



INVESTMENT PITCH / SEED ROUND / 2026

The digital parenting expert that truly knows your family



Parents don't fail the knowledge test. They fail the capacity test. The main trigger is exhaustion, not ignorance (UNICEF, 2025).



Information overload

Digital overload. AI, Google, forums, and social media often give conflicting or generic advice.



Help arrives too late

An expert is available in a week or more, for a minimum of €60. The meltdown is happening now, in the store.



Generic, not personal

"One-size-fits-all" advice doesn't account for the child's age, temperament, or specific situation.



Capacity, not knowledge

Without adequate support, parents of more challenging children lose confidence

Opportunity



The digital parent is the norm

Parents manage health, finances, and learning through apps. They expect the same for parenting.



AI enables personalization

Targeted advice tailored to the child's age, temperament, parenting style, and situation.



Mental health becomes a priority

Parents and institutions increasingly recognize the value of investing in children's emotional resilience

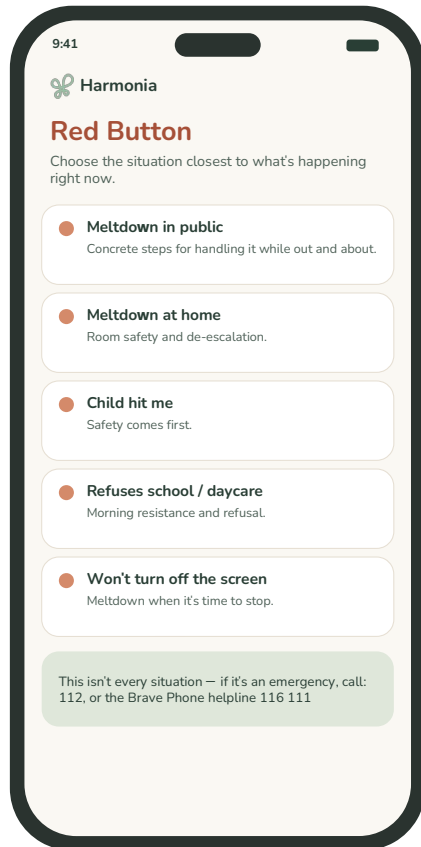
100,000+

Good Inside (Dr. Becky) reports 100,000+ subscribers and around \$34M annual revenue. Its expert content, community and GiGi AI show that parents already pay for parenting support.

Source: Fortune, 2026

Help in the moment when nothing else works.

Harmonia is an educational B2C parenting app for parents of children aged 3 to 7 (later expanding to ages 2 to 17) that provides hyper-personalized recommendations for everyday parenting challenges. Personalization is powered by our own AI system, which follows a proprietary deterministic decision-making model designed and tested by a psychologist.



Dynamic profile

Temperament, triggers, and parenting style — built up over time.



AI on an expert foundation

Recommendations drawn from the profile and literature curated by a psychologist.



10-day plan + tracking

Measures whether the strategy is working — no guessing.



“Red Button”

Real-time crisis support (a parenting SOS)



Feedback loop from parent “journaling” and pattern analysis

The parent logs when, with whom, and after what the problem occurs.



Summary for the specialist

A structured overview for a pediatrician or psychologist.

A structured family profile, expert-led plans and daily feedback support a continuing parenting journey. Initial focus: Croatian families with children aged 3–7.

Every day, the app learns from parent feedback and proactively offers help based on what it learns.

● The Harmonia app reaches out on its own at key moments of the day.

● Morning

"She cries every morning getting ready. I don't know what to do."

● Transitions

"Every pickup from daycare turns into a meltdown."

● Play & boundaries

"He hits when things don't go his way."

● Bedtime

"She asks for just one more thing, ten times in a row."

AI

Learns from patterns and adapts

When Harmonia spots a recurring trigger, it flags the pattern and adjusts suggestions to better fit your child.

!

Prevention tip

Before a typical difficult moment, Harmonia sends a heads-up: "Transition in 15 min — try the countdown trick that worked last Tuesday."

Every day, the app learns from parent feedback and proactively offers help based on what it learns.



The Harmonia app reaches out on its own at key moments of the day.



Morning

"Yesterday's morning routine was tough. Try this before breakfast."



Transitions

"Time to get dressed. How did it go?"



Play & boundaries

"Did you set a boundary for XX today and hold it after your child pushed back?"



Bedtime

"Getting ready for bed. Was tonight calmer?"



Learns from patterns and adapts

Three days without a response → the app asks what's going on and adjusts the plan.



Prevention tip

Along with the check-in, it offers a concrete move based on what has worked for that child so far.

Result: The more the app is used, the more precise its recommendations become, making Harmonia an increasingly valuable source of support for parents.

We combine the child's interests with environmental signals into a single suggestion.



Additional data is gradually gathered during use



Nature & animals

"Whether the child enjoys being outdoors and what their favorite animal is."

+



Water & the park

"Whether they like water and have a favorite park or playground."

+



Weather forecast

"When it's sunny, the suggestion goes outdoors; when it rains, it moves inside."

+



Pollen & air quality

"High pollen count or poor air quality → an indoor alternative is suggested."



UV radiation

When the UV index is high, the suggestion adapts to less time outside, or time in the shade.

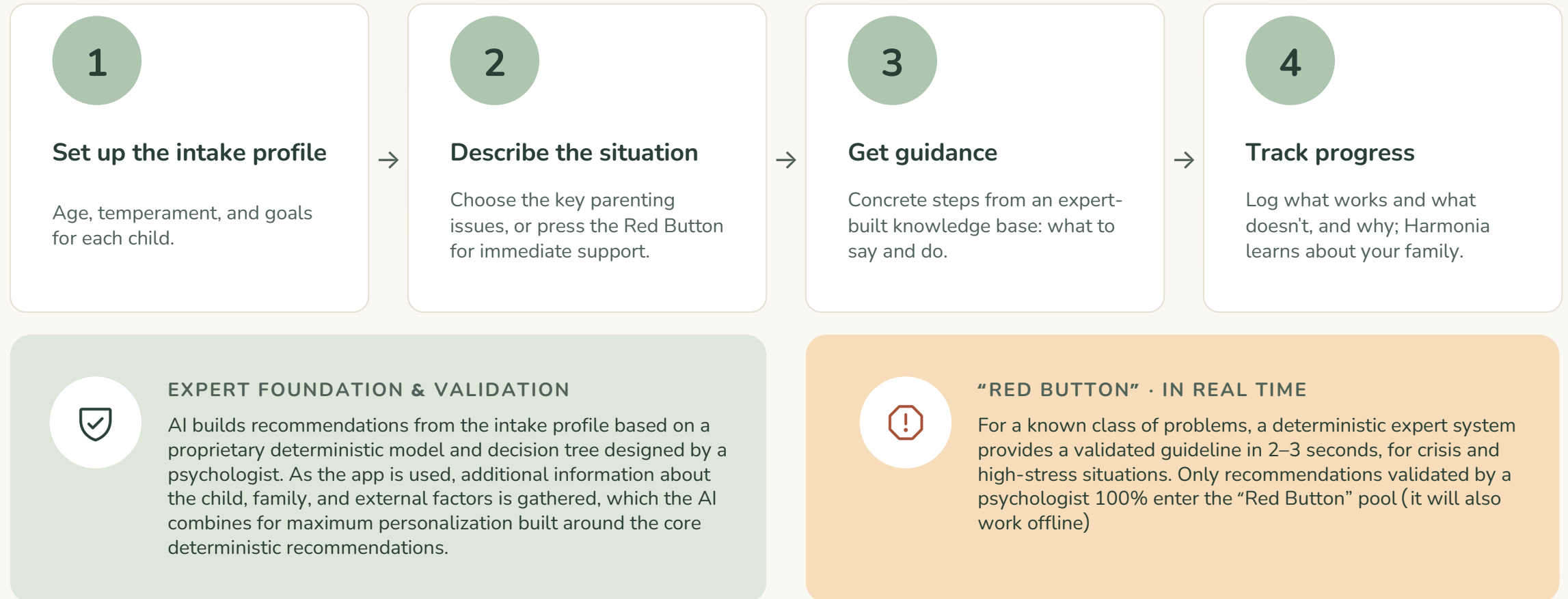


Location while in use

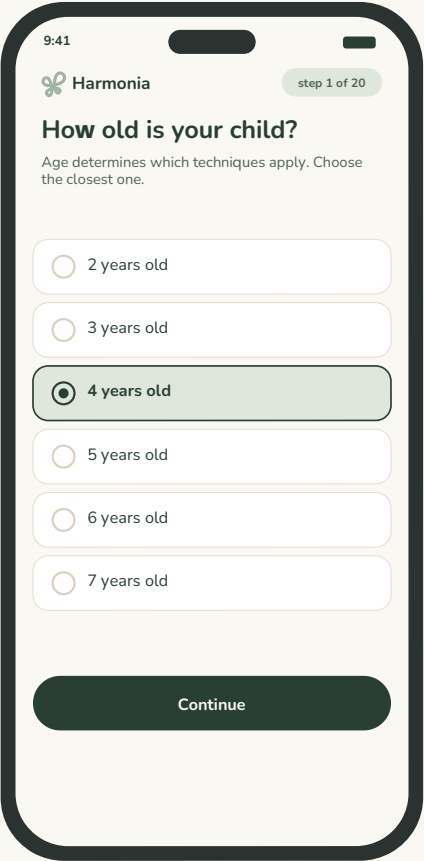
Used only while the app is open, so the suggestion fits what's actually available nearby.

Result: High level of personalization working seamlessly in the background. For example, if a child's favorite animal is a dog, we can incorporate it into activity suggestions or we may also recommend an activity at a nearby park, swimming pool, or other suitable location that child and family likes.

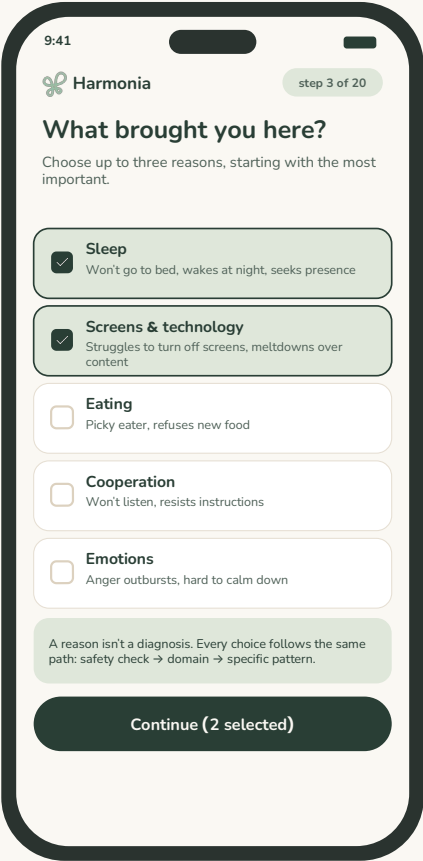
From uncertainty to a calm decision, in just a few steps.



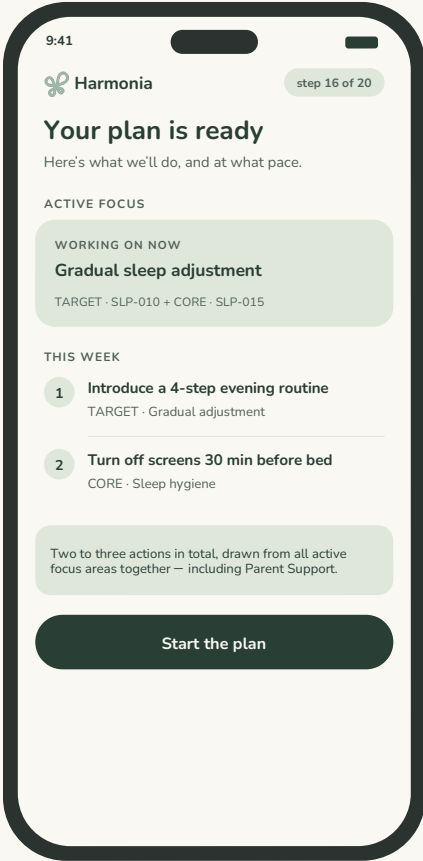
This is what it looks like in the app.



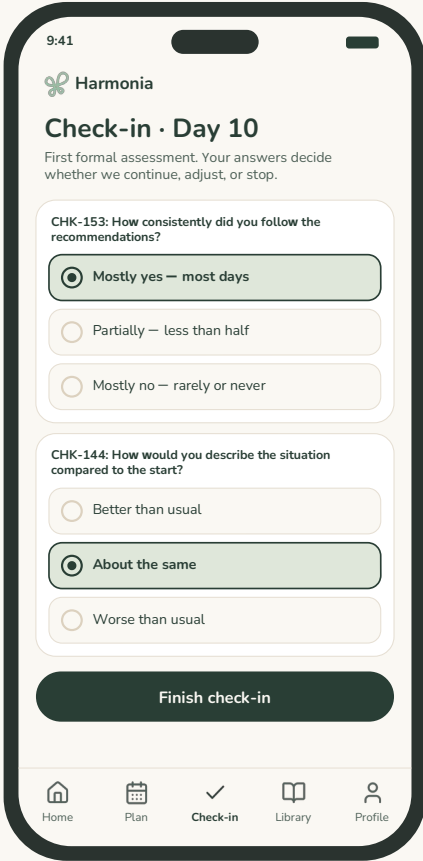
1 · Set up your profile in about 20 questions



2 · Describe your family's situation



3 · Get guidance



4 · Track progress

A detailed family profile. Guidance that keeps adapting.

Product	Approach	Trade-off	Harmonia’s planned advantage
Good Inside	Dr. Becky’s expert method, content library, parent community and GiGi AI chat with voice.	Chat guidance starts with a parent’s question and the context they provide.	Deep family profile: structured answers about the child, family dynamics and parenting style inform a continuing plan.
Joy	Expert-trained AI plus 24/7 access to certified parent coaches.	Live coaching involves expert time; service capacity must support demand.	Software-led delivery: expert-authored rules guide everyday plans. Initial focus: ages 3–7, with broader coverage planned.
MissPoppins	Marketplace for one-to-one coaching sessions and packages, also offered through employers.	Each booked session requires a coach’s time and availability.	A daily plan: ten-day cycles, check-ins and referral when specialist support is needed.
Harmonia	Planned family profile, daily check-in and ten-day review: continue, adjust or refer. Planned HR price: €8.99/month.	Beta in development. Usefulness, retention and delivery costs will be tested in the pilot.	One continuing process: structured intake, expert decision rules and family feedback in a software-led plan.

Competitor descriptions follow official product sources checked on 9 October 2026. Trade-offs are our assessment of the published service models. Harmonia features and advantages are planned and will be tested in the pilot.

We support parents through most of their child's upbringing.



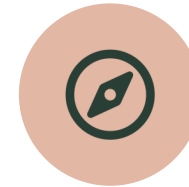
Early years · 2–6

Meltdowns, boundaries, sleep, adjusting to daycare, and independence.



School age · 7–12

School and motivation, screens, friendships, confidence, and emotions.

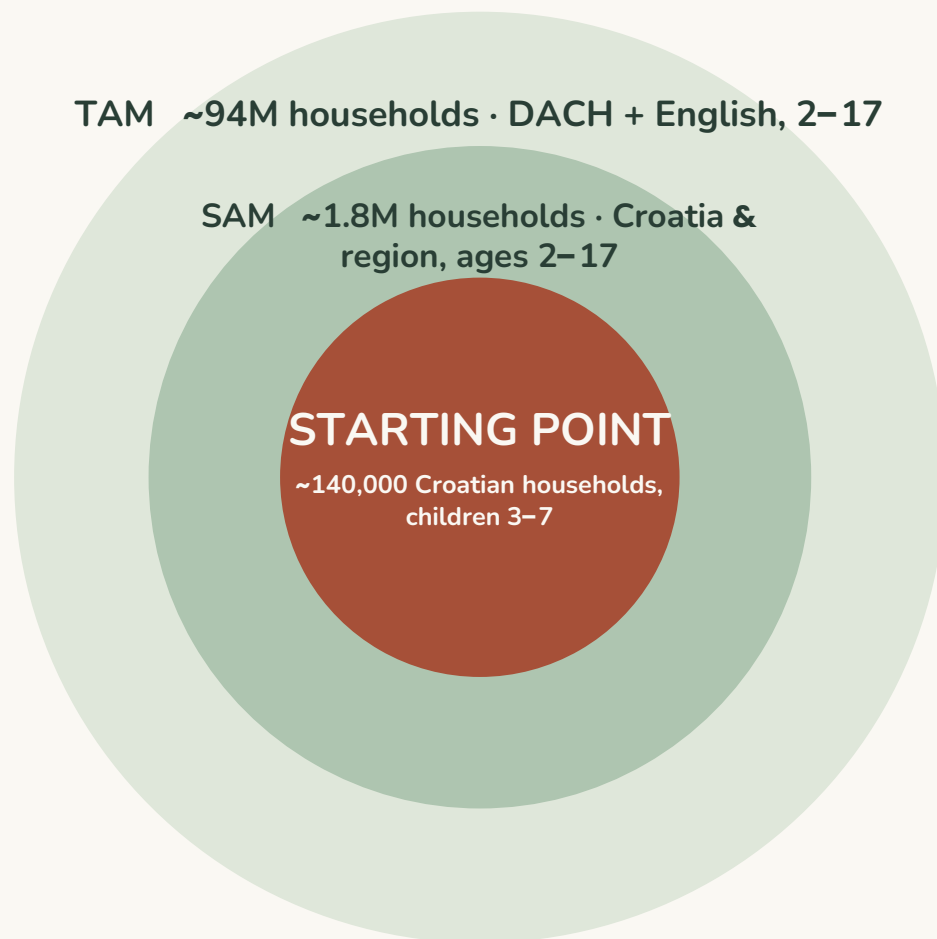


Adolescence · 13–17

Mental health, autonomy, risk, communication, and trust.

Primary user: moms aged 25–45, digitally literate, actively seeking quality, targeted parenting content.
Secondary: parents and primary caregivers; daycares, schools, and clinics as a B2B channel.

A growing category of parenting apps



≈ **\$1.8B**

Global market today parenting apps, 2025.

≈ **\$5–6B**

2035 projection CAGR ~11–12% (multiple sources)

≈ **1%**

Harmonia's share of global market
€52.7M revenue in 2035 (≈\$57M)

Starting point: ~140,000 Croatian households with a child aged 3–7 (Croatian Bureau of Statistics, live births 2019–2023). Expansion: ~1.8M households in Croatia & the region; ~11M in DACH; 83M+ English-speaking. Bottom-up funnel (S2): ~342,000 premium subscribers · ~2.1M total users · €52.7M revenue in 2035. Market share: €52.7M ÷ \$5.5B ≈ 1%. Break-even: ≈4,570 paying users at €8.99 (covers 2028 costs), or ~3.3% of the starting point.

We're building audience and trust ahead of the app



Acquisition channels



B2B



Digital channels

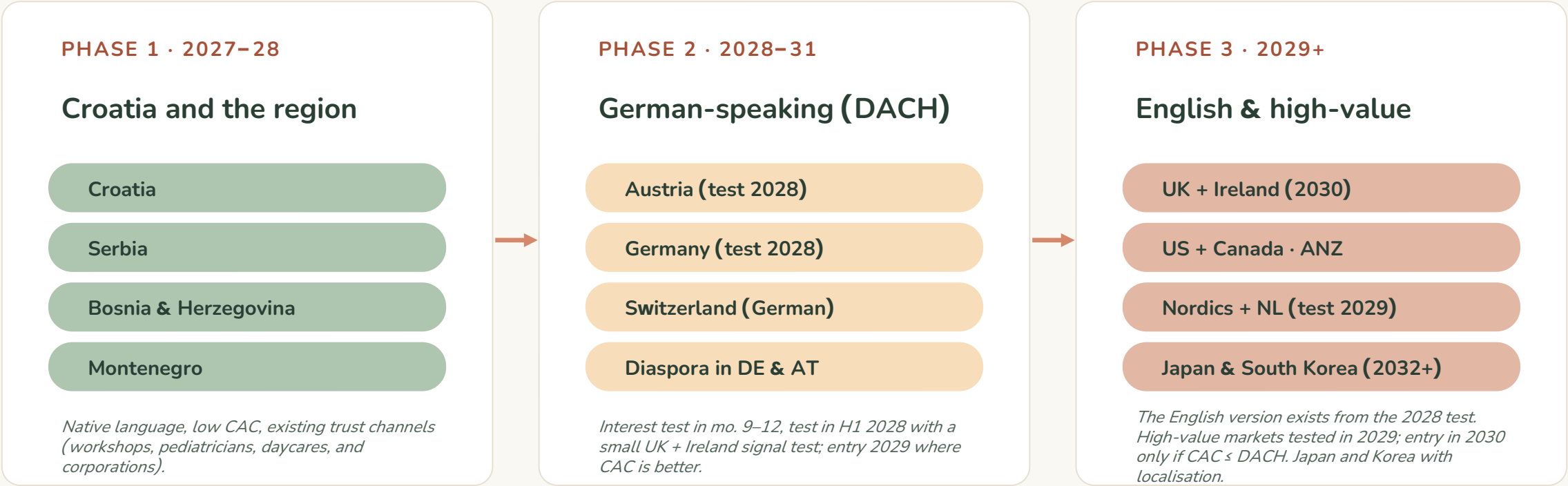


Pediatricians/
psychologists and
partner associations



Influencers

From native language to global reach.



A team that tested the workshops live is now digitizing them.

EXPERT FOUNDATION

10+ years of experience from Tihana Starčević, developmental psychologist

Plus: Workshops delivered to 100+ children in the 2025/2026 school year (A. Šenoa Elementary).

Beta before the seed round. During beta, the AI runs through simulated scenarios and the psychologist reviews the decision tree.

Plan and decision gates

Fall 2026

Mo. 1–6 · 2027

Mo. 5–7 · 2027

Mo. 8–18



Beta and internal testing with AI, self-funded

Seed: 100 families (20/30/50) + blind review; decision in June

Campaign start; channel warm-up

Scaling + DACH and UK/IE tests (mo. 9–18)

Freemium basic + Premium (B2C, B2B, and B2B2C)

REVENUE STREAMS



Subscription (B2C)

€8.99 Croatia & region · €19 DACH & English markets, monthly / annual



B2B institutions

Daycares, schools, and clinics license access



Corporate HR benefit

Wellbeing package for employees who are parents



Content & consultations

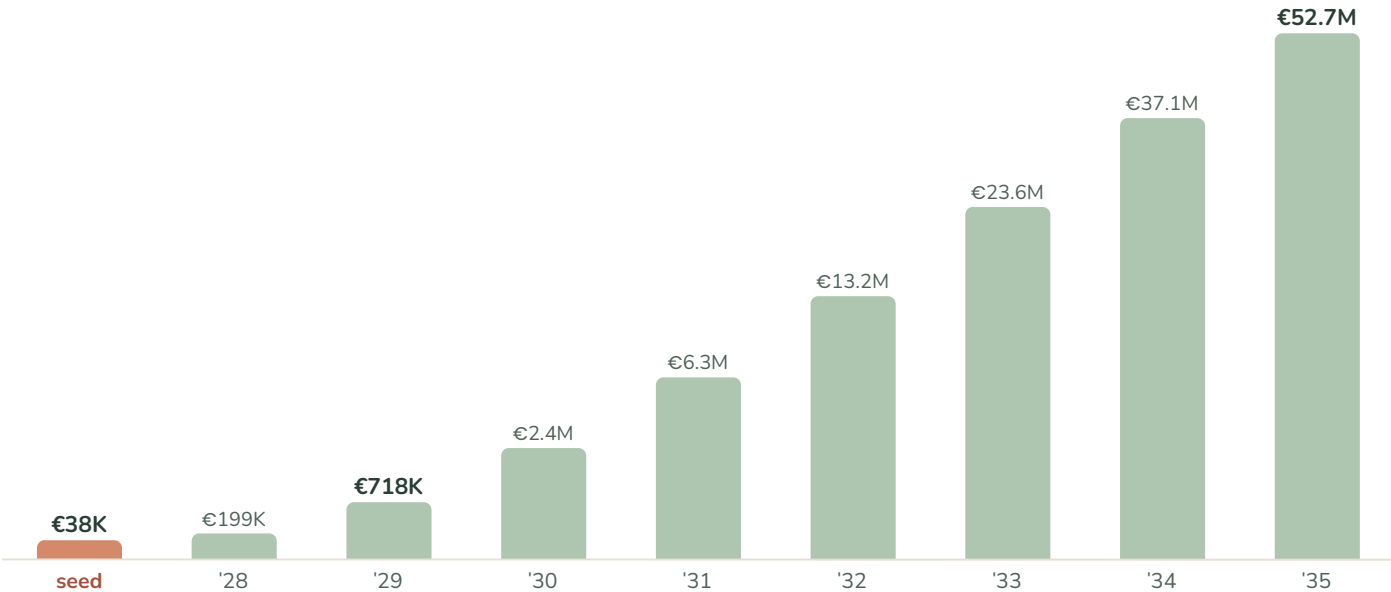
Themed programs, 1-on-1 video consultations

OPERATING-COST COVERAGE

≈4,570 average active payers
€8.99 incl. VAT · full 12 months · 70% margin

ANNUAL TOTAL REVENUE

total revenue from all streams · scenario S2



€52.7M

Revenue 2035
revenue

93%

B2C subscription
recurring revenue share

342K

premium subscribers
from 775 in 2027

Proof of sustainability — seed and scaling

● **SEED · 18 MO** campaign from mo. 5 · warm-up mo. 5–7: €37 blended (ads ~€45) → 0.54x · planned funnel from mo. 8:



CAC per payer = blended CAC ÷ free-to-premium rate

$$€1.88 \div 10.5\% = \mathbf{€17.92}$$

LTV = net price × lifetime × gross margin

$$€7.19 \times 4 \text{ mo.} \times 70\% = \mathbf{€20.14}$$

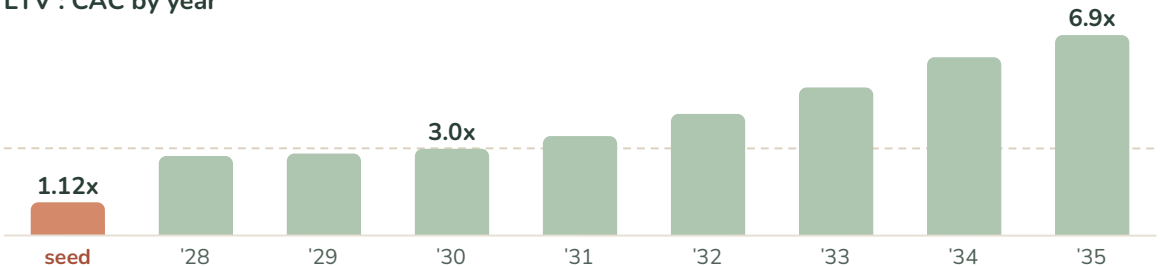
1.12x LTV : CAC

3.5 mo CAC payback
< 4-mo lifetime ✓

€2.33 Ad ceiling / trial*

● **AFTER SEED · 2028–2035** key metrics · lifetime 12 → 24 mo. · DACH test 2028, entry from 2029

LTV : CAC by year



€231

LTV per payer, 2035
€64 in 2028

~€34

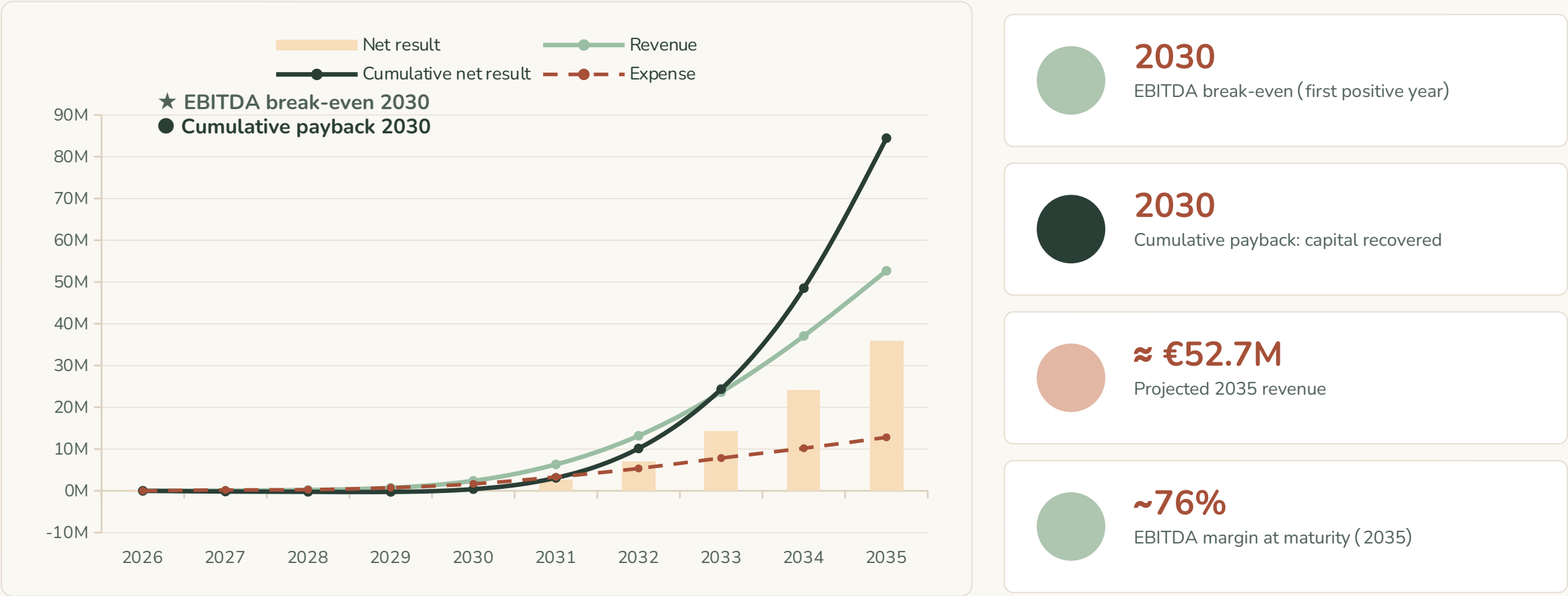
CAC per payer, 2035
incl. DACH/English markets (paid €22)

3.5 mo

CAC payback, 2035
max 5.2 mo (2030)

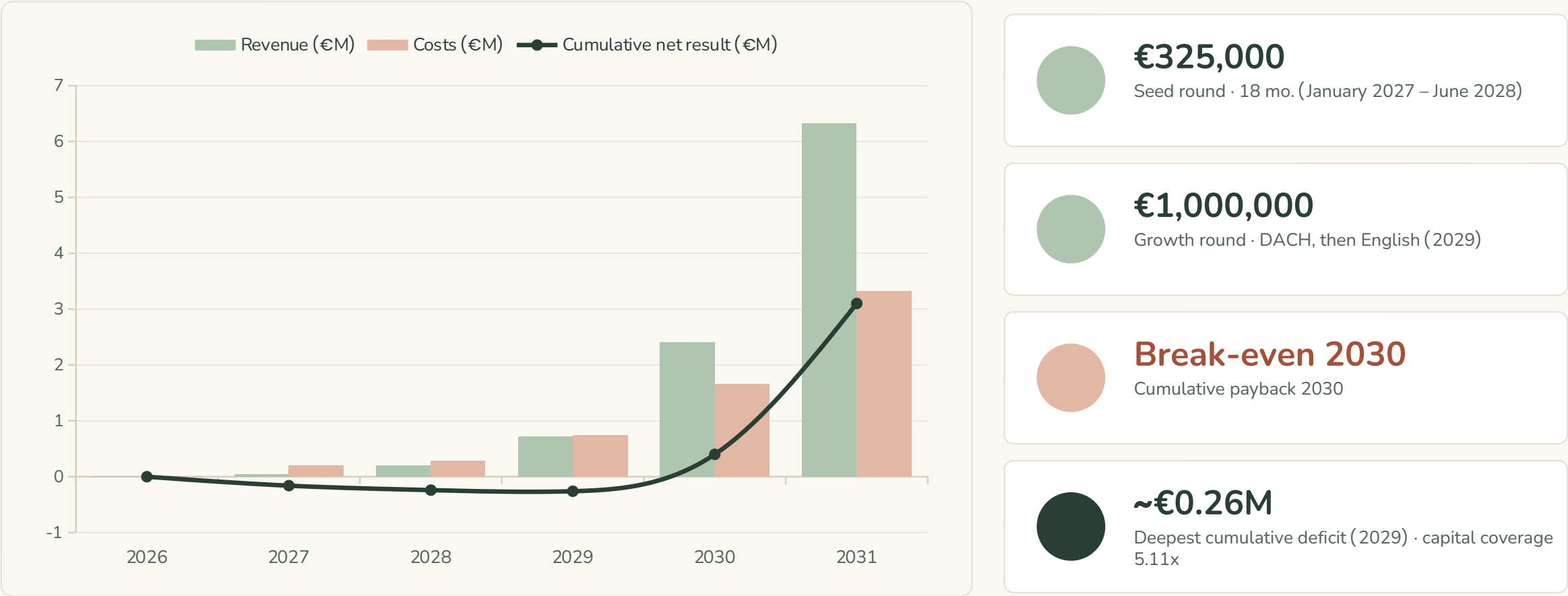
* Cost per free/trial user: ads €2.08; blended €1.88. Weighted conversion ≈10.5% gives €17.92 per payer; values are rounded. Net monthly price = €8.99 / 1.25 = €7.19. HR months 8–18; 70% contribution margin after app-store commission. Channel costs exclude staff. €2.33 is an illustrative ad-cost limit, dependent on channel mix and conversion. Planning assumptions.

Path to profitability: 2026–2035



Net result is negative during the investment phase (2027–2029). Seed: validation with 100 families in mo. 1–6, campaign from mo. 5 (first 3 months channel warm-up, ~€45 per payer), then a paid-ads CAC of €2.08 (CPM €5, CTR 4%, CvR 6%); ~17,600 new users during the seed. Funding: €325K seed (January 2027) + €1.0M growth round. Distribution fees and customer support costs are included.

The first six years: revenue, costs, and investment.



Beta before the round. The seed covers validation with 100 families (mo. 1–6), acquisition from mo. 5, a DACH test and ~17,600 new users; next round November 2027.

€325,000 to test the model and start acquisition

CATEGORY	AMOUNT	SHARE OF ROUND
TEAM Two co-founders, full-time, 18 months.	€143,172	44.1%
MARKETING Acquisition & social staff, ads HR €24,650, DACH + UK/IE test €11,000, ASO.	€83,950	25.8%
DEVELOPMENT & INFRASTRUCTURE Full-stack/AI dev 50% from month one; CTO on equity, no salary; EN & DE localisation; servers.	€61,500	18.9%
QA, LEGAL & OVERHEAD Blind review, supervision, analysis, data protection, contracts, bookkeeping and tools.	€28,500	8.8%
RESERVE 2.4% of the round - buffer for channel warm-up and CAC deviations.	€7,878	2.4%

Major costs: breakdown 2026–2031

Cost (€)	2026	2027	2028	2029	2030	2031
Salaries — founders & team	–	95,448	112,000	280,000	420,000	620,000
Development — developer (50%), team from 2029	–	44,500	34,000	40,000	48,000	78,000
Marketing & acquisition (by channel + acquisition staff)	–	44,075	108,003	295,718	863,919	1,876,113
Infrastructure + AI (hosting & compute)	–	4,000	12,000	70,379	170,865	339,606
General & administrative (G&A)	–	9,000	10,000	47,059	157,455	405,412
Localization (DE)	–	–	–	8,000	–	–
TOTAL OPERATING COSTS	–	197,023	276,003	741,156	1,660,240	3,319,131

Amounts in € (rounded). Beta is self-funded — 2026 is not part of the seed budget; investor-funded costs start in 2027. Of the €44,075 marketing in 2027: €17,750 in paid ads HR (campaign from mo. 5, first 3 months warm-up, then CAC €2.08), €775 ASO and €1,500 for the DACH interest test, ~7,750 new users; the rest covers the acquisition and social media staff and the website. Other channels (influencers, trust partners) from 2028.

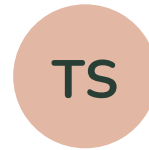
One mum who knows business. One who knows children & families. Combined into one product



Sven Špehar Rajević

CEO · Co-founder

Economist with 20+ years of experience in business development, marketing, and project management; the last 8 years in IT, mostly with SaaS products. For the past year, has been piloting Harmonia emotional-resilience workshops with 100+ children. Mom of a four-year-old.



Tihana Starčević

Chief Clinical Officer · Co-founder

Psychologist with 10+ years of experience working with children and families in crisis situations, including at SOS Children's Village and Osijek University Hospital. Currently training as a CBT psychotherapist and author of the handbook Steps Through the Storm. She ensures the clinical grounding of the content and serves as the face of the brand. Mother of a three-year-old



Ivan Lozančić

CTO

Co-founder and CEO of Gauss, an Osijek software company of 60+ engineers building AI-driven business platforms (Gauss Box, ORKA ERP) for clients in 20 countries; Deloitte Technology Fast 50 CE. Owner of the Gaudeamus private gymnasium. Leads Harmonia's engineering and AI architecture.

ADVISORS



Ante Magzan

Founder of Afekta. Co-founder of Iskon, T-portal, and MAXtv. Co-founder of HUB385, mentor at Nuqleus.



Krešimir Vrhovčak

Krešimir has more than 20 years of rich experience in business analysis, software development, and managing software development teams. He is a software solutions architect with experience preparing, applying for, and running R&D projects



CALL TO PARTNER

We're looking for a seed partner to build and launch.

€325,000

Proposed 15% · €1.84M pre-money
Terms to be agreed

info@harmoniaworld.net · harmoniaworld.net

HARMONIA / INVESTOR PITCH

Beta planned before the round

18 months, January 2027 – June 2028

Expert team

with proven in-person track record

