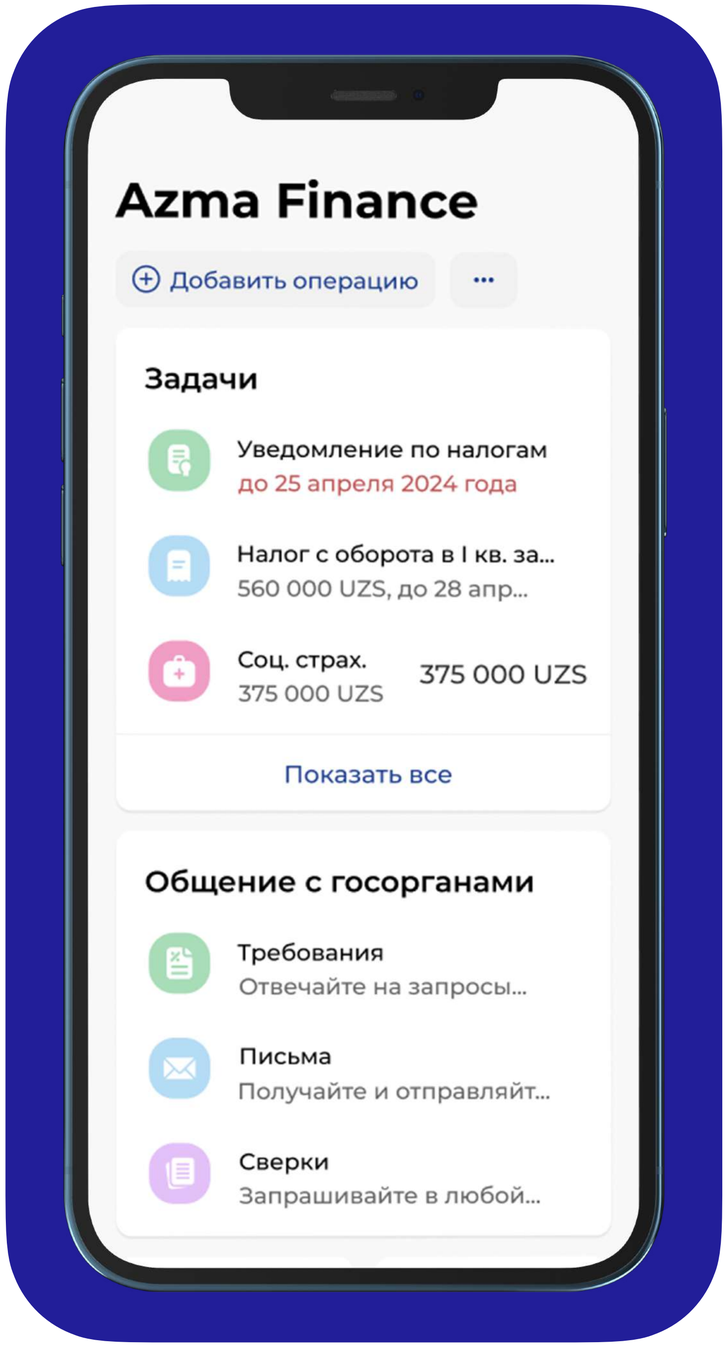
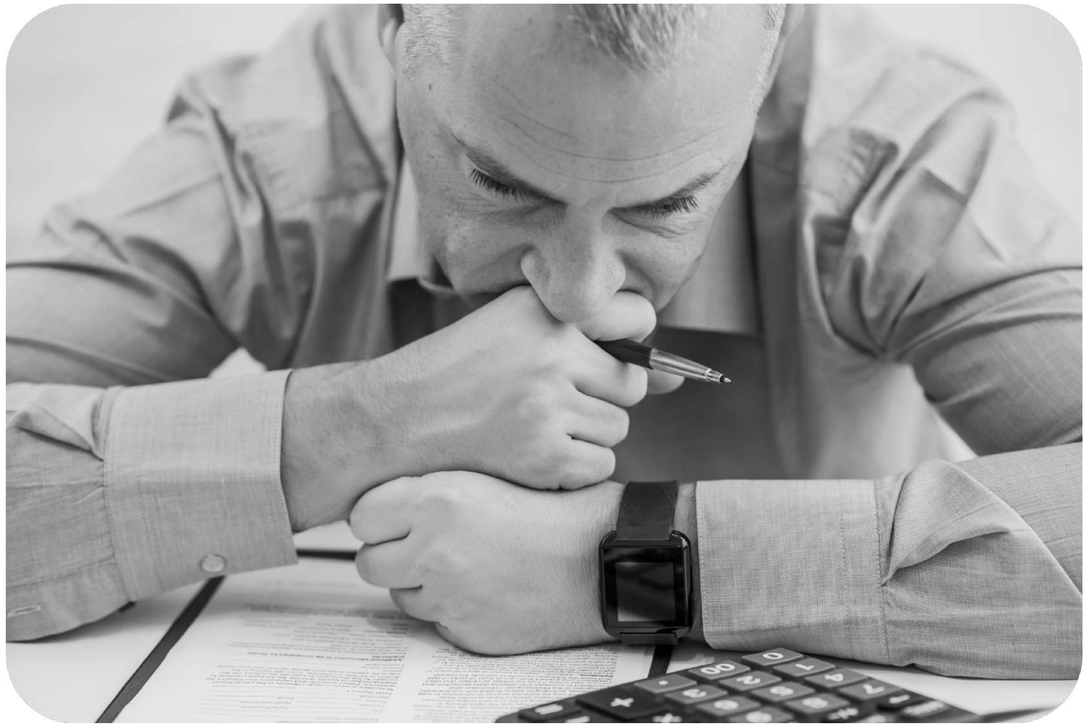


Azma Finance

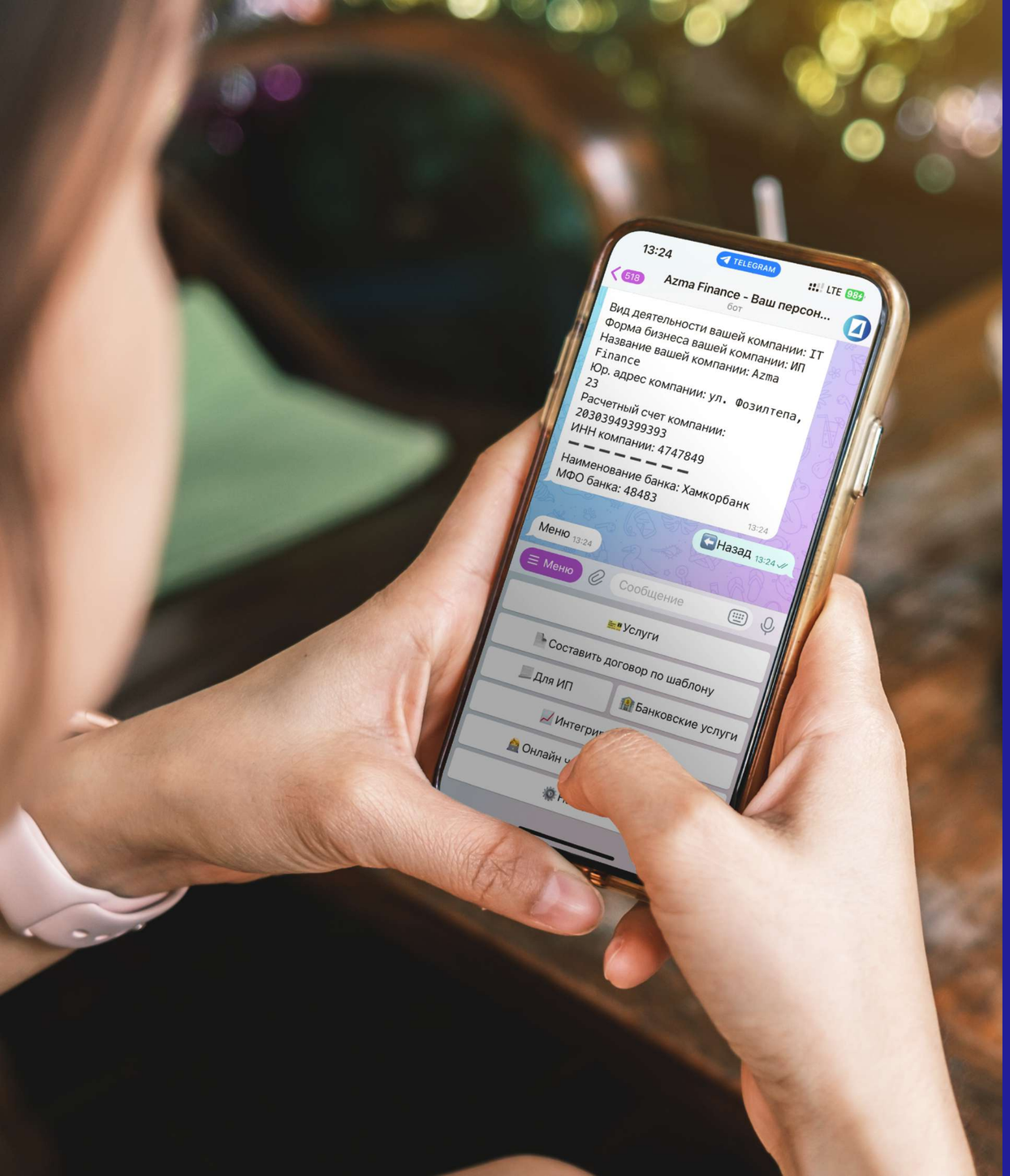
Online accountant for a small business owners.

2025

Solving the Accounting Puzzle for Small Businesses

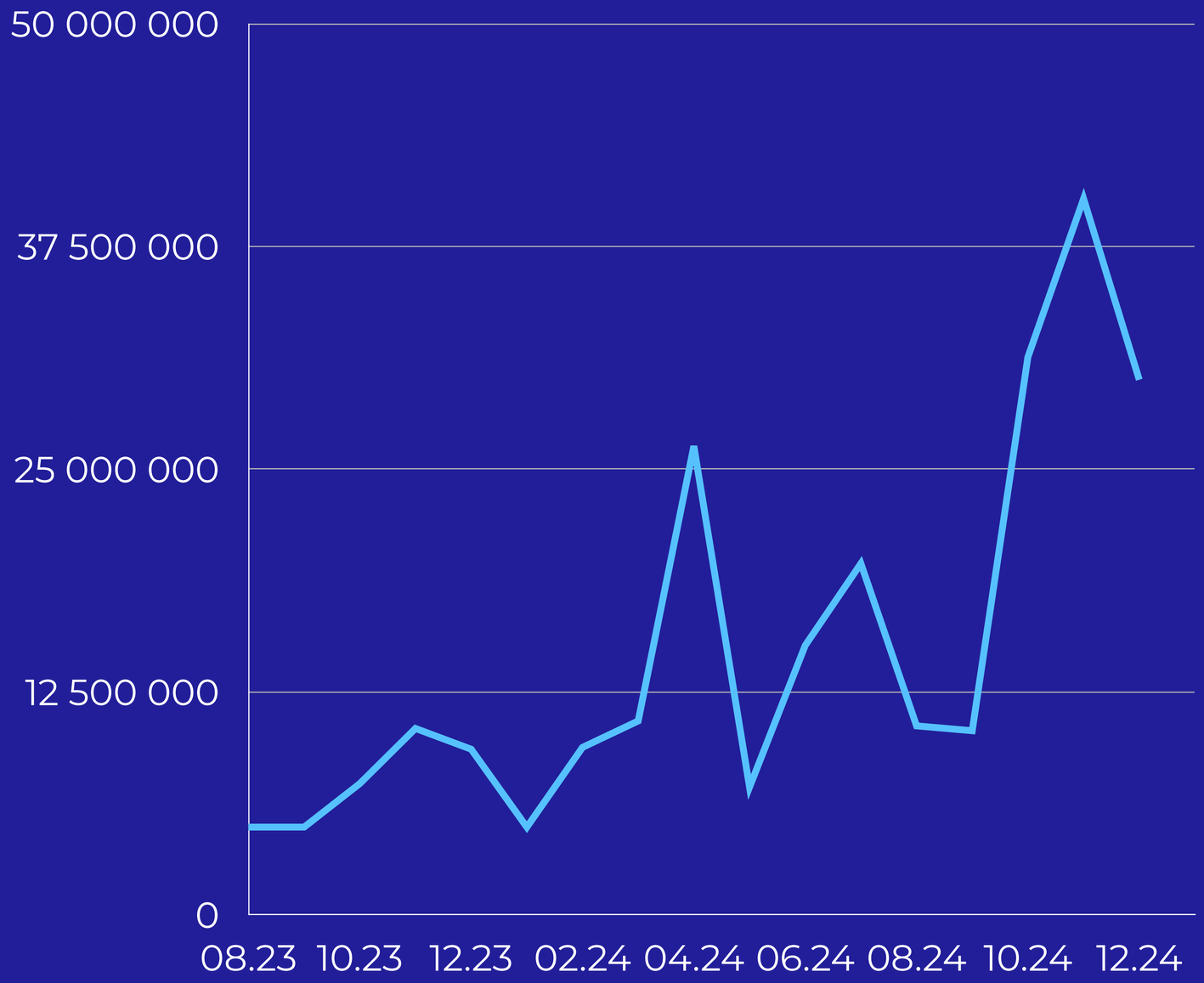


Entrepreneurs face the problem of **complicated** and **expensive accounting**, which takes up **a lot of time and effort** for tax calculations and reporting.



OUR SOLUTION

Our solution offers an **automated accounting** service for **small businesses**, simplifying **financial management**, allowing focus on core activities, and ensuring accurate, compliant records using Telegram-bot interface.

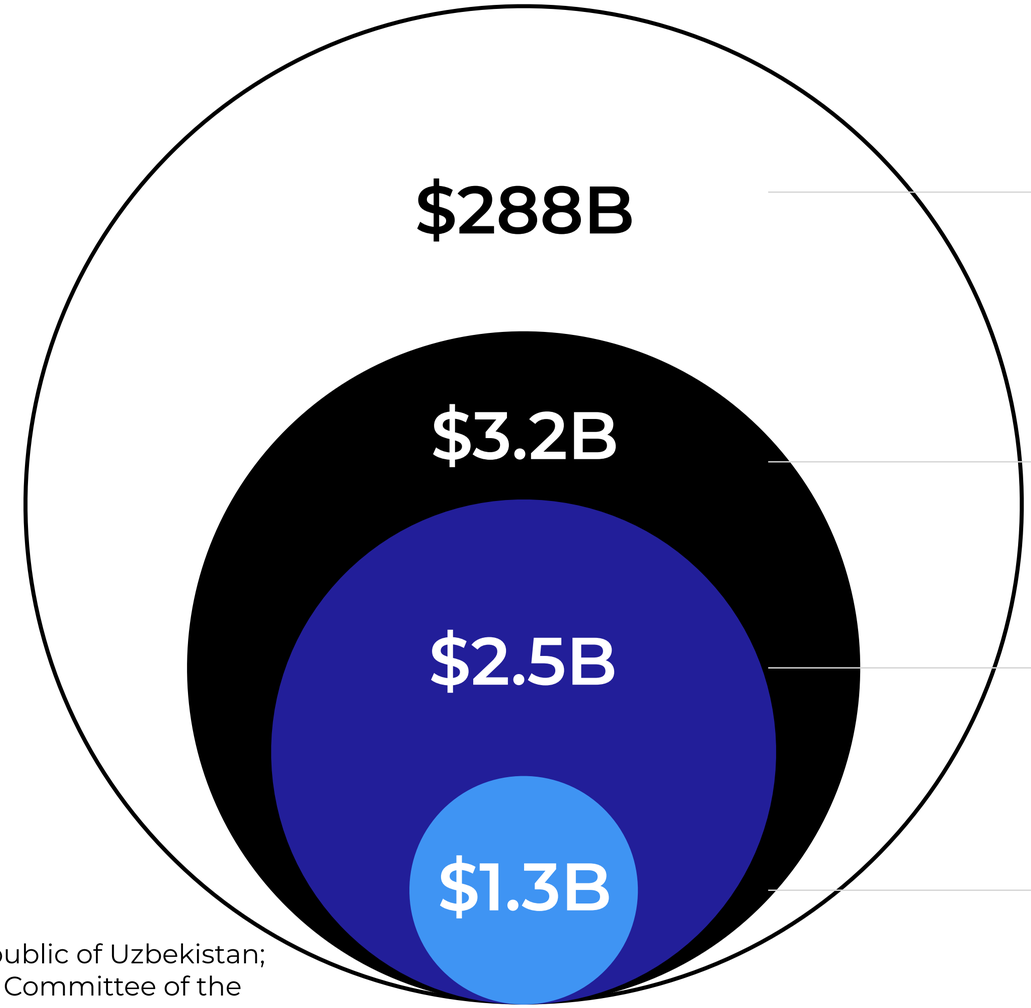


+32.51%

Average monthly revenue growth in percentage terms.

The average monthly revenue growth for "Azma Finance" from August 2023 to October 2024 was approximately 32.51%. Despite this growth, we are currently operating at a loss. To reach the break-even point, we need to generate a monthly revenue of 50 million UZS. We anticipate achieving product-market fit (PMF) upon acquiring 150 active monthly clients.

Market opportunity



PAM
Potential Available Market (Globally)

TAM
Total Addressable Market **(UZB)**

548 701 companies & entrepreneurs

SAM
Serviceable Available Market **(UZB)**

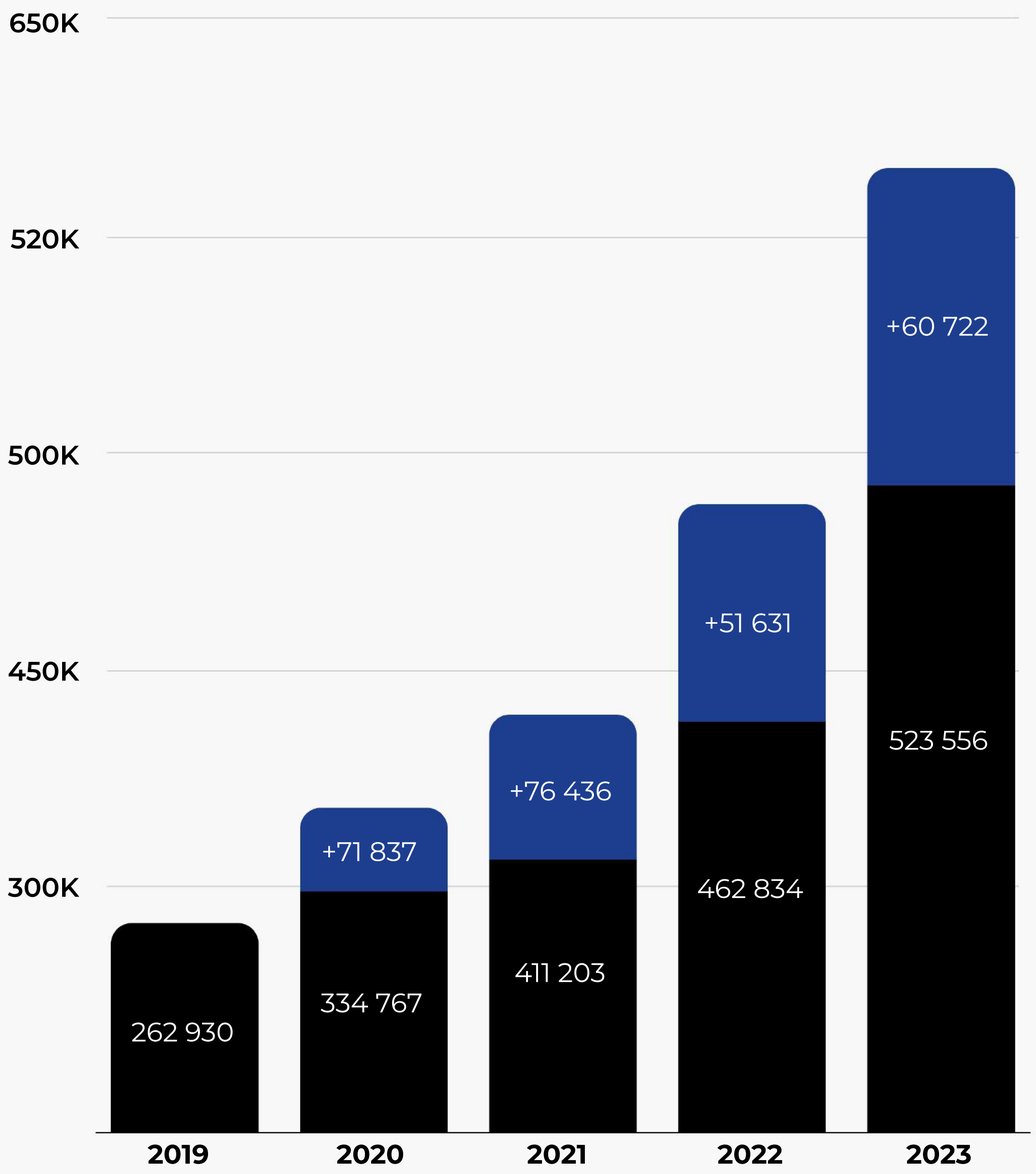
411 526 companies & entrepreneurs

SOM
Serviceable & Obtainable Market **(UZB)**

315 833 companies & entrepreneurs

Link to the market analytics:
Google Sheets

Data sources:
1. Agency of Statistics under the President of the Republic of Uzbekistan;
2. Statistical data from open sources of the State Tax Committee of the Republic of Uzbekistan.
3. Dun & Bradstreet - American company specializing in collecting, cataloging, and analyzing information on business entities and compiling credit ratings, maintains the world's largest registry of information on private companies.



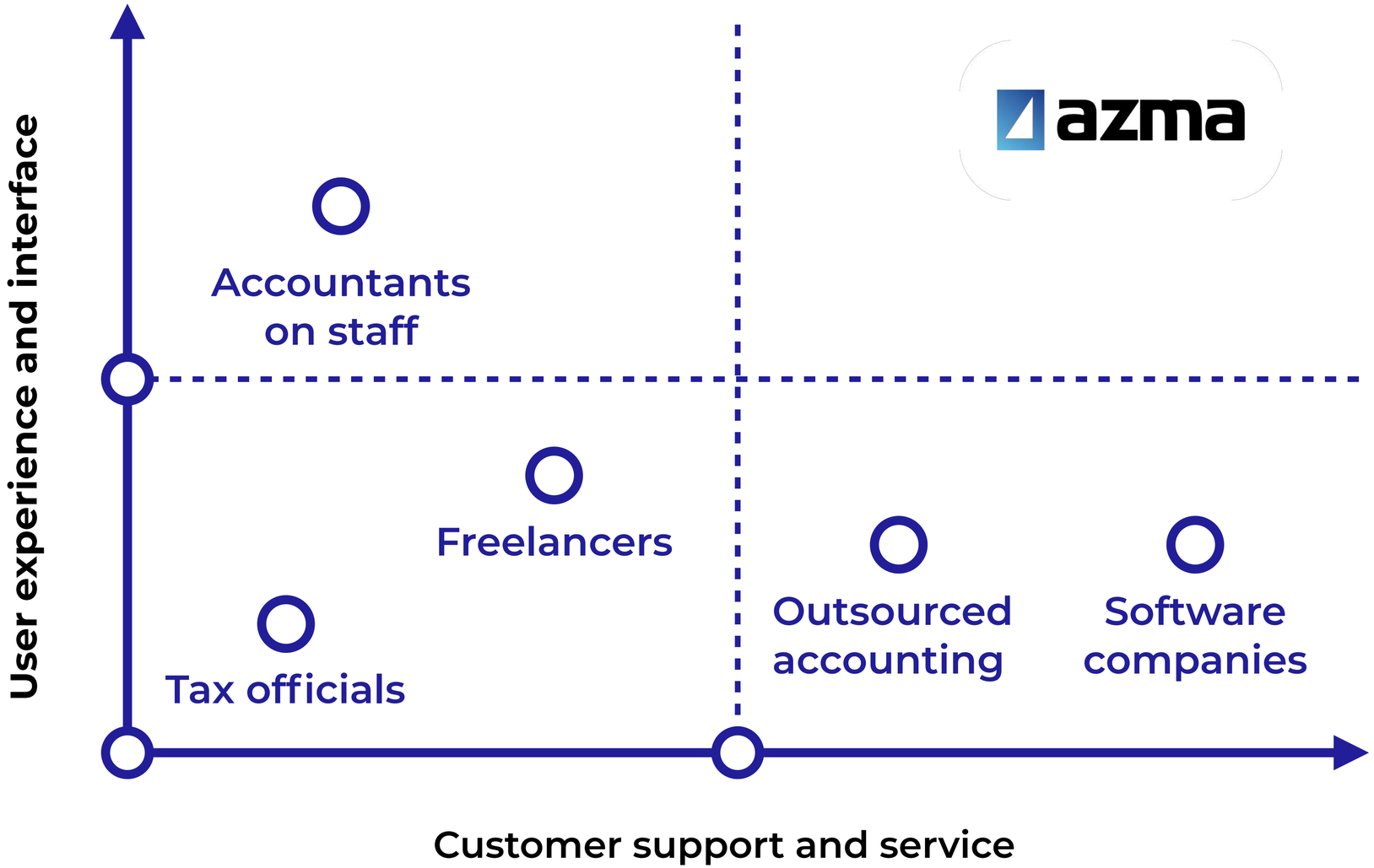
Market growth

Graph of the growth of the number of operating enterprises and organizations in Uzbekistan.

+16.17%

Average year-to-year market growth rate in Uzbekistan

Competitive landscape



Business model

$100
ARPU

SaaS
Business Model

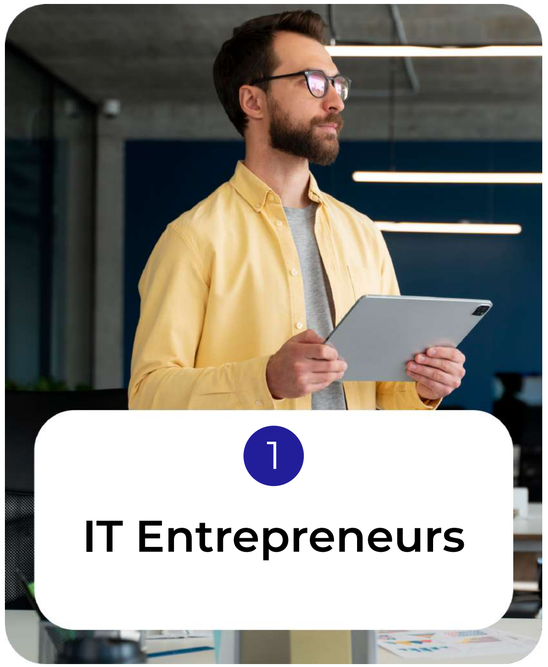
30%
Gross Margin

$2400
LTGP

$19
CAC

24 mo
CLT

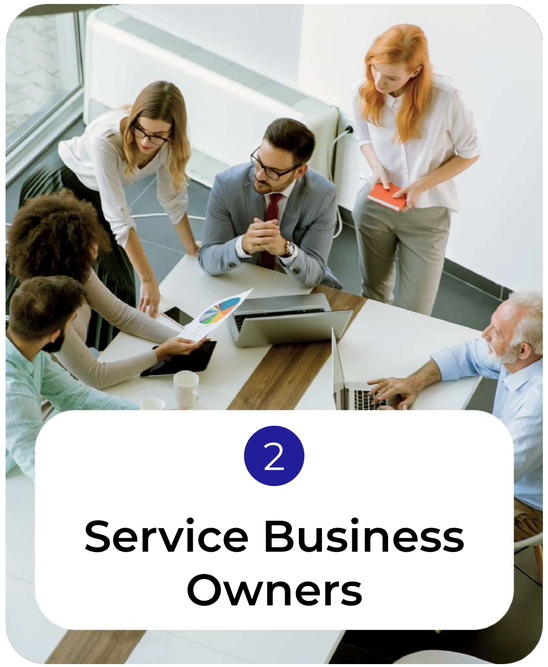
Target customer segments



1

IT Entrepreneurs

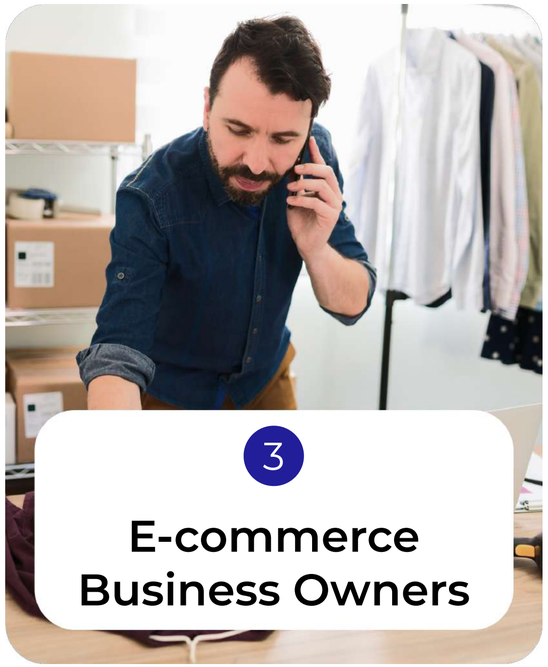
- IT and Technology
- **Pain Points:** IT entrepreneurs often struggle with **finances and bookkeeping** while focusing on tech development. Lacking **accounting expertise**, they need an affordable, user-friendly solution to automate **financial processes** and ensure **tax compliance**.



2

Service Business Owners

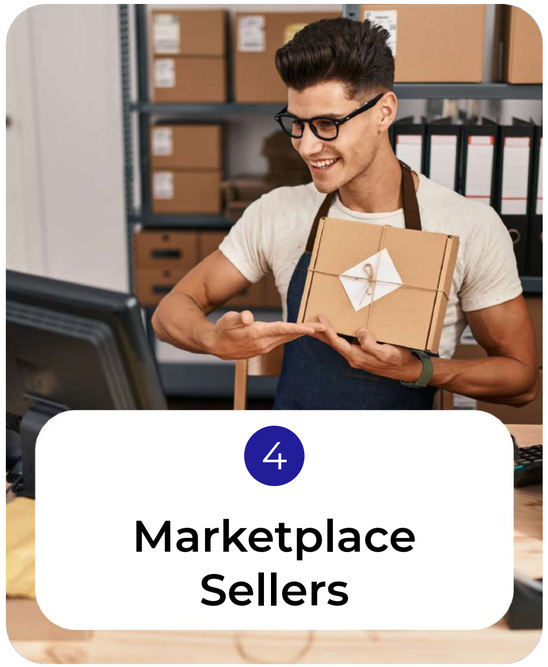
- Professional Services (marketing, consulting, etc.)
- **Pain Points:** Service business owners face challenges in **managing financial records**, **tracking expenses**, and **invoicing clients**. They seek a solution to simplify **bookkeeping**, generate accurate **financial reports**, and streamline **client billing**.



3

E-commerce Business Owners

- E-commerce
- **Pain Points: E-commerce business owners** manage **sales transactions, track inventory**, calculate **taxes**, and generate **financial reports**. They need an efficient **accounting solution** integrating with e-commerce platforms, automating tasks, and providing financial insights.



4

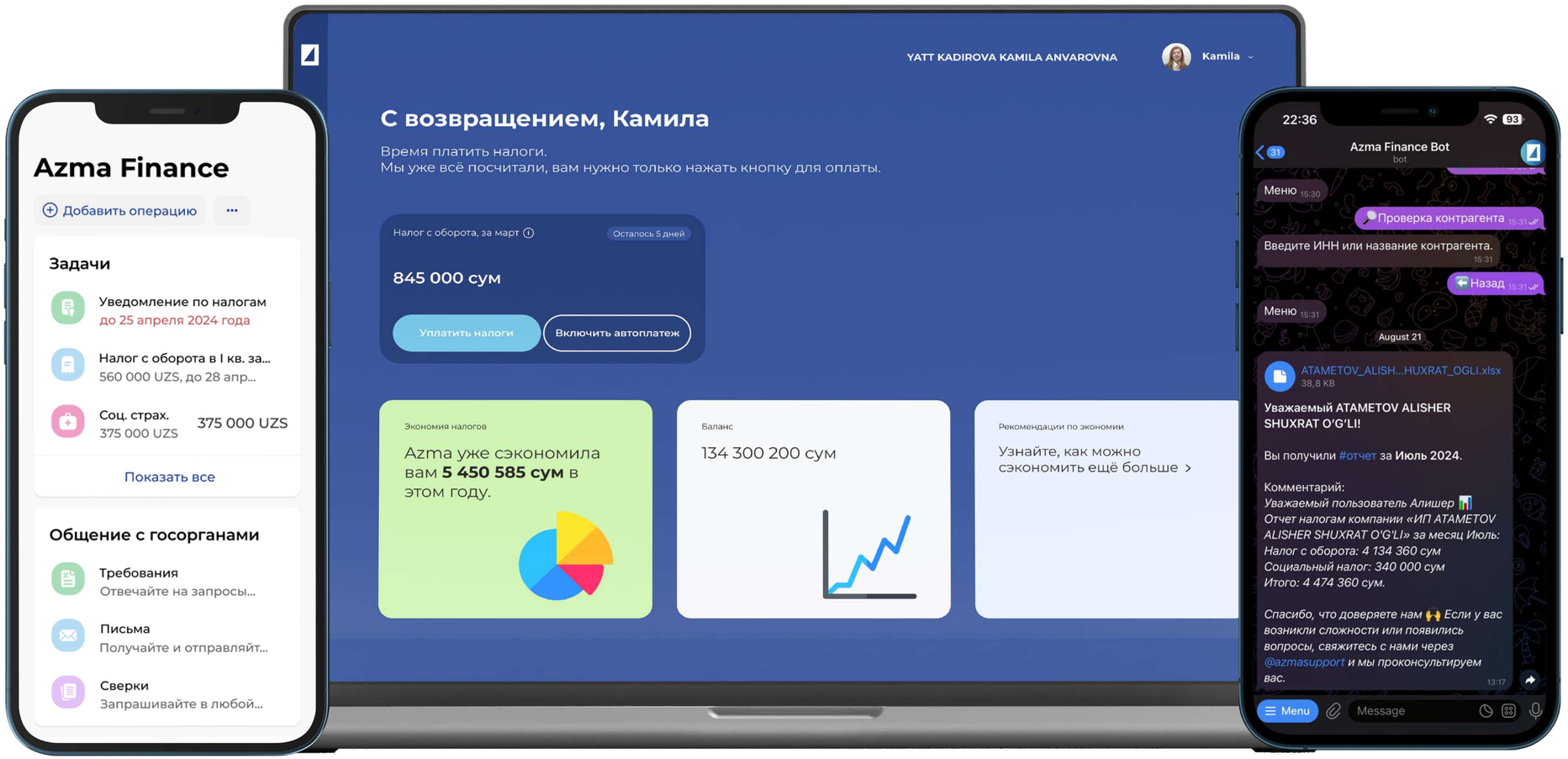
Marketplace Sellers

- Online Marketplace Sellers (e.g., Uzum, ZoodMall, Sello)
- **Pain Points: Marketplace sellers** face accounting challenges like reconciling transactions across platforms, managing fees, and ensuring accurate **tax calculations**. They seek a solution simplifying **multi-channel sales tracking**, automating **financial data consolidation**, and streamlining **tax reporting** across different platforms.

Omnichannelity

The product is developed for all platforms, for maximum user convenience:

- Web;
- Telegram Chatbot;
- Mini App (Telegram, Click).



Product Development

We are advancing Azma in two key directions to cater to both user needs and partner demands.





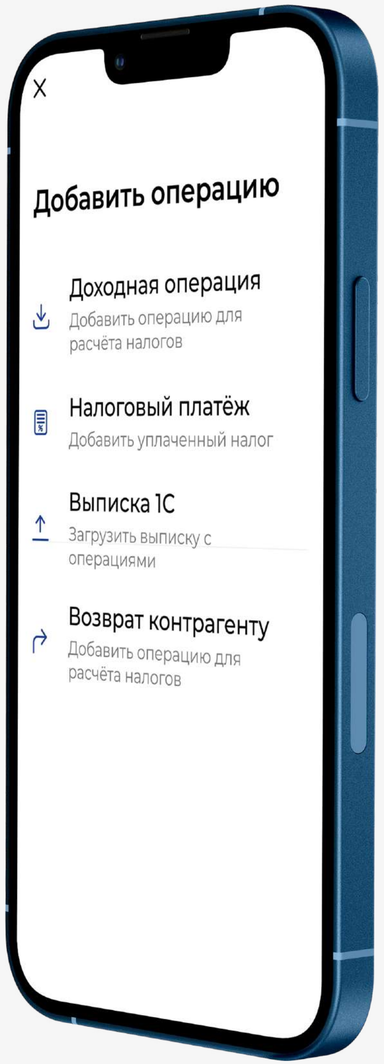
User Convenience

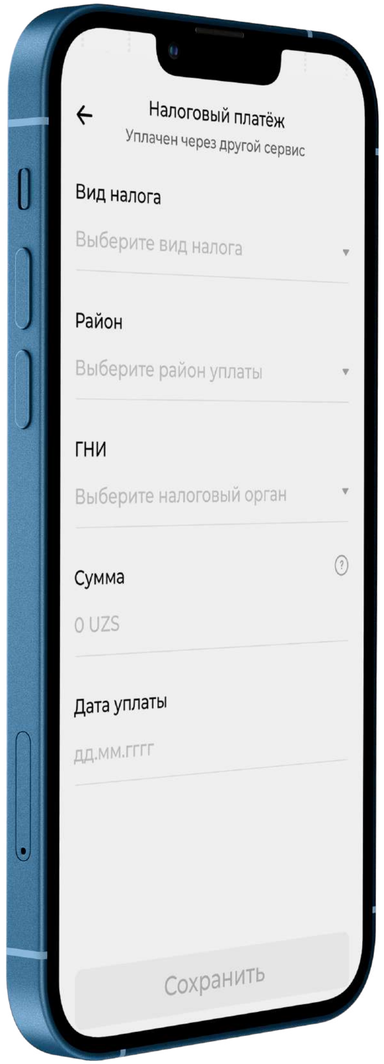
Our primary focus is on creating a highly simple and user-friendly interface where the user hardly needs to take any action.

All they need is a single button that, when pressed, provides complete information about their business. The service automatically checks for any tax debts, reporting requirements, and other important indicators, allowing business owners to always stay informed about the financial health of their company without extra effort.

Product Development

We are advancing Azma in two key directions to cater to both user needs and partner demands.





Solution for Partner Banks

The second direction is tailored for our partner banks who want to offer our product to their clients. For this audience, we are developing a more comprehensive solution where users can input data on transactions, payments, and other operations. This solution offers partial automation of accounting processes, helping banks improve their client service and increase customer loyalty.

Our features

1.

Reports

- Turnover tax report;
- Income Report for Individuals;
- Report on social tax;
- Ind. Accumulated Pension Acc. Report, etc.

2.

Taxes

- Turnover tax;
- Fixed tax;
- Income tax for individuals;
- Social tax, etc.

3.

Documents

- Contracts with clients;
- Contracts with contractors;
- Additional agreements;
- Invoices for payment, etc.

4.

Consultations

- An entrepreneur can turn to Azma for all questions related to accounting.
- Questions of any complexity will be answered by the specialists in the online chat.

click

Partnership with Click, one of the leading digital platforms in Uzbekistan, to integrate Azma Finance into their superapp as a mini-app for merchants and clients of the Click ecosystem.



Partners Pay
Innovate Your Finances

Яндекс Go

Partnering with PartnersPay and co-integrating with Yandex Go to offer cab drivers and taxi fleets technology to pay commissions, generate closing documents and integrate with government agencies.



Marketing strategy

Social media marketing

Utilize Instagram, LinkedIn, Telegram for visibility.
Highlight benefits: streamlined financial processes, enhanced efficiency, better decision-making.

Content marketing

Develop blog articles, case studies, white papers, video tutorials.
Collect and showcase user testimonials and success stories.

Community marketing

Co-create content, webinars, workshops with business communities.
Address specific needs of small business owners.

Tracking relevant metrics such as website traffic, engagement levels, lead generation, and conversion rates will help us refine our marketing strategies, identify which channels and tactics are most effective, and make data-driven decisions to optimize our marketing efforts.

Roadmap

Development of MVP

- Developed a basic, functional product.
- Initial market entry and user feedback collection.

Finished

Initiation of First Sales

- Achieved first sales confirming product demand.
- Established foundational sales and customer support processes.

Finished

Achieving PMF

- Refining the product based on ongoing customer feedback.
- Focused on enhancing customer experience to increase retention and satisfaction.

In Progress

Longterm plan / Vision

- Alpha and web version launch;
- Reach the mark of 500 active monthly users on the service;
- Attracting a venture investor or a business angel;
- Introduce AI tools and online payments in Uzbekistan.

2024

- Secure second investment;
- Expand to 700 users, launch online acquiring MVP, enter MENA.
- Launch BNPL product in Uzbekistan.

2025

- Expand online payment and BNPL products in existing markets.

2026

- Integrate all Azma products into a unified solution.

2027

- Open online bank under Azma, target 200,000 users across 6 countries.
- Launch global online banks using Azma's white label technology.

2028

Highlights

>3,000 USD

Monthly revenue

90 USD

ARPU

10%

Churn rate

>31,000 USD

Saved on fines



Alisher Alimov

Founder & CEO

With over seven years of experience in entrepreneurship, sales, and marketing, Alisher leads our mission to simplify accounting for small businesses. Formerly the CEO of Muna Media, one of Uzbekistan's top marketing agencies, Alisher brings a wealth of knowledge and expertise to Azma Finance. Under his guidance, we strive to innovate and provide exceptional financial management solutions.

- **Early Start and International Experience:** Alisher began his career at age 9 and has worked in various roles internationally, including as a guide and translator in China, gaining a unique understanding of international business.
- **Entrepreneurial Success:** Alisher founded and successfully developed multiple businesses, including Muna Media – leading advertising agency in Uzbekistan, KSP Consulting & Avar Sales Agency.
- **Leadership and Skills:** Alisher mastered Chinese, adapted to international environments, and developed key management and strategic skills, making him a sought-after speaker and entrepreneur.

azma

MUNA MEDIA
ADVERTISING AND COMMUNICATIONS GROUP

KSP Consulting

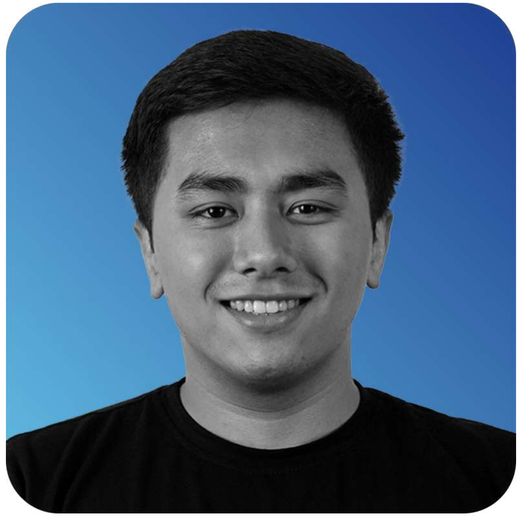
AVAR
SALES INCREASING

Professional Team



Mukhammad Khojimatov

Chief Product Officer



Diyor Khakimov

Chief Technical Officer



Vasiliy Zubenko

Head of Sales

Our Partners

PLUG AND PLAY	click
CYBER PARK INNOVATIVE IT-CLUSTER OF UZBEKISTAN	AloqaVentures
Yangi bank	Hamkor Bank

azma finance

Your personal online accountant

Thank you!

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