



Ziya Monthly Impact Report: February 2026

Overview: Momentum and System Integration

February has been a month of high-velocity execution. Following our strategic realignment in January, we successfully transitioned into the "deployment phase." With our global recognition through **SANAD** and the completion of our mid-month funding disbursement, Ziya is no longer just proving a concept—we are scaling a validated financial infrastructure.

1. Strategic Milestones: Capital & Cohorts

- **Funding Disbursement:** Ziya We are pleased to confirm that the \$200,000 funding commitment secured in January was fully disbursed as of mid-February. This capital has been immediately deployed to clear operational bottlenecks and provide the liquidity needed for our 2026 growth surge.
- **SANAD Leadership:** Our participation in the **SANAD – Seedstars** cohort has moved into the technical mentorship phase. As one of only 37 startups selected across the region, we are refining our "Trust Logic" data models to ensure they meet global institutional standards for embedded finance.
- **Financial Partnership Progress:** We have moved closer to a formalized "Finance OS" integration with our Tier-1 institutional partners. The focus remains on providing the communal data layer that allows these institutions to deploy capital into the informal sector with zero-harassment recovery models.

2. Operational "Take-off" & Tech Migration

To hit our **23,000 user target**, February focused on digitizing our "Social Collateral":

- **App-First Adoption:** Our field operations team, bolstered by new officers **Cynthia and Leila**, has successfully transitioned over 60% of our active groups to the **Ziya Android App**. This shift ensures real-time data tracking and eliminates manual reporting errors.
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- **Internal Synergy:** Following our Group Leader's session, we have synchronized our Mombasa and Nairobi operations. The team is now focused on "**The March Sprint**," which aims to double our onboarding rate for community-based organizations (CBOs).
- **Capital Rotation:** We maintained our commitment to "**Day 2 Renewals**." By ensuring members receive their next cycle of capital within 24–48 hours of repayment, we are maintaining a 95%+ retention rate.

3. MSME Spotlight: Winfred Mamboi (Kongowea Market)

Our February community spotlight features **Winfred Mamboi**, a textile trader who exemplifies why "Trust Logic" outperforms traditional lending.

- **Growth & Vision:** Winfred reports that since joining Ziya, her business has begun to "thrive" (kunawiri), allowing her to increase her stock levels significantly. She now envisions herself owning a large-scale wholesale shop within the next 5 years.
- **The Ziya Difference:** Unlike other capital providers that use "harassment" and "stress", Winfred highlights that Ziya provides a 30-day window with zero pressure.
- **Community Advocacy:** Winfred is now an ambassador for our inclusive model, encouraging both women and men (wababa) in the market to move away from high-interest debt and embrace community-validated capital

"I have never been followed or harassed by anyone from Ziya. I pay slowly until the month ends, and on the second day, my next capital is ready." — **Winfred Mamboi**

4. Summary Metrics

- **Cumulative Disbursements:** On track to exceed KES 30 Million by close of Q1.
- **Portfolio Health:** Maintained <1% default rate despite aggressive user growth.
- **Engagement:** Launched the first phase of our "YouTube for MSMEs" digital literacy program.

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