

Financial Planning

BiznesAsh – A Handbook Platform for Kazakhstani Aspiring Entrepreneurs

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1. Business Idea Description

BiznesAsh is a web-based digital platform created to support first-time and young entrepreneurs in Kazakhstan by providing clear, step-by-step guidance on business registration, taxation, and administrative procedures. The platform simplifies complex legal and bureaucratic processes, making them easier to understand for users without prior business experience. Its primary target audience includes individuals aged 18–35, such as students, freelancers, and aspiring business owners who lack legal, financial, or accounting knowledge. BiznesAsh operates as an online B2C service accessible through a web interface, allowing users to interact with the platform remotely without visiting physical offices. The platform follows a freemium business model, offering basic educational content for free while monetizing advanced tools, templates, and expert consultations through subscriptions and one-time payments. The overall goal of BiznesAsh is to reduce bureaucratic barriers, save time, and lower the cost and risk associated with starting a business in Kazakhstan.

2. Revenue Model

BiznesAsh generates revenue through subscription plans and paid expert consultations, aligned with the platform's validated value proposition and Customer Development insights.

2.1 Subscription Plans

Plan	Price (KZT / month)	Expected Users	Monthly Revenue (KZT)	Assumptions
Free	0	600	0	Lead generation and user acquisition
Basic	5 000	40	200 000	~600 free users per month from social media and university communities with ~7% conversion
Pro	10 000	20	200 000	Pro users make up ~30–35% of all paying subscribers
Total subscriptions	-	-	400 000	-

2.2 Paid Expert Consultations

Service	Price per session (KZT)	Expected Sessions	Monthly Revenue (KZT)	Assumptions
Legal / tax consultation	25 000	6	150 000	~10% of paid users require expert help

Total Monthly Revenue

Total Revenue = Subscriptions + Consultations

Total Monthly Revenue = 400,000 + 150,000 = 550,000 KZT

3. Expense Plan

3.1 Fixed (Operational) Expense per month

Category	Details	Cost (KZT)	Assumptions
Rent	Working from home	0	No office or co-working space
Internet	Home internet plan	11 999	Stable connection for platform work
SMM specialist (part-time)	Content + promotion	100 000	Outsourced, part-time
Accounting / 1C	Reporting and tax filing	15 000	Outsourced accountant
Hosting & cloud	VPS / server	15 000	Backend + database
Domain	Cloudflare Registrar	500	~6,000 KZT per year
Canva Pro	Design tools	4 600	Marketing & visuals
Analytics / CRM tools	Basic analytics	7 000	User tracking
Total Fixed Expenses	-	154 099 KZT	-

3.2 Variable (Production/Sales-related) expenses

Category	Cost per unit	Users / Units	Monthly Cost (KZT)	Assumptions
Payment system commission	3% of revenue	-	16 500	Kaspi / Halyk acquiring
Simplified tax (3% of revenue)	3% of revenue	-	16 500 (tax accrual)	Simplified taxation regime (Form 910 - actual payment is paid every 6 months so it would be 99 000)
Advertising (per conversion)	2,000 per user	60 users	120 000	Instagram / TikTok ads
Freelance services	5,000 per project	6 consultations	30 000	Content / expert tasks
Total Variable Expenses	-	-	183 000 KZT	-

3.3 Start-up/One-time/Capital Expenses (CAPEX)

Category	Details	Cost (KZT)	Assumptions
Business registration LLP (TOO)	eGov.kz	0	Free registration
Logo & branding	Existing MVP logo	0	Already developed
Platform development	In-house (founder)	0	No external developers
Equipment	Existing laptop	0	No new purchases
Initial marketing launch	Ads + content	50 000	One-time launch campaign
Total Startup Expenses	-	50 000 KZT	-

4. Calculations

4.1 Total Revenue per month

R=550,000 KZT

4.2 Total Monthly expenses

E = 337,099 KZT

Fixed expenses: F=156,099 KZT

Variable expenses: V=183,000 KZT

Total monthly expenses:

E=F+V=154,099+183,000=337,099 KZT

4.3 Monthly Profit

Profit=R-E=550,000-337,099=212,901 KZT/month

4.4 Break-Even Point

F = 154,099 KZT

Average revenue per paying user: 400,000/60= 6,667 KZT

Variable cost per paying user: Variable cost per user=2,200 KZT

- Payment commission: $6,667 \times 3\% \approx 200$ KZT
- Advertising: 2,000 KZT

Contribution margin per user: $6,667 - 2,200 = 4,467$ KZT

Break-even users: $154,099 / 4,467 \approx 34.5 \Rightarrow 35$ users

Break-even Point = ~35 paying users

Planned level (60 paying users) exceeds the break-even point, confirming financial sustainability.

4.5 Payback Period

Startup (CAPEX) Costs: 50,000 KZT

Payback Period = $50,000 / 212,901 \approx 0.23$ months

BiznesAsh recovers initial investments within the first month of operations.

5. Conclusion