ETCITA Opens Waitlist to Turn Financial Inclusion into Cheaper, Faster Credit for Uzbek SMEs

New "white & digital" financial OS helps SMEs become bank-ready and gives accountants a path to 3–4x their income as true CFOs early access now open nationwide.

TASHKENT, TASHKENT CITY, UZBEKISTAN, December 8, 2025 /EINPresswire.com/ -- ETCITA, an [AI-native accounting platform](#) built specifically for Uzbekistan, today opened its public waitlist for SMEs and accountants. The goal is to turn messy, fragmented books into clean "white & digital" ledgers that make fair, cash-flow-based lending possible for small businesses.

Founders, ETCITA

Uzbekistan has made real progress on financial inclusion. The country adopted its first National Financial Inclusion Strategy (NFIS) in 2021, targeting better access to finance for individuals and SMEs. Yet gaps remain: World Bank analysis indicates that formal bank loans reach only about one-quarter of SMEs, and many firms still rely on expensive, informal capital.

ETCITA's founding thesis is simple and contrarian: Uzbekistan does not have a capital problem; it has a data problem. Banks, ministries and investors cannot lend or partner at scale when SME financials live in a half-grey mix of cash, Excel, 1C and inconsistent tax reports.

Around the world, banks that solved this data problem have unlocked new credit for small firms without demanding hard collateral. Global leaders such as DBS in Singapore and Allica Bank in the UK have shown that when lenders can plug into standardised accounting data via APIs and score it with AI, they can issue thousands of collateral-free SME loans quickly and safely, lending

against cash flow rather than only buildings and cars.

ETCITA is bringing this logic to Uzbekistan with deep localisation for SoliqOnline, e-invoicing and local banking reality. Its core promise is clear: if Uzbek SMEs go white & digital, they should receive cheaper, faster credit - not punishment.

Today many SME owners live the same story: they bring folders and 1C printouts to the bank, the credit officer sees small "official" turnover and confusing statements, and the answer is a rejection ("rad etildi") or a symbolic limit that does not match reality. ETCITA is being built to change the starting point of that conversation.

Fintech
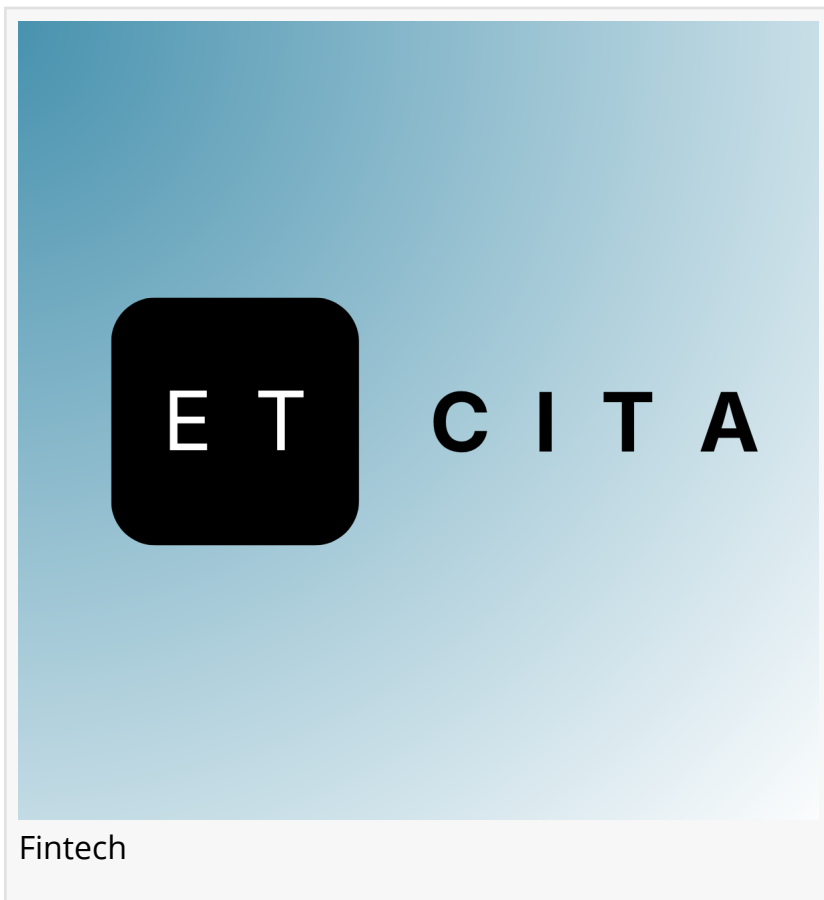
The platform will connect bank accounts, tax data and e-invoices into one living ledger; use AI to classify and reconcile transactions automatically; and generate bank-ready P&L, balance sheet and cash-flow reports that match tax records and bank flows. For an SME on ETCITA, the medium-term benefits the team is targeting with partner banks are: moving from weeks of document collection to days – and eventually minutes – for loan decisions; negotiating from data, not emotion; and, over time, qualifying for cheaper rates and longer tenors than similar businesses with messy books, as lenders price in lower information risk.

> " If Uzbek SMEs go white and digital, they should get more credit on better terms, not punishment. ETCITA exists to make that promise real in their daily data."
> Mayer Aziz, Founder of ETCITA

Accountants are the hidden CFOs of the Uzbek economy, but they are paid like typists. A typical independent accountant might manage 10–15 SME clients manually across Soliq, 1C, Excel and bank portals, charging low fixed monthly fees that barely reflect the risk and workload. ETCITA is designed around different economics: AI does 70–80% of the repetitive work; the accountant sells intelligence and credit-readiness, not keystrokes.

In practical terms, ETCITA aims to enable models such as an accountant managing 25–30 SMEs on the platform instead of 10–15 manually, and offering a "credit-ready accounting + CFO" package at, for example, USD 200–250 per month per client instead of USD 80–100 for pure

bookkeeping. Even at conservative assumptions, that can move a capable accountant from roughly USD 1,000–1,500 per month in fragmented fees to USD 4,000–6,000 per month in higher-value retainers – without multiplying working hours, because the platform automates posting, reconciliation and many checks. These figures are illustrative, not a guarantee, but they show the scale of upside ETCITA is targeting for its most ambitious partners.

For waitlist accountants and CFOs, ETCITA plans to offer first access to the ETCITA Certified Accountant track, preferential routing of SMEs who join the waitlist but do not yet have a modern accountant, and playbooks on packaging and pricing "CFO-as-a-service" offers for Uzbek SMEs.

For ministries, the Central Bank and development partners, ETCITA is a micro-infrastructure bet on existing policy goals: expanding SME access to finance, reducing the shadow economy and creating more sustainable jobs. Recent World Bank–supported programs emphasise digital payments, responsible lending and better data to support SME credit, while national financing strategies call for new forms of collateral and fintech-based solutions because traditional bank finance still reaches only a minority of SMEs.

An AI accounting layer can improve data quality for supervision, make pilots in cash-flow-based or Islamic finance easier because books are standardised and explainable, and raise the baseline trust level for international companies entering Uzbekistan, who need local suppliers and partners with transparent, globally understandable financial reporting.

ETCITA is deliberately not opening to everyone at once. The first waves of users define the standard. The initial public waitlist is limited to a few hundred SMEs willing to go white & digital and treat clean data as a growth asset; roughly 50–100 accountants and CFOs who want to move up-market and build the next generation of Uzbek accounting firms on top of AI; and a small number of banks, MFIs and ministries interested in low-risk pilots around standardised SME ledgers.

Joining takes under two minutes:

1. Visit https://www.etcita.com/contact.
2. Choose your date for the interview.
3. Answer a few short questions about your business, current tools and biggest pain points.

Accepted applicants will be invited in waves, with clear onboarding plans and direct support from the ETCITA team.

About ETCITA

ETCITA is an AI-native financial OS built in Uzbekistan for Uzbek SMEs, accountants and lenders. It connects banks, tax systems and e-invoicing into a single "white & digital" ledger, keeping

books clean and compliant with minimal manual work. On top of this, ETCITA builds a cash-flow telemetry layer that tracks real turnover, payment discipline and obligations in near-real time. This data underpins AORTA, ETCITA's cash-flow–based risk engine, designed so banks and MFIs can underwrite SMEs on business performance, not just hard collateral. For SMEs, that means a path to cheaper, faster, fairer credit; for accountants and CFOs, it is infrastructure to move from basic bookkeeping to credit-ready, strategic finance.

Early access runs via the public waitlist at : https://www.etcita.com/

VP Media Communications
ETCITA
info@etcita.com
Visit us on social media:
LinkedIn

This press release can be viewed online at: https://www.einpresswire.com/article/873354862