



ziya
simple • ethical • future

AUGUST, 2026

INVESTOR MONTHLY REPORT

Own Your Tomorrow

OVERVIEW

Strengthening the Core for What Comes Next — August 2026

In August 2026, Ziya shifted from rapid expansion toward consolidation, stronger operating systems, and institutional readiness. New group funding was temporarily paused while the team focused on repayment performance, wallet reconciliation, product reliability, and strengthening existing groups. At the same time, major progress continued across payments, mobility, healthcare, fundraising, and regional expansion, creating a stronger foundation for the next phase of growth.

Portfolio & Payments - Strengthening the Core Platform

- The team prioritized recovery from poor-performing and dormant groups, strengthening repayment monitoring and portfolio quality as the reported default rate approached 10%.
- The Partner/SACCO platform went live, enabling asset management, payment recording, and subscription tracking, with SACCO officials onboarded and trained.
- The P2P payments and agent model reached internal-pilot readiness, with staff testing planned before external rollout.
- Payment operations were strengthened through new group reconciliation and reimbursement tools, alongside a standardized bank-upload workflow for Finance processing.

Community Impact: Expanding Programmes & Access

- The Athman Moderates partnership was advanced through a proposed KES 150,000 repayable facility to establish an office and pilot lending with trained entrepreneurs in Lamu.
- The first entrepreneurship cohorts in Kwale were completed, with additional cohorts covering Waa and Kombani prepared.
- A partnership with Likoni TVC was initiated to support graduates through business starter kits under Skills Mtaani.
- The Zeinabiya Foundation's two-day medical camp at Nyari Dispensary in Ganze reportedly served more than 600 patients, while water-access work progressed at the Vimburuni borehole site.

Technology & Data

Strengthening the Operating System

- The specification for Ziya Rebel V2 was defined and ratified, with the system structured into 107 steps and nine approval gates.
- The platform architecture was clarified as a generic system capable of supporting different asset types and organized communities without requiring bespoke development for every partner.
- Portfolio, asset-finance, group-funding, loan-monitoring, and company-overview dashboards were advanced, including regional and Field Officer drill-downs.



OPERATIONS, EXPANSION & STRATEGIC READINESS

Operational infrastructure, new products, partnerships, and market expansion — August 2026

Healthcare & Insurance: Expanding Access

- Three medical Field Officers were added, the third CIC staff-insurance cohort was initiated, and work continued to strengthen insurance coverage and prepare for community rollout in Cycle 5.
- The Health Information System was advanced across key operational functions, while a MYDAWA partnership was initiated to expand access to medication, telehealth, chronic-care support, and last-mile delivery in Mombasa, Kilifi, and Kwale.

Blue Economy & Agriculture: Moving Toward Implementation

- AfroMarine Samaki entered implementation following the deployment of the reefer truck and allocation of KES 1 million for fish-value-chain support to fishermen and Mama Karanga vendors.
- Engagement continued with county agriculture and livestock officials, farming groups, and aquaculture organizations across Kwale, Kilifi, and Tana River.

Strategic Expansion, Partnerships & Capital

- Ziya advanced its Zanzibar expansion pathway through participation in the East Africa International Islamic Finance Conference and the New Young African Petroleum Workshop, alongside engagements with government, investors, and blue-economy stakeholders, and development of a pilot and go-to-market plan for Unguja and Pemba.
- Stawisha Pamoja was further developed as a co-catalytic capital vehicle, alongside a more structured pipeline of institutional and impact investors.
- Strategic discussions with partners including Gatsby Africa and Web3 Foundation progressed, including exploration of opportunities in asset tokenization and future capital mobilization.

Mobility & Product Expansion: Preparing the Next Asset Batch

- Asset financing expansion progressed, with supplier discussions underway with Rhingo and Bajaj for the next three-wheeler batch, while demand for laptops under BNPL prompted a search for reliable wholesale suppliers.
- BNPL distribution preparations advanced, with the first batch of phones received and preparations underway for insurance and distribution through SACCOs.

Looking Ahead: September 2026

- Internal testing of P2P payments and the agent model will be expanded, while the Partner/SACCO platform and reconciliation processes will continue to be strengthened.
- Supplier agreements will be finalized, the next asset batch will be prepared, and phone distribution and laptop sourcing will be progressed.
- Insurance rollout will continue, the HIS will be advanced toward production readiness, and the MYDAWA partnership will be further developed.
- The external capital narrative will be aligned, investor pipelines will be advanced, and Stawisha Pamoja and tokenization opportunities will be progressed.
- Preparations for the Zanzibar delegation visit will continue alongside development of the pilot and go-to-market plan for Unguja and Pemba.

THE NUMBERS

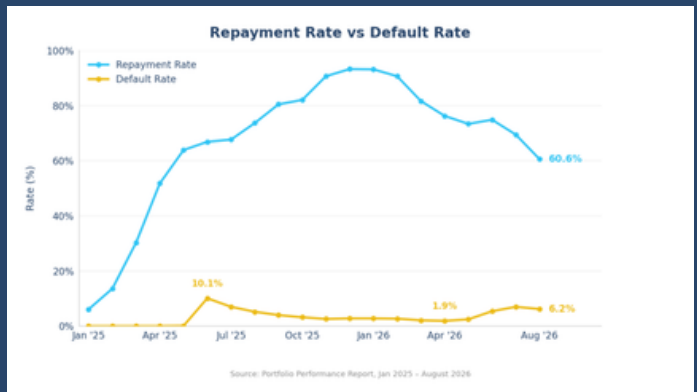
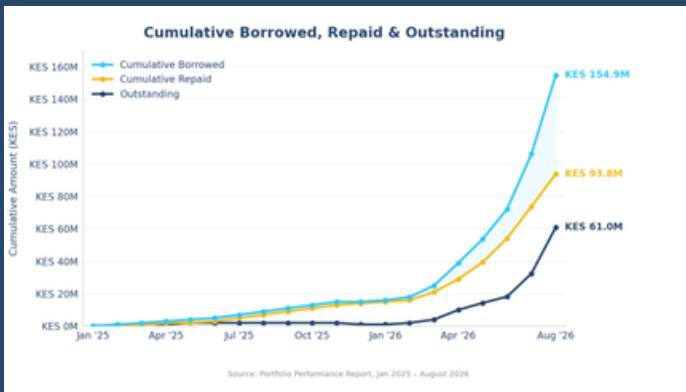
Financial insights on groups and member performance — August 2026

1579
Total Groups

18,390
MSMEs Users

60.8%
Repayment Rate

KES 154.9M
Cumulative Disbursed



What the numbers tell us

Growth remained active despite the funding pause. While new group funding was temporarily paused in August, Ziya's network continued to expand and deepen, with total customers reaching 18,390, including 17,427 (94.8%) connected to groups. The platform added 1,297 new customers, while 16,680 customers had borrowed to date, demonstrating continued demand across the existing network.

Portfolio activity remained significant, with KES 48.4M disbursed and KES 20.0M collected during the month, while the outstanding book stood at KES 62.6M. 7,726 customers had fully repaid a previous loan, indicating an established borrowing and repayment cycle.

The 60.8% repayment rate should be read alongside the 6.2% default rate. The default rate indicates that the majority of the portfolio remains performing, while the outstanding book represents capital still actively deployed. As loans typically take 30–45 days to repay, not all capital disbursed during the month is expected to have been collected within the same month.

August therefore reflects a shift in the quality and depth of growth rather than a stop in activity. With new group funding moderated, the focus was on strengthening the existing portfolio, improving collections and repayment discipline, reconciling wallets, improving product reliability, and strengthening existing groups. 8,954 customers remained active on loans, showing continued financing activity across the established network.