FINANCIAL LITERACY AND INVESTMENTS

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Startup goal: to improve the level of financial literacy among the population through accessible educational programs, interactive platforms, and practical tools for managing personal finances and investments.

PROBLEM

- Low level of financial literacy
- Lack of investment skills
- Insufficient information
- Influence of emotions on financial decisions
- Low trust in financial institutions

SOLUTION

- Mobile Application
- Interactive courses on financial basics, investments, personal finance, and credit management
- Video materials and webinars
- Quests and challenges
- Virtual portfolio

PRODUCT

- Chatbot and consulting services
- Financial clubs
- Forums and discussions

TECHNICAL AND ECONOMIC INDICATORS

Economic Indicators

Expected investment: 10–20 million KZT
Funding sources: grants, venture funds, private investors, crowdfunding
Payback period: 2–3 years
Projected income:
• Year 1 — 5 million KZT
• Year 2 — 15 million KZT
• Year 3 — 30 million KZT
Project profitability: 30–50%

Technical Indicators

Platform: website + mobile application
Technology: AI chatbot, online learning system (LMS), forum-discussion platform
Initial number of users: 500–1000 people
User growth: 50% per year
Number of educational programs: 10+ courses in the first stage
Average subscription fee: 5,000–10,000 KZT per month

Socio-Economic Impact

- Improvement of population's financial literacy
- Reduction of financial fraud through awareness
- Development of a conscious approach to investing
- Creation of new jobs (5–10 employees in the first stage

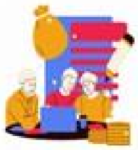
COMPETITIVENESS

1. Uniqueness and Key Advantages:
- Interactive learning format
- Accessibility and personalization
- Comprehensive approach — integration of educational courses, financial clubs, forums, and consultations on a single platform
- Analytical support — tools for analyzing and forecasting personal finances and investment strategies

2. Market and Competitive Environment Analysis:
- Main competitors: traditional finance courses, banks, private financial advisors, online schools
- Advantages over competitors: combination of online and offline learning, low entry barrier, convenience of digital solutions
- Market demand: growing public interest in financial literacy, government support programs

3. Entry Barriers for Competitors:
- Proprietary technological platform and unique content
- Formation of an active user community
- Partnerships with banks, investment companies, and universities

4. Growth Potential and Scalability:
- Expansion into new markets (international online learning)
- Diversification of educational products
- Implementation of AI solutions for automated financial consulting



INTELLECTUAL PROPERTY PROTECTION

Current Technological Readiness Level (TRL 1–3):
- Fundamental research has been conducted, and the platform concept has been developed.
- Target groups and the system's key functional modules have been identified.
- Initial educational content and a prototype of the chatbot have been created.

Intellectual Property Objects:
- Copyrights for methodological materials and educational programs.
- Chatbot algorithms and architecture.
- Interface design.

Intellectual Property Protection Plan:
- Registration of copyrights for courses, methods, and training materials.
- Patenting of core algorithms during the transition to TRL 4–5.
- Protection of the database and client information in accordance with security standards.

TEAM

Project Leader / CEO — strategic management, partnership development, investment attraction.
•*Financial Expert / Chief Analyst* — development of educational programs, analysis of investment strategies.
•*Technical Director (CTO) / Developer* — creation and maintenance of the digital platform, development of the chatbot and financial tools.
•*Marketing and Promotion Specialist* — marketing strategy development, social media promotion, and advertising.
•*Methodologist / Educational Content Manager* — creation of educational materials, adaptation of programs for different levels of knowledge.
•*Lawyer / Intellectual Property Specialist* — legal protection of the startup, contract management.