



## Ziya Monthly Impact Report: January 2026

### Overview: The Infrastructure for Take-off

January 2026 marks a pivotal transition for Ziya. Following the publication of our Year One report, we have spent this month realigning our team and securing the high-level partnerships required for our next phase of growth. Our trajectory is clear: we are building the "Finance OS" for the informal sector, with a firm target of reaching **23,000 active users by December 2026**.

### 1. Strategic Milestones: Global Recognition & Capital

- **SANAD – Seedstars Selection:** Ziya is proud to announce our selection into the prestigious SANAD Cohort. We are one of only 37 startups chosen from across the MENA and SSA regions for this inaugural program. This selection validates our "Trust Logic" on an international stage and connects us with specialized expertise to deepen our impact on financial inclusion.
- **Funding Commitment:** We have successfully closed a major funding commitment of **\$200,000** with a key strategic partner. These funds, scheduled for disbursement in mid-February, are earmarked for technical infrastructure upgrades and aggressive user acquisition to meet our end-of-year targets.
- **Ecosystem Partnerships:** We have entered advanced negotiations with institutional financial partners to solve capital supply constraints. By integrating Ziya's community-validated data with institutional capital, we are moving toward instant loan renewals, ensuring that groups have sufficient liquidity regardless of member requirements.

### 2. Growth & Performance: Proving the Logic

Despite a period of operational focus on fundraising and realignment, our core metrics remain on a steady upward trend:

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- **Loan Volume:** Total disbursement reached **KES 23.6 Million**, representing a solid **6.8% Month-over-Month growth**.
- **User Reach:** Total loans issued to date stand at **4,685**, providing a stable foundation for the upcoming scale-up phase.
- **Sustainability:** We continue to prove our revenue model, reinforcing that a "No-Interest, Fee-Based" model is both ethical and viable.

### 3. Operational Realignment for Scale

To support our goal of 23,000 users, we have restructured for maximum efficiency:

- **Team Expansion:** We have strengthened our Operations team with three new officers - **Cynthia, Leila, and Lydia** - and are bringing the Nairobi and Mombasa teams together in February to synchronize our 2026 roadmap.
- **Tech Migration:** We are aggressively transitioning our Group Leaders to the **Ziya Android App**. By shifting from manual WhatsApp reporting to our proprietary app, we are creating a cleaner data trail for our integrated finance partners.
- **Community Engagement:** Our User Experience team has introduced a **dedicated YouTube channel** to provide members with visual guides on using Ziya's tools. We continue our **MSME Spotlight**, providing coverage and digital visibility for the micro-merchants who form the heart of our network.

### 4. Strategic Outlook

The remainder of Q1 will focus on "The Bridge." By working with community-based organizations and financial institutions, Ziya is positioning itself as the essential link between formal finance and the informal economy. We aren't just giving loans; we are building an **Ecosystem** where trust is the primary currency.

**Ziya: Simple. Ethical. Future.** The Trust Infrastructure for the Informal Economy.

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