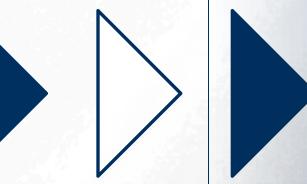
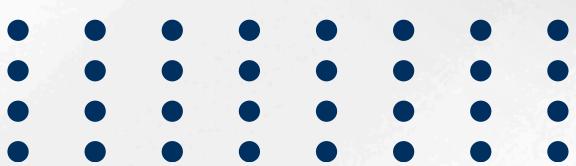


FINANCIAL PLANNING

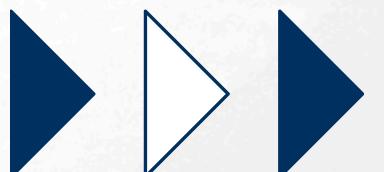
Presented by: Orynbek Kaminur & Kassenkazy Alima



BUSSINESS IDEA

BiznesAsh is a web-based digital platform designed to support first-time and young entrepreneurs in Kazakhstan.

- Provides step-by-step guidance on business registration, taxation, and legal procedures
- Simplifies complex bureaucratic and administrative processes
- Target audience: 18–35 years old (students, freelancers, aspiring entrepreneurs)
- Accessible online (B2C model), no need to visit physical offices
- Uses a freemium model:
 - Free: basic educational content
 - Paid: advanced tools, templates, and expert consultations
- Goal: reduce bureaucracy, save time, lower costs, and minimize business risks





REVENUE MODEL

Basic Plan – 5,000 KZT / month

Includes:

- Step-by-step business registration guide
- Tax guidance and first report support
- Access to basic document templates (contracts, NDAs, IE/IP forms)
- Entry to private community (Telegram/Discord)

Pro Plan – 10,000 KZT / month

Includes:

- Advanced legal templates (LLP charter, shareholder agreements, service contracts)
- reminders (910.00, 200.00, etc.)
- Priority fast-track support (eGov, Salyk Cabinet, platform help)
- 20% discount on 1-on-1 expert consultations
- Access to monthly webinars & workshops with accountants, lawyers, and founders

Paid Expert Consultations – 25,000 KZT / session

Service includes:

- One-on-one legal or tax consultations
- Support for complex business cases
 - Special tax regimes
 - LLP structuring
 - Advanced contracts

REVENUE CALCULATIONS



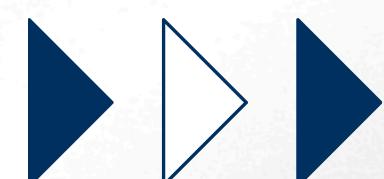
Plan	Price (KZT / month)	Expected Users	Monthly Revenue (KZT)	Assumptions
Free	0	600	0	Lead generation and user acquisition
Basic	5 000	40	200 000	~600 free users per month from social media and university communities with ~7% conversion
Pro	10 000	20	200 000	Pro users make up ~30-35% of all paying subscribers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

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

PRICE JUSTIFICATION

Established legal firms in Kazakhstan offer subscription or outsourcing legal services costing from 75,000 KZT to 300,000 KZT per month, with complex support packages.

BiznesAsh charges 25,000 KZT, which is at the lower end of the market range. This makes it affordable for young entrepreneurs, while still compensating the expert adequately.



 Excelsior Law Company

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TARIFF PLANS

BASIC	COMFORTABLE	PREMIUM
75 000 kzt	150 000 kzt	300 000 kzt
<ul style="list-style-type: none">consulting support within 1 calendar month (no more than 3 written consultations)development of 3 civil law contracts per monthdrawing up 2 claims in the framework of pre-trial settlement of a dispute	<ul style="list-style-type: none">consulting support within 1 calendar month (no more than 7 written consultations)development of no more than 7 civil law contracts per monthdrawing up no more than 7 claims in the framework of pre-trial settlement of a dispute	<p>Includes an unlimited number of oral and written consultations, the development of documents of the organization, the maintenance of no more than 1 (one) simple case in court.</p> <p>Get Cost</p>

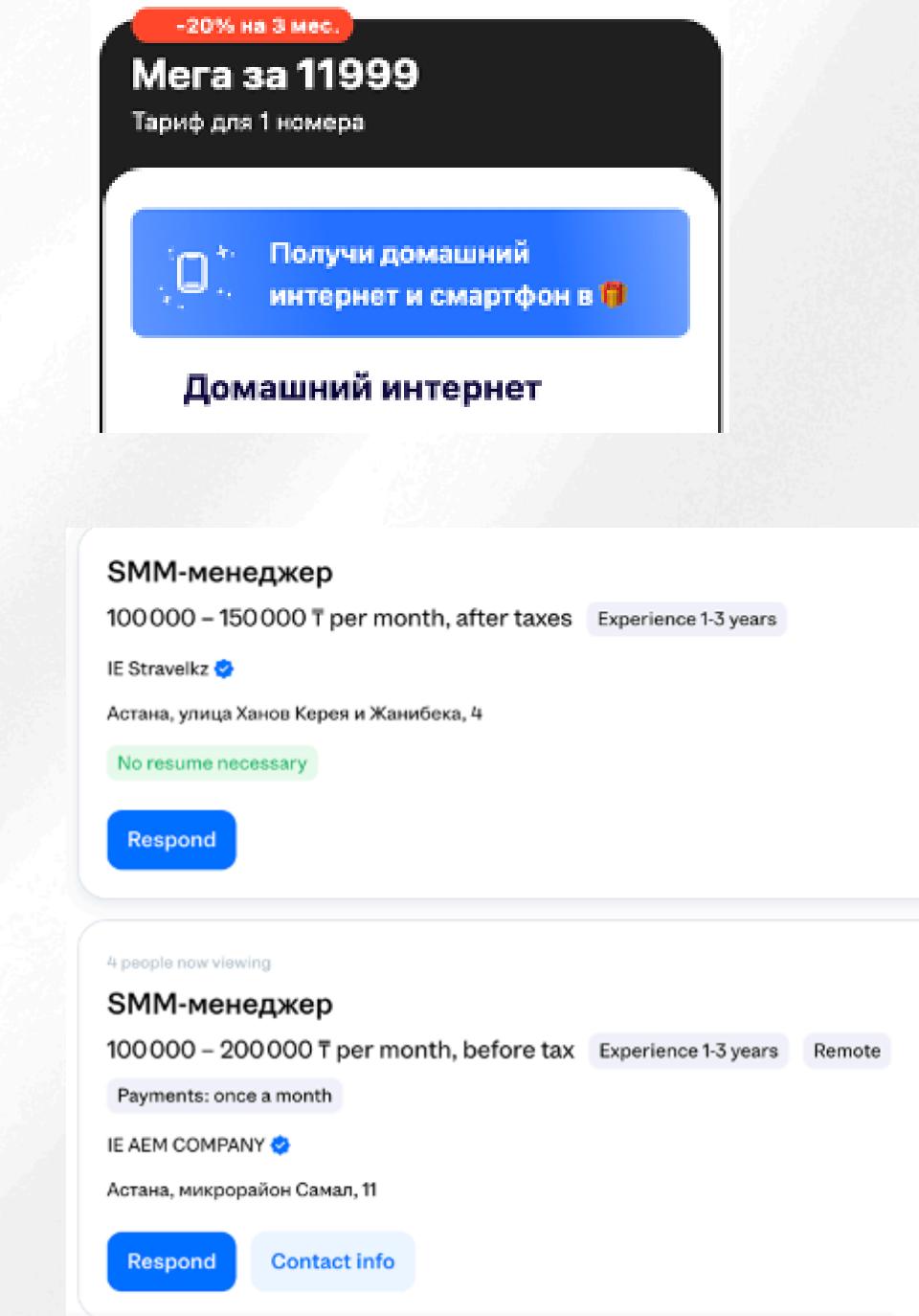
This rate is recommended for companies that need a small amount of legal services

[Get Cost](#)

FIXED (OPERATIONAL) EXPENSE PER MONTH



<u>Category</u>	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	-



Мега за 11999
Тариф для 1 номера

-20% на 3 мес.

Получи домашний интернет и смартфон в подарок

Домашний интернет

SMM-менеджер
100 000 – 150 000 ₸ per month, after taxes Experience 1-3 years

IE Stravelkz

Астана, улица Ханов Керей и Жанибека, 4

No resume necessary

Respond

4 people now viewing

SMM-менеджер
100 000 – 200 000 ₸ per month, before tax Experience 1-3 years Remote

Payments: once a month

IE AEM COMPANY

Астана, микрорайон Самал, 11

Respond Contact info

Reporting

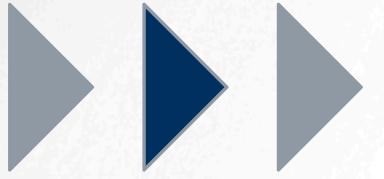
from 12,000 ₸ per quarter

LLPs and sole proprietors who independently enter all data into the 1C

- Preparation and ~~cloud~~ submission of reports
- Oral consultations on accounting and tax accounting
- The courier picks up documents once a quarter free of charge.
- Oral consultations on accounting and tax accounting
- 1C program license
- Updating the 1C program

Select a tariff

VARIABLE (PRODUCTION/SALES-RELATED) EXPENSES



<u>Category</u>	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)
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	-

Code of the Republic of Kazakhstan | 746 / 817 | - 86% + | ☰ | 🔍 | ⌂ | ⌂

not subject to verification and recalculation, except for the case of declaring an individual entrepreneur legally incompetent.

Clause 3. Special tax regime on the basis of the simplified declaration

Article 687. Calculation of taxes on the basis of the simplified declaration

1. A taxpayer calculates taxes on the basis of the simplified declaration on his/her/its own by applying a rate of 3 percent to his/her/its taxable item for a reporting taxable period.

2. The amount of taxes calculated for a taxable period in accordance with paragraph 1 of this article shall be adjusted downwards by an amount equal to 1.5 percent of the tax amount for each employee based on the average number of employees if the average monthly wages of employees for a reporting period amounted to at least 2 times the minimum wage with respect to individual entrepreneurs, with respect to legal entities - at least 2.5 times the minimum wage established by the law on the national budget and effective as of the first day of a taxable period.

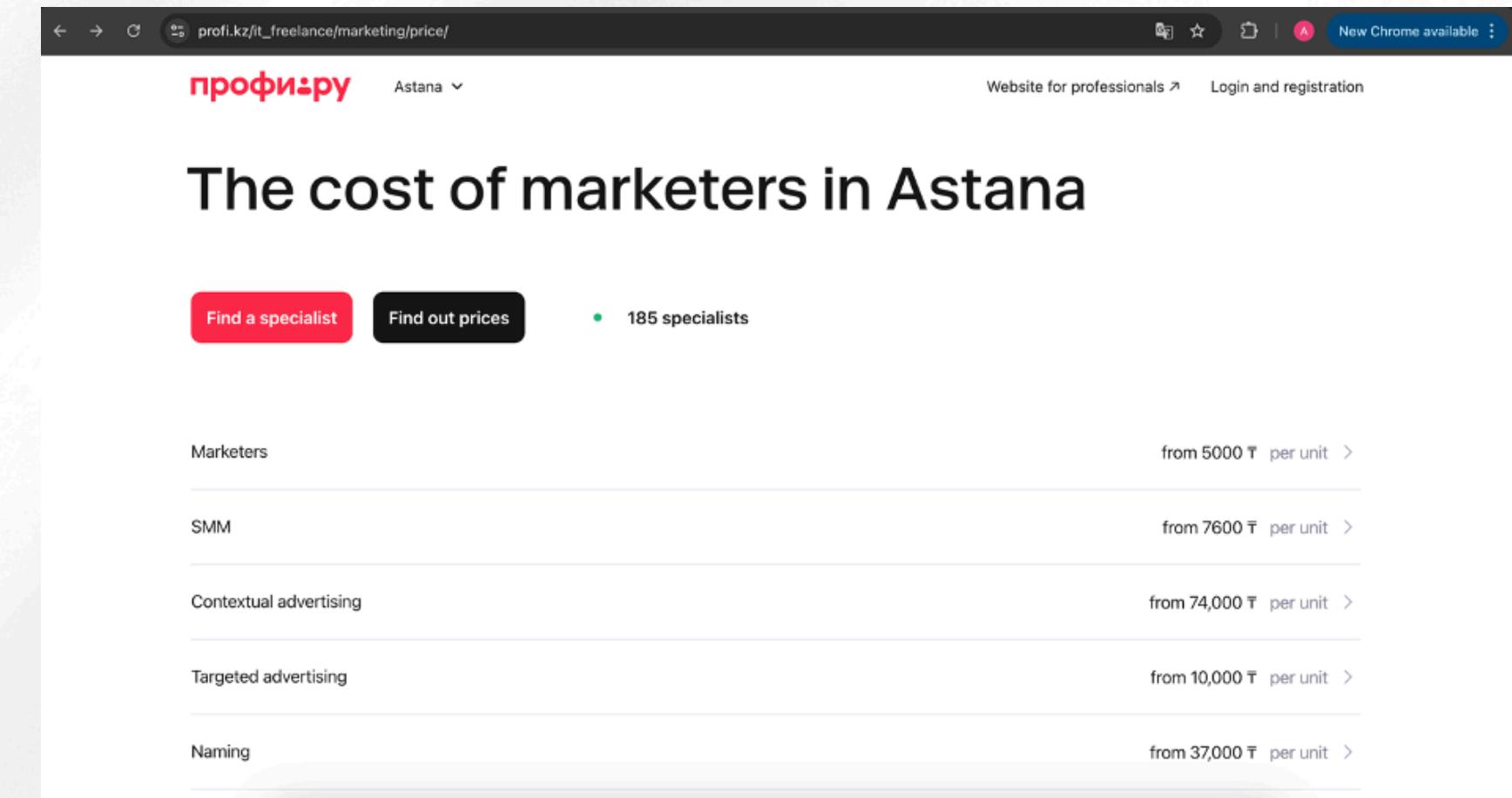
3. In case of non-observance of the conditions of application of the special tax regime established by Article 683 of this Code, the taxpayer's income received from the date of commencement of application of the generally established or another special tax regime shall

Code of the Republic of Kazakhstan No. 120-VI of December 25, 2017, on Taxes and Other Obligatory Payments to the Budget (Tax Code, as amended up to Law of the Republic of Kazakhstan No. 121-IV of December 25, 2017), Kazakhstan

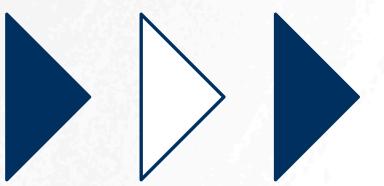
START-UP/ONE-TIME/CAPITAL EXPENSES (CAPEX)



Category	Details	Cost (KZT)	Assumptions
Business registration LLP	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	-



The screenshot shows a web browser displaying the profi.kz website. The URL in the address bar is `profi.kz/it_freelance/marketing/price/`. The page title is "профи.ру Astana". It features a navigation bar with "Website for professionals", "Login and registration", and a "New Chrome available" button. The main content is titled "The cost of marketers in Astana". It includes a search bar with "Find a specialist" and "Find out prices" buttons, and a note that there are "185 specialists". Below this, there are sections for "Marketers" (from 5000 ₸ per unit), "SMM" (from 7600 ₸ per unit), "Contextual advertising" (from 74,000 ₸ per unit), "Targeted advertising" (from 10,000 ₸ per unit), and "Naming" (from 37,000 ₸ per unit).



TOTAL CALCULATIONS

TOTAL REVENUE PER
MONTH

550,000 KZT

TOTAL MONTHLY
EXPENSES

Fixed: 156,099 KZT Variable: 183,000 KZT Total : 337,099 KZT

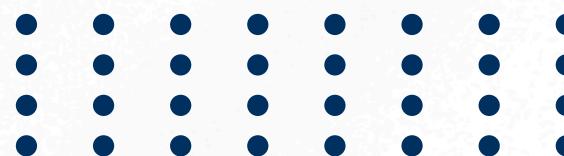
MONTHLY PROFIT

$550,000 - 337,099 = 212,901$ KZT/month

BREAK-EVEN POINT

Break-even Point = ~35 paying users

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



Fixed Expenses: 154,099 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

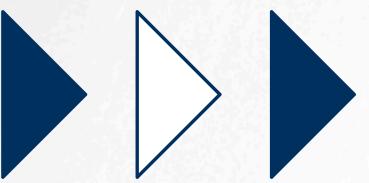


Contribution margin per user:
 $6,667 - 2,200 = 4,467$ KZT



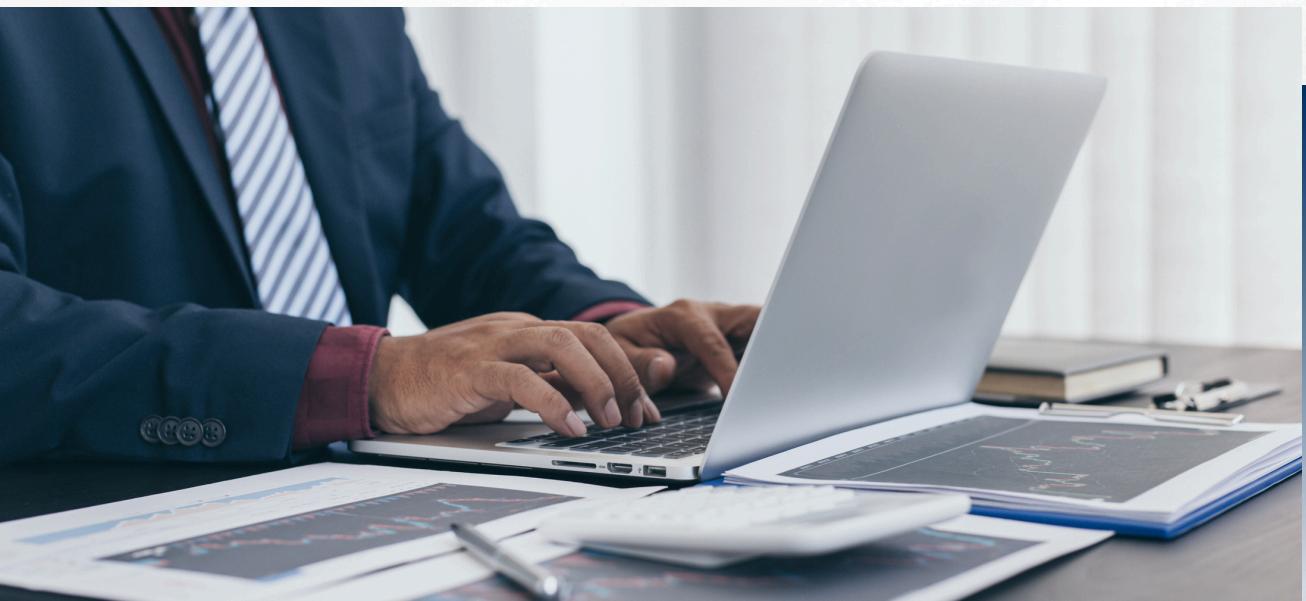
Break-even users: $154,099 / 4,467 \approx 34.5 \Rightarrow 35$ users





PAYBACK PERIOD

BiznesAsh recovers initial investments within the first month of operations.



**STARTUP (CAPEX) COSTS:
50,000 KZT**



MONTHLY PROFIT: 212,901 KZT



**PAYBACK PERIOD =
 $50,000 / 212,901 \approx 0.23$
MONTHS**

CONCLUSION

BiznesAsh is financially viable under conservative assumptions:

- Low fixed costs due to digital model and outsourced support
- Stable recurring revenue from subscriptions and paid consultations
- Break-even at ~35 paying users/month (target: 60 users)
- Startup cost: 50,000 KZT → Payback within 1 month

Business model is scalable, sustainable, and cash-flow positive

Strong potential in the Kazakhstani digital services market



@username_zm

@kaminur123

