



Ziya Monthly Impact Report: March 2026

Overview: The Tipping Point - Scaling the Trust Infrastructure

March 2026 marks the most significant period of growth in Ziya's history. We have officially transitioned from a Mombasa-based pilot into a regional **Finance OS** powerhouse. This month was defined by the "3,000-user" milestone and the successful deployment of our model into **Kilifi and Kwale counties**. Our ability to scale "Trust Logic" across three counties proves that social collateral is the most efficient rail for capital in the informal economy.

1. Strategic Milestones: Breaking the Scale Barrier

- **The 3,005-User Milestone:** On Saturday, March 28th, we officially crossed the 3,000 active member threshold. This represents a 150% increase from February, supported by a jump from 37 groups to 330 active groups.
- **Financial Velocity:** We have surpassed KES 25 Million in total disbursed volume. Our 7x capital rotation strategy (as featured in the Westerwelle Foundation 2025 Impact Report) continues to ensure high liquidity and efficiency.
- **Institutional Maturation:** We completed technical due diligence for FrontEnd Ventures and have moved into the execution phase with Letshego for Tier-1 bank integrations starting in April.

2. The Ripple Effect: Voices from the Ground

In March, We documented the real-world impact of Ziya through our new digital literacy and storytelling initiative.:

- **MSME Spotlight: Victoria (Montana, Grocery Owner)** Victoria exemplifies the "Ziya Difference." Before joining, she struggled with high-interest loans that "pushed her too fast" with constant harassment.
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- **The Ziya Advantage:** Victoria highlights that Ziya's **zero-interest** model allows her to focus on business risks without the fear of losing her household assets (furniture/TVs) to aggressive debt collectors.
- **Growth Focus:** She now views Ziya as a "boost" that keeps her business on an upward trajectory even when daily sales fluctuate.
- **Community Support: The "Love & Support" Initiative**
 - We launched a major brand visibility and merchant protection campaign in **Kongowea Market** and **Coast General Stage:** By distributing **Ziya-branded umbrellas and caps**, we are helping vendors protect their stock from the coastal weather, directly de-risking their daily operations.
 - **The "Hustler" Brand:** This initiative has turned hundreds of merchants into Ziya ambassadors, creating a sea of yellow and white across Mombasa's busiest trading hubs.

3. Regional Expansion & Institutional Hardening

- **Geographic Reach:** We are now fully operational in **Kilifi and Kwale counties**. This expansion proved that our "Network-of-Networks" model is portable across different coastal demographics.
- **Tuktuk Sector Entry:** We secured a strategic partnership with the **Ferry Tuktuk Operator Sacco**. We registered 30 members in the first session and are now rolling out **Lease-to-Own** and **Insurance** products for this high-velocity transport corridor.
- **New Leadership:** We welcomed **10 new team members**, including **Sofia (Blue & Climate Finance Lead)** to anchor our coastal resilience strategy and **Kebero (Data Engineer)** to build the predictive models for our next 23,000 users.

4. Summary Metrics

- **Total Active Members:** 3,005 (+150% month-on-month)
 - **Active Groups:** 330 (700%+ growth)
 - **Cumulative Disbursements:** KES 25 Million+
 - **Repayment Rate:** Maintained >95% despite rapid scaling.
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Watch our March Impact Highlights:



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