



Ziya Monthly Impact Report: April 2026

Overview: Velocity & Validation — Beyond the 10,000 Milestone

April 2026 was a month of rigorous validation. After March's rapid expansion, Ziya proved that our model does not just scale, it strengthens. We officially surpassed the **10,000 total loans issued** milestone. Most importantly, even as membership grew by 105% this month, our repayment rate held steady at **96.4%**, challenging the myth that rapid growth in the informal sector must come with higher default risk. We are no longer just a pilot. We are the **Trust OS** for the coastal economy.

1. Strategic Milestones: The Era of Automation & Integration

- **The 10,000 Loan Milestone:** We processed our 10,000th interest-free loan this month, representing a major infusion of ethical capital into the hands of local entrepreneurs.
- **Membership Explosion:** Active membership reached 6,183 users, a 105% increase month-on-month, organized into 563 active groups across Mombasa, Kilifi, and Kwale.
- **Operational Hardening:** We transitioned to an automated subscription billing model. This reduces administrative friction for members and strengthens Ziya's sustainability while keeping the "fair finance" promise intact.
- **Tier-1 Integration:** Building on March's momentum, we deepened our technical integration frameworks for formal banking rails to further de-risk the informal sector.

2. The Ripple Effect: The Ripple Effect: Stories of Resilience

Our digital storytelling initiative continues to track the human capital behind the numbers.

- **The "Hustle Partner" Spotlight: Omar (Likoni, Tuktuk Operator):** Omar reflects our successful entry into the high-velocity transport sector. Before Ziya, daily interest rates were eating into his profits. Now, through our partnership with the Ferry Tuktuk Operator Sacco, Omar uses Ziya as a "support system" that helps him maintain his vehicle without predatory debt.
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- **Blue Economy Growth: Sofia & the Seaweed Farmers (Kilifi):** Under the leadership of our new Climate Finance Lead, we began tailoring finance products for farmers in Kilifi. This helps ensure coastal communities are not just surviving, but building climate-resilient livelihoods.

3. Institutional Growth & Predictive Analytics

- **Data-Driven Trust:** Our data engineering team, led by Kebero, began deploying **predictive models** based on our first 10,000 loans. We can now forecast group health with high accuracy, enabling proactive support rather than reactive collections.
- **Geographic Density:** While we are operational in three counties, April saw increased "density" in Kisauni and Likoni, where Ziya-branded merchants now form a visible, trusted network.

4. Summary Metrics

Strategic Metric	Feb 2026	Mar 2026	Apr 2026	Variance (%)
Total Active Members	1,200	3,005	6,183	105% MoM
Active Groups	37	330	563	70% MoM
Cumulative Disbursement	KES 19M	KES 25M+	Kes 37M	48% Increase
Geographic Reach	Mombasa County	Mombasa, Kilifi, Kwale	Mombasa, Kilifi, Kwale	

Looking Ahead: May 2026

Our focus for the coming month is the full activation of our **"Trust Score" Dashboard** for members. This will allow users to see their own "financial dignity" score in real time, further gamifying and incentivizing the social collateral that makes Ziya possible.

We are adding Lamu county with three key blue and climate networks in the county.

Watch our March Impact Highlights:



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