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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13D
Under the Securities Exchange Act of 1934
(Amendment No.)*

BMB Munai, Inc. (formerly InterUnion Financial Corporation)

(Name of Issuer)

Common Stock, \$0.01 par value

(Title of Class of Securities)

096 56A 105

(CUSIP Number)

c/o Gary Lerner
4121 18th Avenue
Brooklyn, NY 11218
(801) 524-8939

Enrico Moretti, JD
Boyle & Co. LLP
Suite 603, 347 Bay Street
Toronto, Ont. M5H 2R7 CANADA
416-867-8800 ext 203

(Name, Address and Telephone Number of Person Authorized
to Receive Notices and Communications)

November 26, 2003

(Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of ss.ss.240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box. []

Note: Schedules filed in paper format shall include a signed original and five copies of the schedule, including all exhibits. See ss.240.13d-7 for other parties to whom copies are to be sent.

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 096 56A 105

1 Names of Reporting Persons. I.R.S. Identification Nos. of above
persons (entities only).

Annuar Kulmagambetov

2 Check the Appropriate Box if a Member of a Group (See Instructions)

(a)

(b)

3 SEC Use Only

4 Source of Funds (See Instructions)

SC

5 Check if Disclosure of Legal Proceedings is Required Pursuant to
Items 2(d) or 2(e)

6 Citizenship or Place of Organization

Kazakhstan

7 Sole Voting Power

2,857,142 pre-consolidation;
285,714 post-consolidation

Number of
Shares 8 Shared Voting Power
Beneficially
Owned by 0
Each

Reporting Person 9 Sole Dispositive Power
With 2,857,142 pre-consolidation;
285,714 post-consolidation0

10 Shared Dispositive Power

0

11 Aggregate Amount Beneficially Owned by Each Reporting Person

2,857,142 pre-consolidation;
285,714 post-consolidation

12 Check if the Aggregate Amount in Row (11) Excludes Certain Shares
(See Instructions)

N/A

13 Percent of Class Represented by Amount in Row (11)

1.8%

14 Type of Reporting Person (See Instructions)

IN

2
SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I
certify that the information set forth in this statement is true, complete and
correct.

December 18, 2003 /s/ Annuar R. Kulmagambetov

Date Annuar R. Kulmagambetov

