



BUSINESS PLAN

SaaS Platform for Business Automation (B2B) in Uzbekistan

1. PROJECT DESCRIPTION

Project: An innovative cloud-based **SaaS platform** for business automation in Uzbekistan, integrating advanced CRM, ERP, online cash register, HR module, and inventory management. This platform serves as the key to business digitalization, enabling companies of all sizes to enhance efficiency, reduce operational costs, and ensure transparency across all processes.

Project Advantages:

- **High profitability:** A subscription-based monetization model ensures stable revenue and fast payback.
- **Vast market potential:** Over **490,000** potential SME clients in Uzbekistan.
- **Flexibility:** Integration with banks, tax authorities, payment systems, and other services.

- **Minimal capital investment:** Cloud-based architecture eliminates the need for expensive hardware.
- **Fast implementation:** Easy integration and a user-friendly interface reduce adaptation time, increasing customer loyalty and retention.

Platform Features:

- Online cash register, accounting, and analytics.
- Inventory management and stock tracking.
- Integration with banks and tax authorities.
- Sales and customer management (CRM).
- HR and payroll module.

Monetization:

- Subscription model (**\$10–50 per user per month / 130,000 – 650,000 UZS**).
 - Additional paid modules (**premium packages**).
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2. ATTRACTIVENESS FOR IT ENTREPRENEURS

This business plan presents a great opportunity for IT specialists who want to create and develop their own **digital solutions business**. Key advantages for IT entrepreneurs:

- **High demand:** Over **80% of SMEs** in Uzbekistan use manual accounting or Excel, indicating a vast potential for automation.
 - **Low entry barriers:** No need for expensive equipment, as the business is fully cloud-based.
 - **Stable revenue:** The subscription-based model ensures monthly recurring revenue.
 - **Scalability:** The platform can be easily adapted for other countries and markets.
 - **Flexible management:** IT entrepreneurs can work remotely and manage the business from anywhere.
 - **Growth potential:** The possibility to integrate additional features, partnerships, and expand the customer base.
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3. MARKET ANALYSIS AND DEMAND

- **Market Size:** Around **80% of SMEs** in Uzbekistan still rely on manual bookkeeping or Excel, creating a high demand for automation.
- **Competitors:** Local ERP/CRM systems, **1C, SAP, Zoho, Odoo**, but they are poorly adapted to Uzbekistan's business environment.

Competitive Advantages:

- **Full compliance with Uzbekistan's legal and tax regulations.**
- **Ease of use:** A cloud-based solution without installation requirements.
- **Affordable subscription pricing.**

4. PROJECT BUDGET

Category	USD	UZS (1 USD = 13,000 UZS)
Platform Development	\$50,000 – 70,000	650M – 910M UZS
Marketing & Promotion	\$10,000	130M UZS
Servers, Support & Operations (1 year)	\$5,000 – 10,000	65M – 130M UZS
Certification & Licensing	\$8,000	104M UZS
Total	\$73,000 – 98,000	949M – 1.274B UZS

5. FUNDING: BANK LOANS

Bank	Interest Rate	Max Loan Amount	Loan Term	Special Conditions
National Bank of Uzbekistan	15%	2B UZS	Up to 5 years	Collateral required
Ipoteka Bank	14.5%	1.5B UZS	Up to 5 years	Flexible repayment terms
Agrobank	16%	2B UZS	Up to 3 years	Fast approval process
UzPromStroyBank	13.5%	1.2B UZS	Up to 4 years	Refinancing available

6. EXPECTED DEMAND AND GROWTH FACTORS

Year	Expected Clients	Revenue (M UZS)	Profit (M UZS)
1st	500	195	85
2nd	1,200	468	248
3rd	2,500	975	625
4th	4,000	1,560	1,080
5th	6,000	2,340	1,720

External Factors Influencing Demand:

- Government **digitalization policies**.
- Economic stability and purchasing power.
- Competition from local and international solutions.
- Changes in **tax regulations and online cash register requirements**.

Internal Factors Controlled by the Team:

- **Marketing effectiveness** and promotion strategies.
 - **User experience** and service quality improvements.
 - Development of **additional modules** and functionality.
 - **Flexible pricing and loyalty programs**.
 - **Strategic partnerships** with banks, tax authorities, and business associations.
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7. CASH FLOW PROJECTIONS

Period	Revenue (M UZS)	Expenses (M UZS)	Net Profit (M UZS)
1-6 months	65 – 90	80 – 94	-40 – -29
7-12 months	100 – 150	85 – 100	-10 – 25
13-24 months	180 – 250	90 – 110	50 – 115
25-36 months	250 – 350	95 – 120	130 – 205

8. IMPLEMENTATION TIMELINE AND BREAK-EVEN POINT

Year	Users	Revenue (M UZS)	Expenses (M UZS)	Profit (M UZS)
1st	500	195	110	85
2nd	1,200	468	220	248
3rd	2,500	975	350	625
4th	4,000	1,560	480	1,080
5th	6,000	2,340	620	1,720

9. CUSTOMER BASE BY REGION AND INDUSTRY

By Region:

- Tashkent: **15,000 clients**
- Andijan: **4,000 clients**
- Samarkand: **5,400 clients**

By Industry:

- Retail & Wholesale: **12,000 clients**
- Manufacturing & Agriculture: **10,000 clients**
- Construction & Real Estate: **6,000 clients**

- IT, Education, Healthcare: **8,000 clients**
 - Logistics & Transport: **4,000 clients**
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10. CONCLUSION

The SaaS platform project is highly **profitable and scalable**. Expected profitability ensures a return on investment within **2–3 years**. Although early-stage losses may occur, **stable revenue growth** is expected from **months 12–18**. The platform has strong expansion potential, making it an attractive investment opportunity for IT entrepreneurs and investors.