
Ziya July 2025 Update

Overview:

July was a month of reorganization, renewed growth, and deeper trust-building. With over **KES 11.5M in total capital rotated**, we crossed new milestones while refining our internal systems to prepare for scale. Our focus on community-driven design — not just product — continues to differentiate Ziya in the market.

1. Key Achievements

Loan & User Metrics

- **KES 2.6M disbursed** in July alone — our highest volume yet
- **519 new loans issued** in July
- **742 total users** now on the platform
- **25 optimized groups now active** (after streamlining for efficient rotation)
- **6 new groups onboarded** this month
- **97% repayment rate**, even with accelerated loan activity
- **KES 11.5M capital rotated** to date — up **29% month-on-month**

Technology & User Feedback

- **App internal beta** tested among field officers for onboarding + tracking
- **SMS-based communication** continues to be highly effective for reminders
- Conducted **UX feedback sessions** to understand how users prefer to rotate loans — resulting in important flow updates for August
- All repayment data now updated in real-time via field tools

Community Engagement

- Conducted outreach visits in **Likoni, Mikindani, and Maweni**
 - **Refined group structures** to increase efficiency and reduce float bottlenecks
 - Participated in **Westerwelle Haus** consultative workshop with **CBOs, CSOs, and startups** — laying groundwork to **pilot CBO-led Ziya groups** in August
-

Investment & Treasury

- All group growth continues with **zero CAC** through community referrals
- Subscription revenue for **July hit KES 39,400**
- Treasury operations fully integrated with capital tracking tools

2. Focus for August

- Reach **1,000 total users** and onboard **20+ additional groups**
 - Expand Android app access to all regions
 - Pilot **“Cycle 3” loan tier** for eligible borrowers
 - Formalize **CBO partnerships** in Mombasa as distribution allies
 - Design investor-ready visuals for Q3 pitch deck and impact metrics
-