ziya

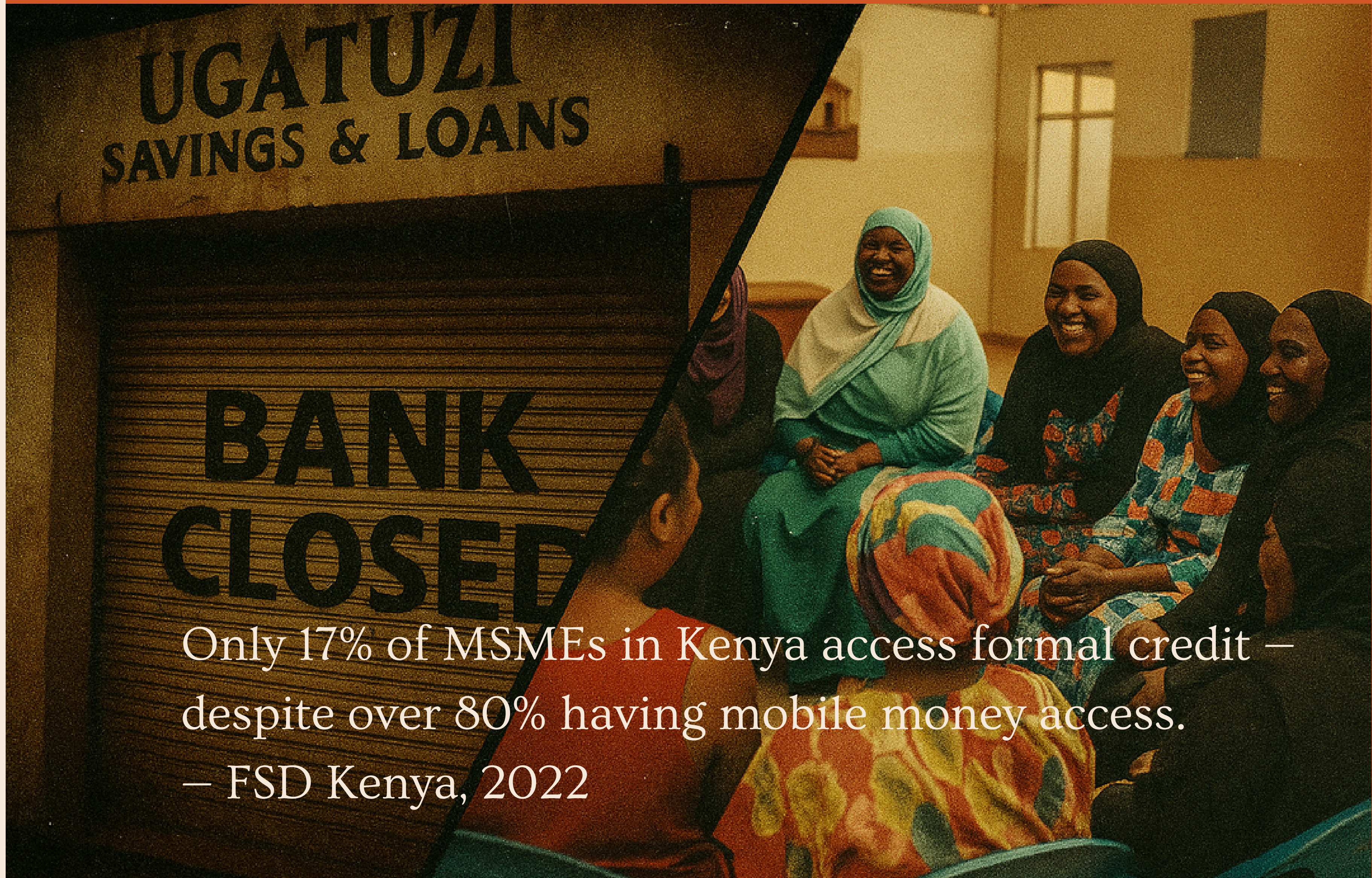
simple · ethical · future

Africa's First Group-Native, Zero-Interest Financial Platform

Our Why

Current finance is irrelevant for Africa's 300M+ underserved.

- 7.5M MSMEs in Kenya – 70%+ can't access fair credit
- 95% of women-led businesses operate in groups, yet finance treats them as individuals
- Digital credit = high-interest debt traps; microfinance = costly, slow, analog
- "Access" isn't the real problem – relevance is



Only 17% of MSMEs in Kenya access formal credit – despite over 80% having mobile money access.
– FSD Kenya, 2022

Our Solution

Already Live.
Already Working.

A Financial System Built for Communities

In 9 months

871 Users in 34 Groups

Kes 16.3M+ capital disbursed from Kes 3.5M
→ 4.5X Capital rotation monthly

99.5% on-time repayment rate

90% Retention

$1/user/month revenue

No interest, no CAC, no collections

Our Ask

Use of Funds

Raising:

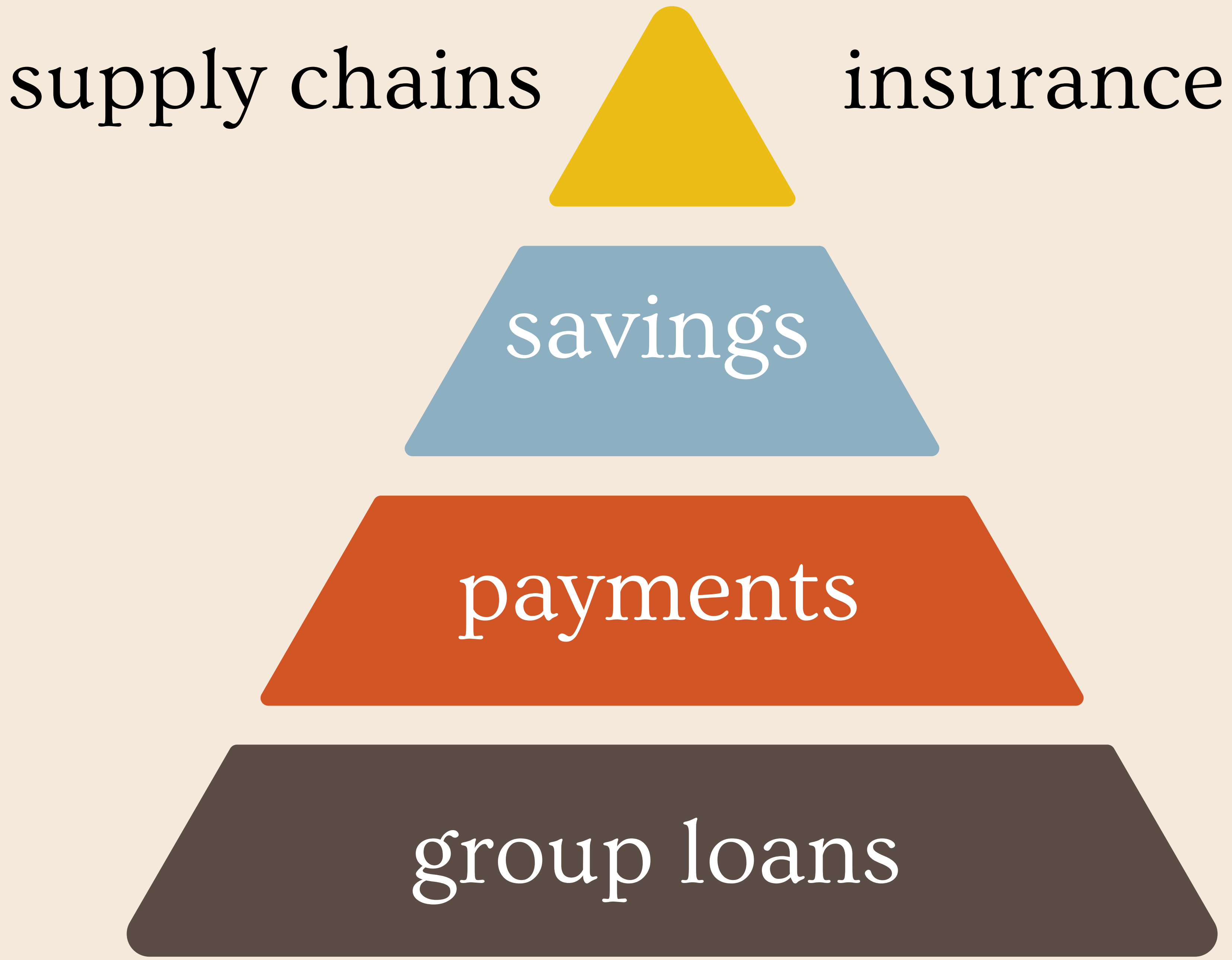
$500K

(Pre-seed+ Round)

→ 1,000 Groups → 30,000 users → $3.6M Credit Unlocked → $360K ARR

1. Launch mobile platform
2. Target; 30,000 users by Dec 2026

Our wedge → Our Platform



- Starts with zero-interest, trust-based credit
- Scales with embedded distribution and compounding network effects

We're Building Africa's First Group-Native Financial OS

Market Size - MSMEs

7 Million

MSMEs in Kenya

1.5 Million

1.5M in peri-urban areas

300k

300K in Mombasa + Coast

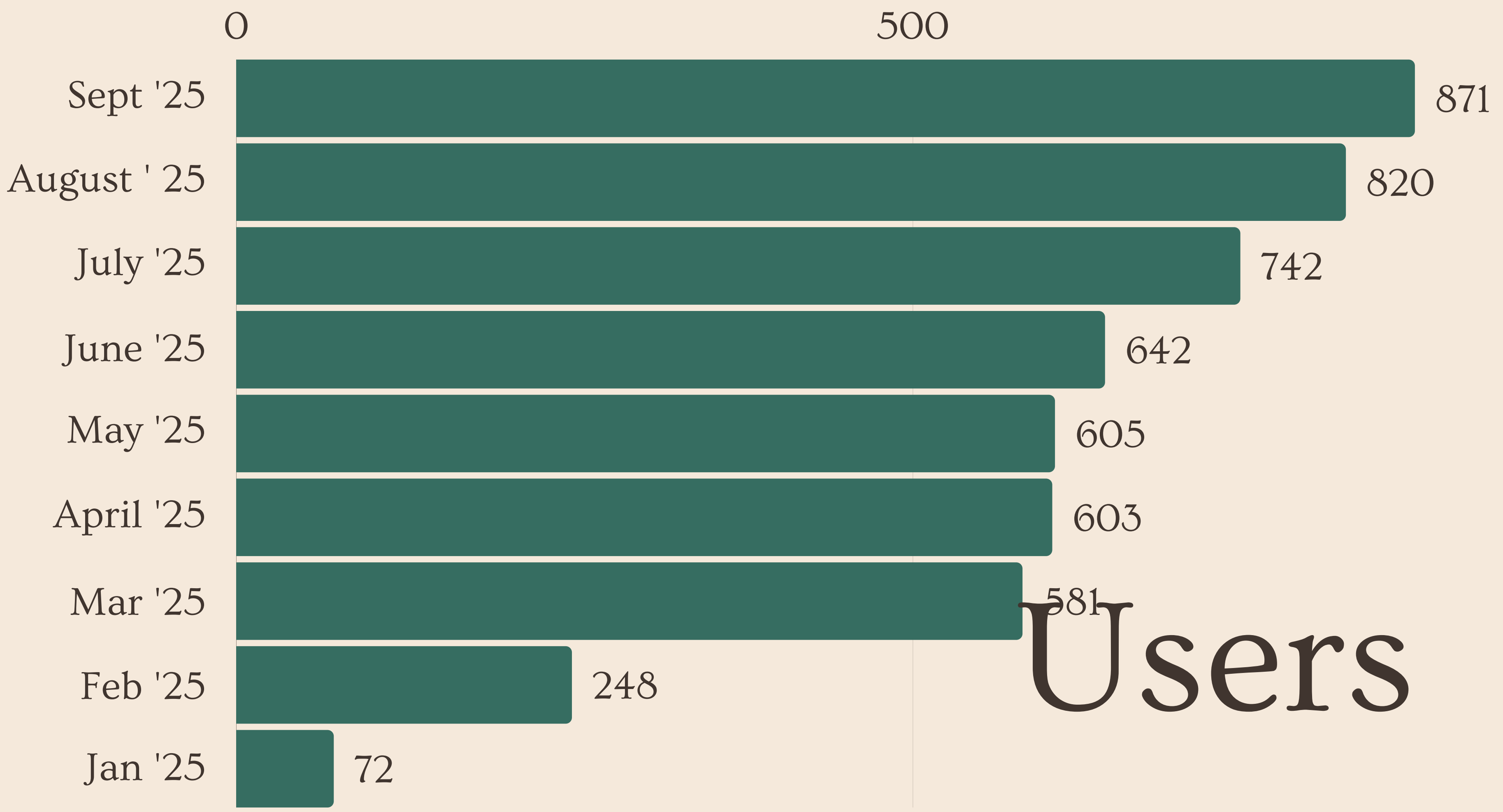
We've reached 871 users in 9 months with $0 marketing spend.

Why Now?

- MSMEs are 90% of employment private sector, 40% of GDP
- Rise in demand for ethical, Shariah-compliant finance
- Kenya's fintech boom hasn't reached the informal majority
- Ziya proves you can scale trust – not just tech

Traction

- KES 16.3M rotated from KES 3.5M in <9 months
- 742+ users across 32 groups
- 95% women users
- 99.5% repayment
- Zero CAC – all growth via group referrals



Business Model

$1/month/user subscription

- 30,000 Users → $360K ARR
- Loan model: capital rotates within groups (self-renewing)
- Cost structure: <10% OPEX ratio
- Future revenue: embedded finance, insurance, marketplace

Competitive Landscape

Ziya	Informal Lenders	4G Capital	Tala/Branch
Group Based	Individual	Individual	Individual
Zero-Interest	Very high interest	High Interest.	Interest
Subscription	Fee-based	Fee-based	Repayment-based
Community 1st.	Agent.	Agent-Heavy	Digital-first

Ziya = low-cost, trust-led, debt-free

Why We Will Win

- Zero CAC via referrals
- Viral trust loop within self-managed groups
- Strong repayment and capital velocity
- Ethical model with exponential potential
- Built by people who scaled African unicorns

Vision & Roadmap

Ziya = Africa's Financial Operating System for the Excluded

2025

Credit (Subscription + Group Model)

2026

Payments & Insurance

2027

Marketplace, value chains, Northern Kenya & regional expansion

Goal: Reach 1M+ users across East Africa

The Team

Led by unicorn-scale execution, driven by grassroots trust.

Hassan Wanjiru

Founder & CEO
(Ex-Sendwave, Wave Mobile)

wave

Mariam Mohammed

Ops Lead
(Grassroots savings groups expert)

Comark Onani

Tech Lead
(15+ yrs in East African fintech systems)

Founder's Why

"After building fintech unicorns, I realized the problem wasn't access – it was relevance. Ziya is my life's pivot: not to digitize exclusion, but to rebuild finance from the ground up – rooted in dignity and trust."

Contact Us

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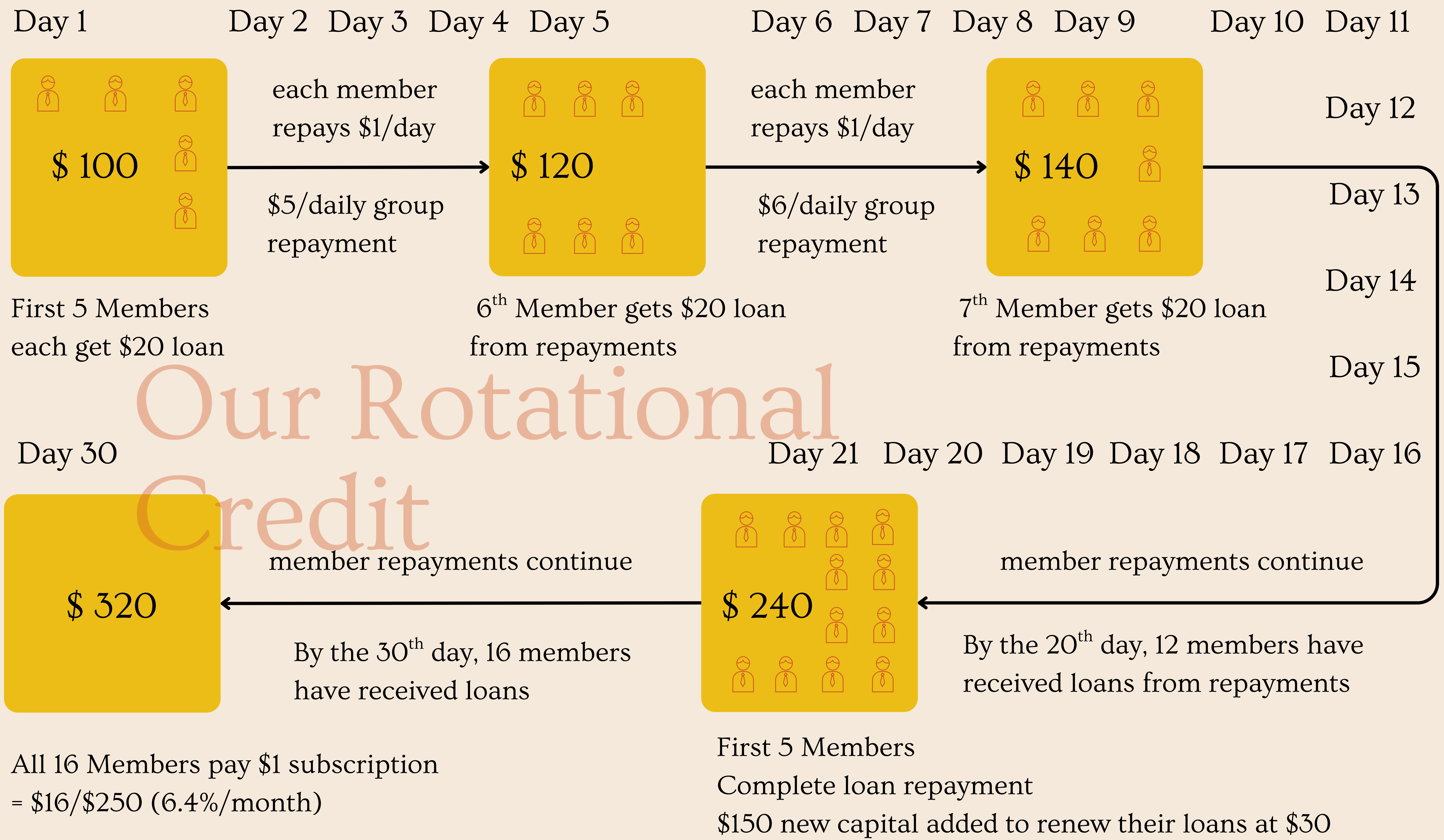
Our Rotational Credit
Day 1
Day 2 Day 3 Day 4 Day 5
Day 6 Day 7 Day 8 Day 9
Day 10 Day 11
Day 12
Day 13
Day 14
Day 15
Day 16 Day 17 Day 18 Day 19 Day 20 Day 21
Day 30
$ 100
each member repays $1/day
$5/daily group repayment
$ 120
each member repays $1/day
$6/daily group repayment
$ 140
First 5 Members each get $20 loan
6th Member gets $20 loan from repayments
7th Member gets $20 loan from repayments
member repayments continue
$ 240
By the 20th day, 12 members have received loans from repayments
member repayments continue
$ 320
By the 30th day, 16 members have received loans
All 16 Members pay $1 subscription = $16/$250 (6.4%/month)
First 5 Members
Complete loan repayment
$150 new capital added to renew their loans at $30