



iHisobchi by Nexus AI

THE BUSINESS INTELLIGENCE OPERATING ECOSYSTEM OF UZBEKISTAN

The business that runs itself

Documents, deals, money, inventory, HR, tax and sales in one loop, run by an AI that knows your business and works inside the state's own digital infrastructure. One person runs it all, by voice, in real time.

● NEXT-GENERATION PLATFORM

17

business modules on one core, 13 in production

24

types of legally valid state documents

86

organisations already working in the system

4,401

documents created in the last 30 days

President AI Award · August 2026 · Tashkent

Right now, somewhere in Uzbekistan, someone is typing the same figures in for the third time

The state moved documents, cash registers, HR and payments online. Business was never given a tool to work inside those rules, so it runs nine disconnected programs and carries the same data between them by hand.



One typo in a product code costs one per cent of turnover. Not of profit. Of turnover.

WHAT HAPPENED	LEGAL BASIS	WHAT IT COSTS
Wrong product code (IKPU) on an invoice	Art. 223 Tax Code	1% of sale value
No receipt, no QR code or a card refused at the till	Administrative Code	5 mln UZS each
Terminal registered to another person	Administrative Code	20 mln UZS
Filing 10 days late	Tax Code	Accounts frozen

On a turnover of 5 bln UZS a single wrong code is a 50 mln UZS fine, and there is no "first offence, just a warning".

THREE HOLES THROUGH WHICH MONEY LEAVES

Overdue receivables in the country, growth over four years

Receivables overall

2.5×

Overdue receivables

11.9×

Arrears grow almost five times faster than the debt itself, because nobody reconciles contracts against the bank statement.

20.5%

of the claim is spent recovering it through the courts

225

days on average until a court decision

The country has gone digital. Almost everyone has AI. Almost nobody has working agents.



815k

companies and entrepreneurs required to run electronic documents



3.5m

electronic invoices issued in Uzbekistan every month



89%

of the population online: 33.1m internet users



×22

growth in e-commerce over five years

WHAT THE STATE ALREADY REQUIRES TO BE DIGITAL

✓ E-invoice, electronic only since 2020

✓ Electronic transport waybill

✓ Online cash registers

✓ Digital signature for legal validity

✓ Electronic HR records

✓ Tax notices online

Tax payments per year fell from 58 to 9. The time a business spends on them barely changed: the queue moved from the office to the keyboard.

THE AI AGENT GAP WORLDWIDE

88%

of organisations use AI in at least one function

11%

have an AI agent in real production, not a pilot

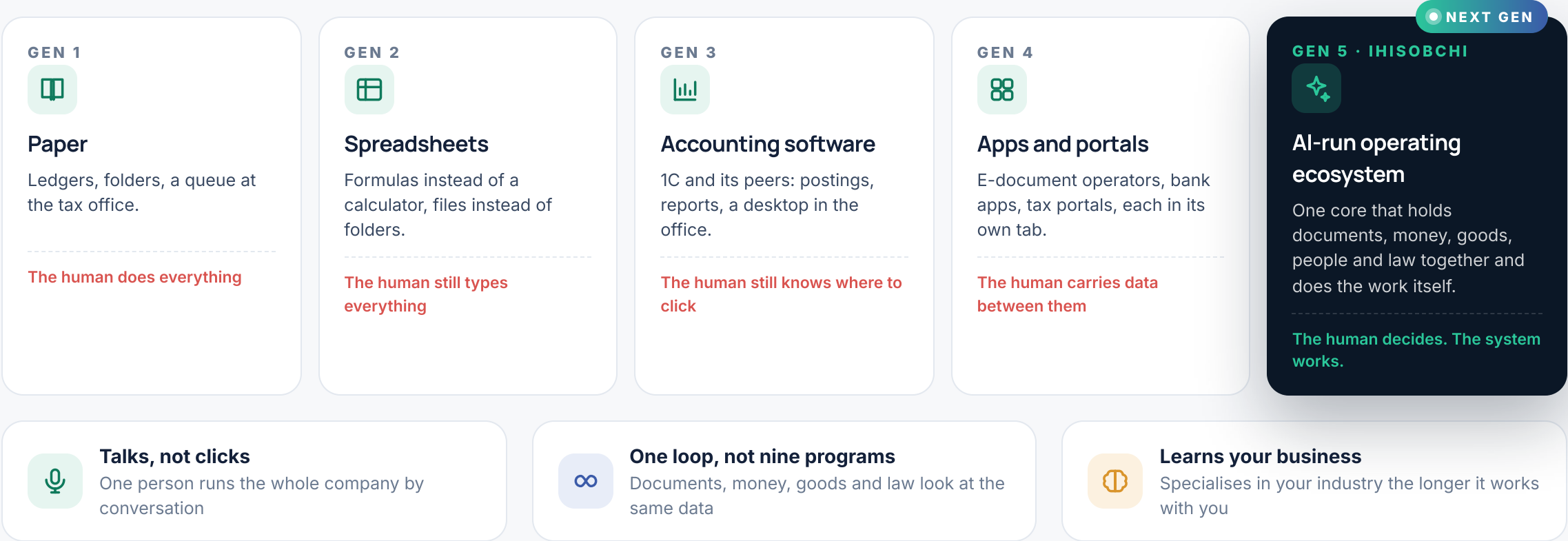
10%

ceiling on agent scaling in any business function

A general-purpose model does not know the invoice, the classifier code or the tax deadline of one specific country. Ours does, because it was built inside them.

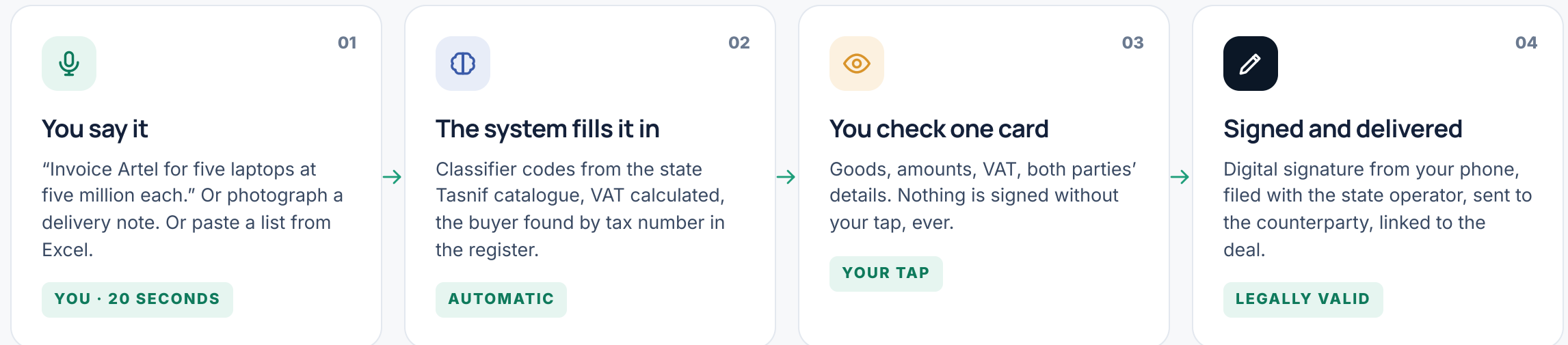
Thirty years of software reduced the clicks. None removed the human who must know where to click.

Every generation made the bookkeeper faster. None of them removed the bookkeeper’s job from the owner’s day. That is the step we take.



From “I need an invoice” to a signed, filed document in two minutes

No computer, no bookkeeper at your side, no portal. The whole path runs in Telegram, in the app or by voice.



40 min

on the state portal today



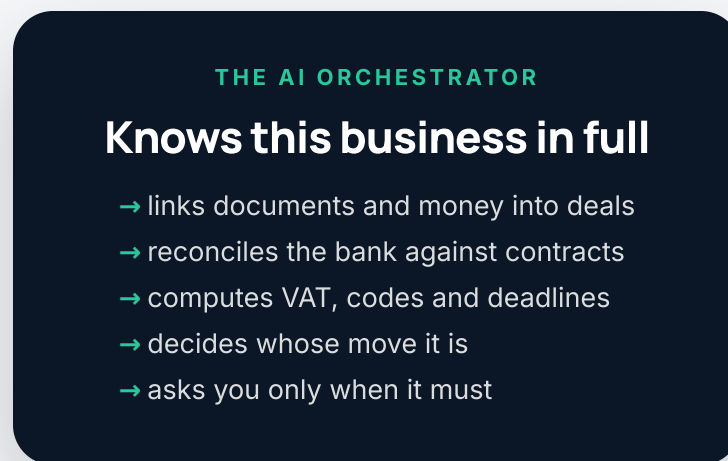
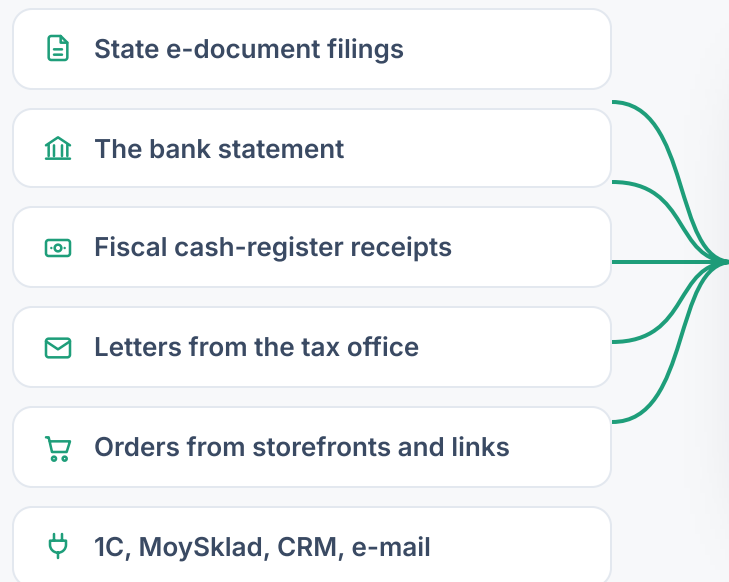
2 min

by voice, in iHisobchi

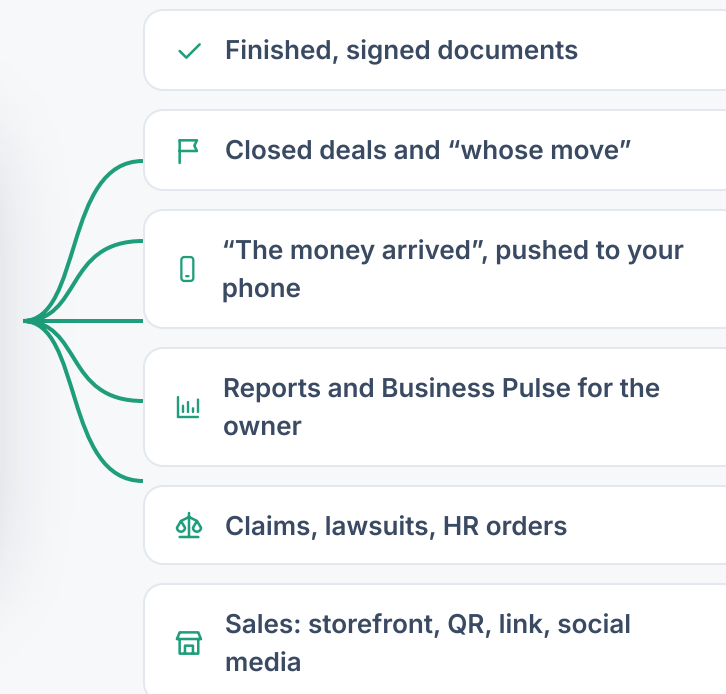
Eight ways to create a document, 24 state document types with their own wizards, four signing modes including a 24/7 server mode with no computer switched on.

Everything flows into one core, and everything flows out already finished

FLOWS IN



FLOWS OUT



WHERE IT RUNS Telegram bot · phone app · browser · voice · external AI clients · partner API

ALWAYS CHECKED amounts · VAT · state codes · access rights · human confirmation · kill switch on every feature

Not a voice message that gets transcribed. A live conversation with an agent that acts while you speak.

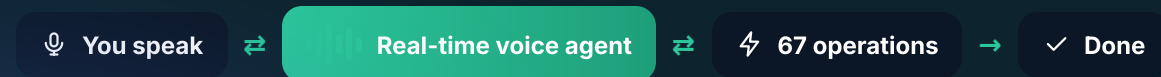
LIVE STREAMING

AN ORDINARY VOICE BOT · TURN BY TURN



Latency  seconds per turn · cannot be interrupted · acts only after the whole message

iHISOBCHI LIVE VOICE · ONE OPEN STREAM



Latency  sub-second · interrupt any time · the document is being assembled before you finish the sentence

✓ Grok Live Voice Agent 2.0 · in production

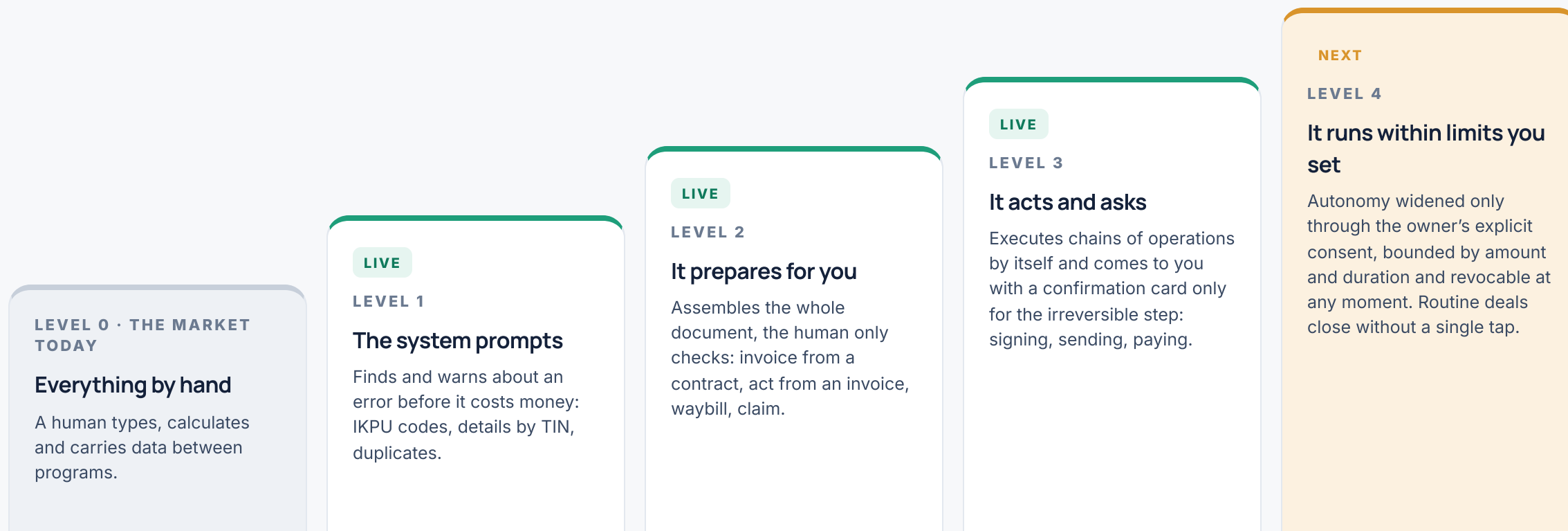
✓ GPT Realtime agent · in production

🔌 The next frontier model · plugs in through the same adapter

WHY ONE PERSON CAN RUN THE WHOLE BUSINESS

-  **Always on**
The agent hears, answers and acts in one continuous session, like a managing director on the phone.
-  **Knows this company**
Products, prices, counterparties, stock, debts and deadlines are in context before you ask.
-  **Model-agnostic by design**
Voice providers sit behind one adapter layer. A stronger model ships as a configuration change, never as a rebuild.
-  **Speaks, never signs**
Every irreversible step still ends in a confirmation card composed by the server.

Five levels of self-sufficiency. Three of them already work for clients.



General models know a little of everything. Ours will know business here completely.

SELF-LEARNING CORE

NOW

PHASE 1

Frontier models behind one adapter

Grok, GPT and the next one do the reasoning. Every operation, correction and confirmation is recorded as a clean training signal.

IN PROGRESS

PHASE 2

The core learns from real processes

Invoices, deals, IKPU matches, VAT decisions, deadlines and the owner's own corrections train a model specialised in business operations.

WHEN READY

PHASE 3

Our core takes the routine

After sufficient training and evaluation it runs the everyday operations itself. Frontier models stay for the rare and the complex.

GENERAL-PURPOSE MODEL		IHISOBCHI BUSINESS CORE · TARGET
Trained on	The whole internet	Real business processes: documents, money, goods, law of one country
Knows	Everything, approximately	The invoice, the classifier code, the VAT rule, the deadline, exactly
Speed	Seconds, over someone else's network	Built for sub-second routine operations
Reliability	Probabilistic answers	Learned patterns fenced by deterministic rules on every amount and code

WHY THIS IS POSSIBLE FOR US

- **The data already flows through one core.** 137,617 documents, 101,429 deals and 59,354 bank operations are the training ground no general model has.
- **The human confirmation is the label.** Every tap on a card tells the core what right looks like.
- **The adapter layer makes the swap invisible.** Clients never notice which engine answered, only that it got faster.

It launches when the evaluation says it is ready, not when the roadmap says so.

The AI proposes, a human confirms. That lives in the code, not in a promise.

CONFIRMATION CARD · COMPOSED BY THE SERVER

**Sign invoice No. 145
for 18,000,000 UZS to Artel LLC?**

5 × Laptop, IKPU 08471030 · VAT 12% included · Buyer TIN 200 000 000 ·
Contract No. 12 of 03.08.2026

Sign

Cancel

The words on this card are assembled by code from the operation about to execute. The model cannot say one thing and do another.



Encrypted before it reaches disk

Passwords, tokens and personal data are stored encrypted field by field. Full database access yields no client password.



Data does not stay in the AI

Zero-retention mode with the model provider, verified automatically on a schedule, not assumed.



The signing key in an envelope

In 24/7 server mode the key is sealed so that ordinary production code physically cannot read it.



Built to fail safely

117 kill switches, circuit breakers on 9 external systems, idempotent signing, automatic rollback of a failed release.

18,000+

automated tests in Python and 3,500 in TypeScript run on every change

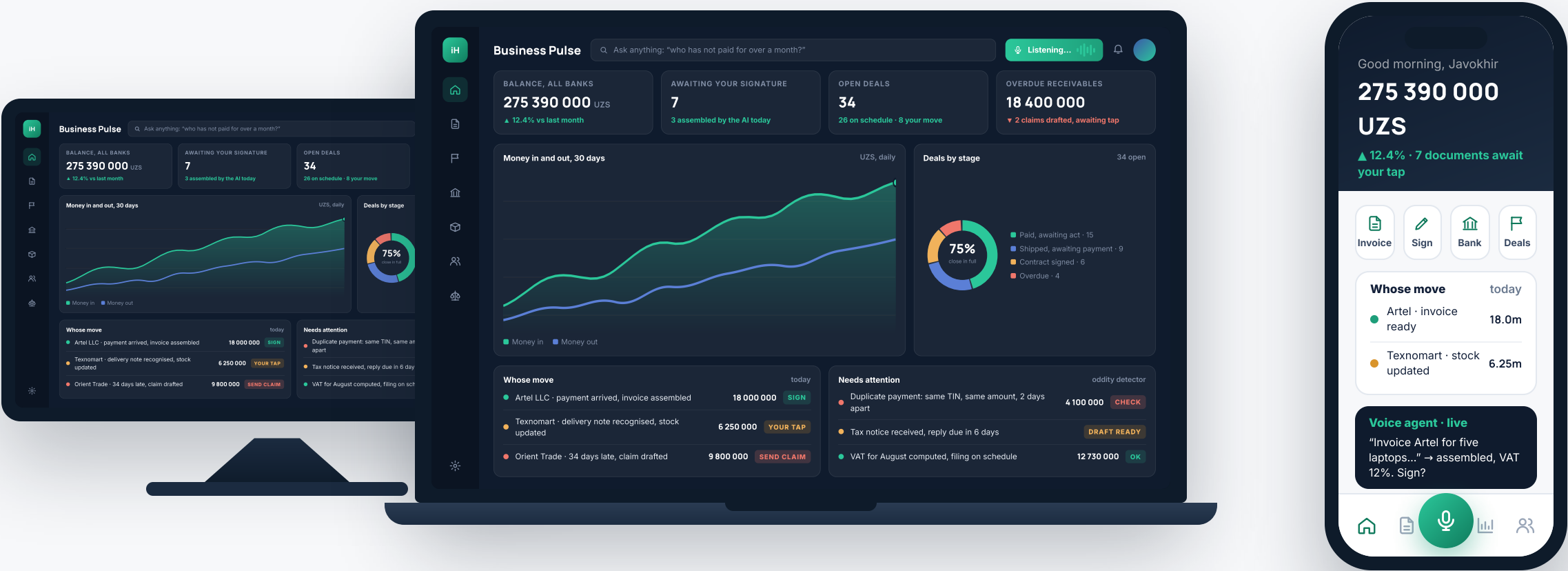
Rules

Anomalies and amounts are checked by deterministic rules, never by a language model. The AI searches, it never composes what the business answers for with money.

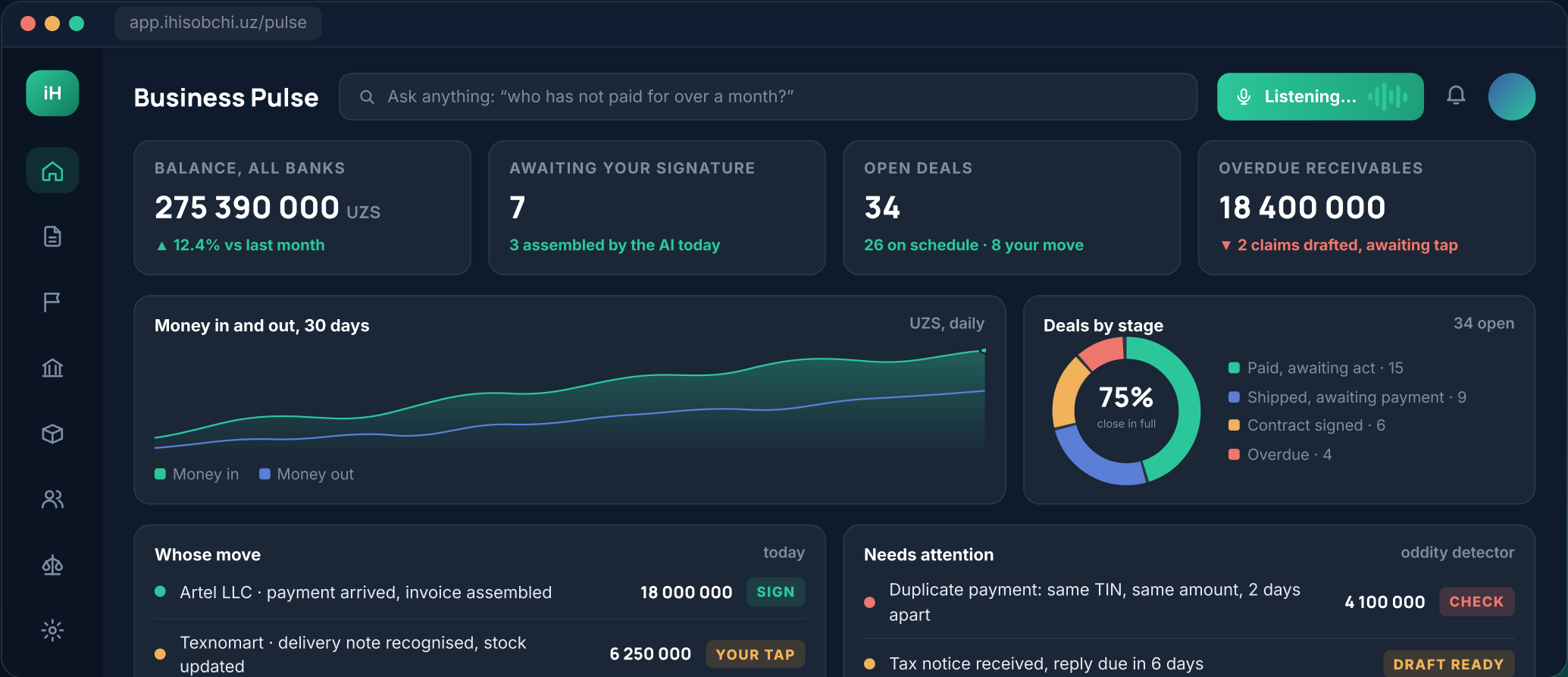
One core on every screen. Business does not wait.

● OPERATING ECOSYSTEM

- Telegram bot & Mini App LIVE
- Web app LIVE
- Windows agent LIVE
- macOS · Linux NEXT
- iOS · Android NEXT
- Voice LIVE



One screen, the whole truth about the company

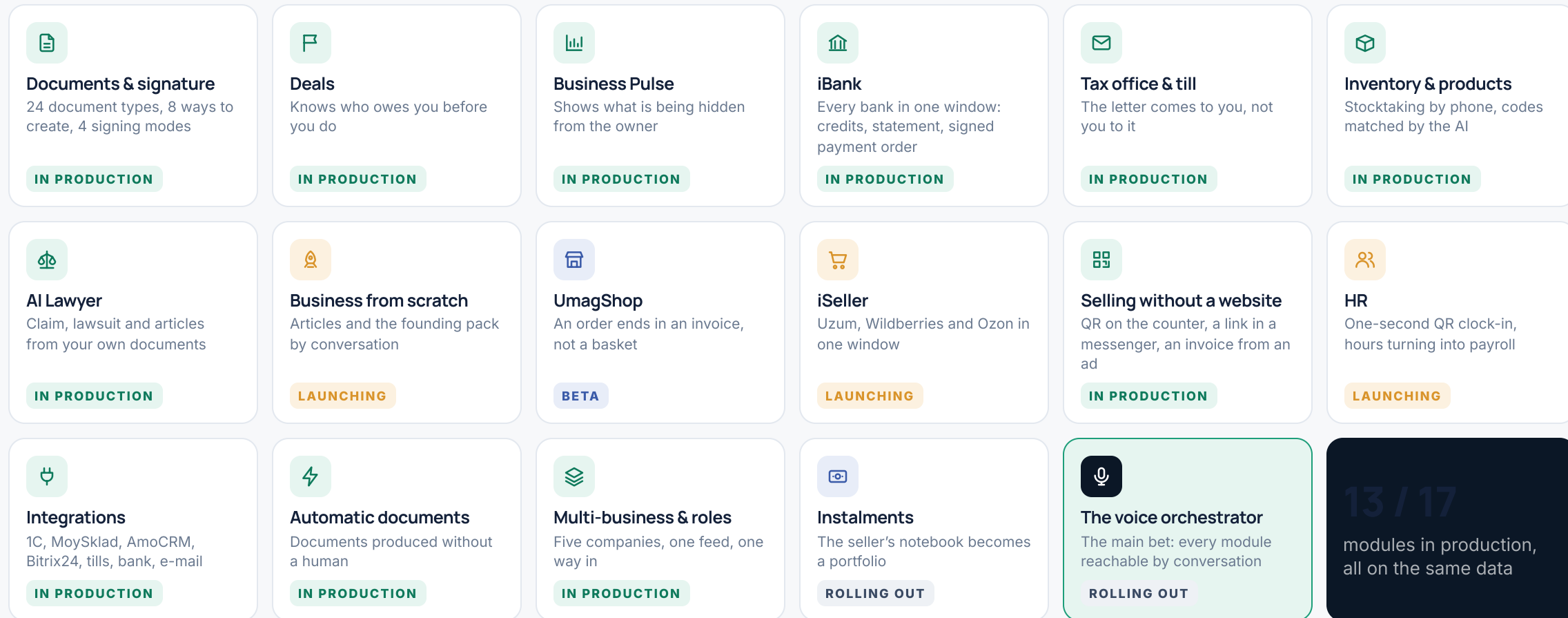


Money in and out reconciled against contracts and documents, not just a bank statement

Whose move is decided by the orchestrator, the owner only taps

Oddity detector catches duplicates, round-number runs and risky transfers by rules

Seventeen modules on one core. Each replaces something a business pays for separately.



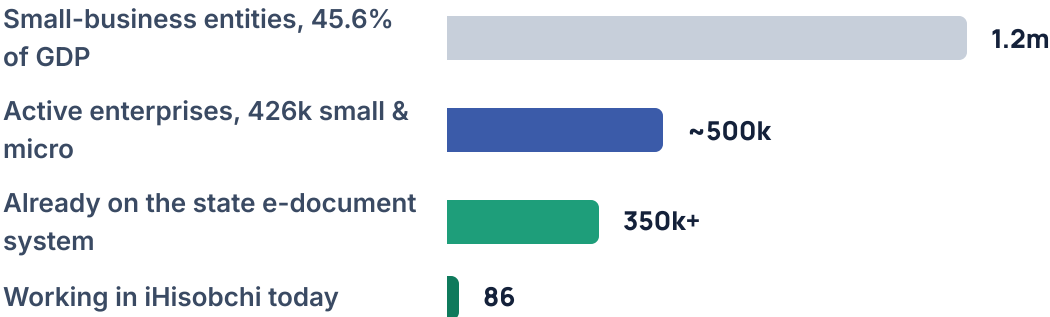
Three numbers that must not be mixed up



The product is technically mature and functionally broad, but the audience is early. The constraint today is not how fast new modules can be built but turning what is built into regular use. We say this first, because figures without that distinction mislead. Figures as at 24 August 2026.

Half a million organisations that the law obliges to do the same work every day

ORGANISATIONS IN UZBEKISTAN, BY HOW CLOSE THEY ARE TO US



This market does not have to be created. It has to be served better than the state portal serves it. The e-invoice has been mandatory since 2020 and there is no way around it.

3.5m

e-invoices a month, each one a reason to open the app

0.02%

of the addressable base reached: room to grow 4,000×

CROWDED IN ITS PARTS, EMPTY AS A WHOLE

Universe 1 · E-document operators ~15, all issue and sign; none knows if the money arrived

- Didox
- Faktura.uz
- +13 more

Universe 2 · Accounting & trade software till, warehouse, CRM; each covers its own patch

- 1C
- BILLZ
- SmartUp
- MoySklad

Universe 3 · Global AI finance agents valued in billions, none walks into a country's state infrastructure

- Ramp
- Basis
- others

Not one solution unites documents + bank + tax + warehouse + law + AI. Copying one feature is easy. Copying the combination means building it all again.

The state moved the rules into digital form. We give business the tool to work inside them.



2.2m hours

of working time a month returned to the economy if every e-invoice in the country took 2 minutes instead of 40. That is 3.5m invoices × 38 minutes.



0 fines

for a wrong product code: every code comes from the state Tasnif catalogue and every amount is checked by rules before signing, not after the inspection.



Uzbek

as a first-class language of the AI: voice commands, answers and documents in Uzbek and Russian. Global platforms will not build this for one country.

ALIGNED WITH NATIONAL PRIORITIES

- **Digital Uzbekistan 2030:** takes the state's digital rules to the last mile, the small business
- **National AI strategy:** a working AI agent in real production, not a pilot, built by a local team
- **Tax discipline:** fewer errors, complete e-document flow, receivables that no longer go unnoticed
- **Entrepreneurship:** "Business from scratch" lowers the barrier to opening a company

WHAT CLIENTS SAY

"We had every one of these things, but each in a different place. This is the first time they live in one."

Three businesses asked what changed for them answered in almost the same words: a platform of a new generation, one orchestrator, one environment.

Nine revenue streams, and not one percentage of a client's deal

We take no commission on turnover, payments or orders. Money goes straight from buyer to seller. We work with the documents about money, not with the money.

LIGHT

250k UZS / month

Sole traders and micro-business

✓ Documents and digital signature

✓ Deals and bank in one window

✓ Voice assistant

PRO

490k UZS / month

Small business with a bookkeeper

✓ Everything in Light

✓ Higher document volume, AI Lawyer

✓ Integrations: 1C, MoySklad, CRM

MAX

990k UZS / month

Active trading, several companies

✓ Everything in Pro

✓ Multi-business, roles, 24/7 signing

✓ Deep AI use, priority support

NINE STREAMS THAT COMPOUND

Subscription

Marketplace promotion

Corporate / on-premise

Warehouse & fulfilment

Service exchanges

Accounting-firm workspace

Business certificate

Implementation

iSMM advertising

The commercial loop is the youngest part of the product: plans are defined, the payment loop is being built, access is by invitation. A client arrives for documents, then puts goods in the warehouse, then promotes them on the storefront: each step is a distinct payment on the same data.

A platform on an enterprise scale, built by a small team with AI as the primary tool

What normally takes several dozen engineers and a couple of years was built in six months. We apply to ourselves exactly what we sell to the client.



Javokhir Marufov

CEO · Founder

Product vision, architecture and the AI core. Leads the orchestrator, signing and integrations with the state infrastructure.

ceo@nexusai.uz



Robiya Ma'rufova

Product Manager

Owns the client journey: onboarding, document flows, Uzbek and Russian UX, feedback from the 86 organisations in the system.

robiya@nexusai.uz



Nodir Ozodboyev

Frontend Developer

The 142 screens: Telegram Mini App, web app and Business Pulse. Every surface is a window onto the same core.

nodir@nexusai.uz



Bekzod Mirsobitov

Backend Developer

Orchestrator engine, deal assembly, bank and e-document integrations, the durable signing ledger and the test suite.

Nexus AI · Tashkent

2,280

commits since 12 February 2026

1,198

merged pull requests, every one reviewed

21,500+

automated tests in Python and TypeScript

80%

of calendar days with shipped code

The infrastructure is proven. Distribution is the task, and it sets the priorities for the year.

TARGETS BY AUGUST 2027

Organisations in the system	1,000
Paying companies	300
Documents created per month	50,000
Autonomy level 4 live	Q2 2027
Own business core in evaluation	Q3 2027

WHERE THE MONEY GOES

- 
Team expansion
 two engineers, one onboarding lead, support in Uzbek and Russian
- 
Distribution
 accounting firms, banks and IT Park as channels
- 
Data hosted in Uzbekistan
 local data centre, full compliance with the personal-data law
- 
Training the business core
 compute and evaluation for our own specialised model

WHAT WE ASK FOR

\$100k

pre-seed round, 12–18 months of runway

And the thing money does not buy: **API access to state systems** — the Ministry of Justice registry, open banking by the state deadline — so that “Business from scratch” and iBank reach every entrepreneur in the country.

We name the risk ourselves: a young audience and a small team. Both are removed by the same thing, regular use by real businesses, and that is where every som of this round goes.



Goods sold → documents filed themselves → money arrived → the deal closed itself.

The owner is left to watch, to check and to decide, which is what they opened the business for. Forty minutes become two, and the difference goes back to the entrepreneur.

Web ihisobchi.uz · app.ihisobchi.uz

E-mail info@nexusai.uz

Phone +998 20 007-90-99