

Ziya February 2025 Update

Overview:

February was a month of solid growth and execution, marked by strategic hiring, operational expansion, and ongoing investor outreach. Our community-based model continued to gain traction, with performance metrics exceeding expectations.

1. Key Achievements

Loan Performance

- **171 new loans** issued:
 - 165 women microloans
 - 6 shopkeeper loans
 - 1 lease-to-own tuktuk
- **105 loanees graduated** to Cycle 2.
- Total Loans Since Inception: **352**, total volume **KES 2.1M+**
- **109 loans fully repaid**, maintaining high user trust.
- **100% repayment rate** maintained for February.

Infrastructure & Operations

- **Kisauni Office:** Site fit-out in progress.
- **Web App Transition:** Internal dashboards now fully in use.
- **Bulk SMS Integration:** Ready, pending funding.
- Proposal initiated for **Car & General e-mobility partnership**.

Investor Engagement

- \$5K deployed to treasury for income generation.
 - Discussions ongoing with local and international investors.
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2. Focus Areas for March

- Disburse 300+ new loans.
 - Finalize Kisauni office setup and operations.
 - Prepare launch of electric mobility pilot.
 - Transition loan records fully to Ziya's internal app system.
 - Engage new investor outreach leads.
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