hypothesis to Infrastructure

Overview:

2025 was the year we proved that the most reliable financial infrastructure in Africa isn't made of brick and mortar, but of community and character. We end the year having transitioned from a pilot to a proven "Finance OS" that powers grassroots economic movement.

While Ziya provides the digital logic and the recording framework, the true heroes of 2025 were the **Ziya Groups**. These autonomous units of trust have taken ownership of their financial futures, proving that when communities have the right tools, they manage risk better than any traditional institution.

1. 2025 Impact: What Ziya Groups Achieved

The performance of our groups this year has redefined what is possible in the MSME space:

- **Total Loans Issued by Groups:** 4,451 successful disbursements.
 - **Total Capital Circulated:** KES 22.1 Million (grown from a base of KES 3.6M), representing a massive 6X capital rotation powered by daily repayments.
 - **Depth of Trust (Repeat Users):**
 - **901 out of 1,046 members** have accessed group funding at least twice, showing the cyclical nature of business growth.
 - **105 members** have accessed funding more than 10 times throughout the year, demonstrating the high-velocity nature of informal trade and the reliability of our "Trust Circles."
 - **Portfolio Health:** Maintained a 99.5% on-time repayment rate, a testament to the accountability inherent in the group model.
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2. The Ziya Philosophy: Powering the Group, Not Just the Loan

In 2025, we refined our role. Ziya does not just "lend money"; we provide the logic and the platform that allows informal groups to function like sophisticated financial institutions.

- **Autonomous Decision Making:** Groups decided who joined and who received funds.
- **Digital Visibility:** Our platform transformed these "hand-to-hand" transactions into a digital history, making the invisible MSME visible for the first time.
- **Interest-Free, Dignity-First:** By removing the weight of interest, Ziya Groups allowed members to reinvest their profits directly into their families and businesses.

3. Strategic Expansion: Coastal Kenya & Beyond

While we have deep roots in Kisauni, Nyali, and Likoni, 2025 saw us planting seeds for a wider movement:

- **Technological Stability:** The migration to **Ziya V2** ensured that group leaders could manage their "Trust Circles" with speed and transparency.
- **Regional Growth:** We successfully launched our first groups outside of Mombasa County, proving the model is not location-dependent but human-dependent.

4. Looking Forward: 2026 Partnerships

Our goal for 2026 is to bridge the gap between grassroots trust and institutional support. We are moving toward a **next-level partnership model** designed for:

- **Like-Minded Organizations:** We are seeking collaborations with NGOs, CBOs, and development agencies working within the MSME and development space in **Coastal Kenya**.
- **Value Alignment:** We want to partner with those who believe that the path to economic resilience is through empowering existing communal structures rather than imposing top-down debt.
- **Ecosystem Integration:** By integrating Ziya's "Trust OS" with development programs, we can provide the financial plumbing for wider social impact initiatives.

5. Closing Thought

Ziya is not a "loan app." It is a testament to the fact that the "unbanked" are not high-risk they are simply underserved by systems that don't speak their language.

In 2025, our groups spoke loudly. They spoke of 4,451 acts of trust, 22 million shillings of movement, and a future where finance is finally simple, ethical, and community-driven.
