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Ziya Monthly Impact Report: May 2026

Overview: Consolidation, Controls, and the Next Phase of Scale

May 2026 was a month of consolidation and systems hardening. As we pushed toward the **10,000 member** threshold, the operational focus shifted from pure expansion to tightening execution: subscription enforcement, cleaner loan-type workflows, and clearer issue-tracking discipline across the team. At the same time, we advanced two strategic lanes that will define the next growth chapter: **SACCO-led asset financing (bikes/tuk-tuks)** and a **graduation pathway partnership with SOMO**.

1. Strategic Milestones: Partnerships & Ecosystem Build-Out

- **SOMO "Graduation Pathway" Partnership (Exploration):** Strong alignment emerged around a pathway where high-performing Ziya members/groups can graduate into larger financing + formal growth support, without reverting to interest-based lending. Key working ideas include SOMO deploying capital through groups and asset-based structures where margin replaces interest — with Ziya remaining the transaction + guarantee layer.
- **Premier × Ziya Insurance Model Progress:** We advanced bancassurance alignment and pricing conversations for the asset-financing roadmap (bikes, tuk-tuks, and wider fleet products). Discussion included fleet discounts, operational workflows, and required technology integration for policy validity and renewals.
- **Premier Bank Mobility Ecosystem Alignment (Follow-through):** Continued articulation of an integrated model (financing + insurance + GPS + training + rider support) designed for county-scale mobility and empowerment.

2. Operating System Hardening: Subscriptions, Workflow Integrity, and Execution Discipline

- **Subscription Enforcement ("Hard Stop") Preparation:** The team aligned on implementing a loan "hard stop" at month-end where subscriptions are not recorded — alongside an education window to reduce disruption.

- **Issue Tracker Discipline:** Reinforced a single operational rule: all issues (including small ones) must be logged and tracked consistently to reduce repeat failure loops.

3. Mobility & Asset Financing: Readiness for Pilot Execution

May advanced from "concept" to "execution readiness" for the mobility lane.

- **Supplier Universe & Commercial Options:** Multiple supplier options were actively benchmarked (including ICE and EV options) with negotiation on pricing, packaging (registration/plates), and financing readiness.
- **Distribution Model:** The rollout leaned toward a distributor/dealer model (vs agent model) to accelerate delivery and reduce operational drag.
- **SACCO-first Deployment Logic:** SACCO circles are positioned as the initial deployment path, with clear documentation requirements for both SACCOs and members.
- **Insurance Bundling:** Bundling comprehensive + personal accident insurance within the asset cost remained a core de-risking mechanism.

4. Field Momentum: Lamu & Coastal Ground Expansion

- **Lamu entry accelerated:** Field momentum in Lamu included group formation activity and early community organizer relationships as entry anchors.
- **Health need signal remains strong:** Field observations reinforced the urgent demand for health solutions, including clearer member education on care pathways, dependents coverage, and chronic/pre-existing condition constraints — and the need to evolve toward more flexible/on-demand structures over time.

5. Summary Metrics

Strategic Metric	Feb 2026	Mar 2026	Apr 2026	May 2026	Variance (%)
Members	1,200	3,005	**6,183**	**9,923**	**60% MoM**
Active Groups	37	330	**563**	**897**	**59% MoM**
Cumulative Disbursement	KES 19M	KES 25M+	**Kes 37M**	**KES 56.6M**	**53% Increase**
Geographic Reach	Mombasa County	Mombasa, Kilifi, Kwale	**Mombasa, Kilifi, Kwale**	Mombasa, Kilifi, Kwale, Lamu	

Looking Ahead: June 2026

June priorities are;

- Stabilizing subscription recording end-to-end
- Executing the first mobility pilot milestones (assets + onboarding + insurance workflows)
- Converting the SOMO exploration into a concrete pilot structure with clear criteria, governance, and a fast execution cadence.