

Big feelings. Little people. A calmer way.

Expert parenting guidance shaped around your child, your family and the moments that matter. A practical plan, one step at a time.

SEED INVESTMENT · 9 OCTOBER 2026

€350,000 / 18 months

Our ambition: ages 2-17. Initial beta: ages 3-7, starting in Croatia.



Support that fits everyday family life.

When a child is overwhelmed, a parent needs a next step they can actually use. General advice still leaves the hardest work to the family: making it fit.

01 **Too much information**

Search, social media and AI can offer conflicting advice at the moment parents have the least energy to evaluate it.

02 **The moment cannot wait**

Professional support matters. Everyday struggles also happen between appointments, at the supermarket, during pickup and before bed.

03 **One size rarely fits**

The child's temperament, family dynamics and parenting style all change what a useful response looks like.

Why this moment matters.

Three shifts create an opportunity for practical, accessible parenting support.

01 **Digital is already part of family life**

Parents use apps to manage health, learning and daily routines. Parenting support can become part of that everyday toolkit.

02 **Personalization can be practical**

Expert decision rules can guide the choice of advice, while AI adapts the language to the family's context.

03 **Emotional resilience has a place at home**

Harmonia builds on in-person workshops and a focus on children's emotional development.

One family. A plan that fits.

A structured family profile connects the child's needs, parenting style and everyday challenges. Expert rules rank the goals, then a ten-day plan helps the family work on one priority.

9:41

...

harmonia

Family profile

How old is your child?

A little context helps us find a useful starting point.

☐ 3 years
 ☒ 4 years
 ☐ 5 years
 ☐ 6 years
 ☐ 7 years

Continue →

01 / Know the family

9:41

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What brought you here?

Choose what feels most important for your family today.

☒ Sleep
 ☒ Screens & technology
 ☐ Eating
 ☐ Cooperation
 ☐ Emotions

Continue →

02 / Understand the moment

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Your plan is ready

Small steps, at a pace that fits your family.

OUR FOCUS

A calmer evening routine

THIS WEEK

1. Introduce a four-step evening routine
 2. Turn off screens 30 minutes before bed

Try the steps, notice what happens and tell us how it felt.

Start the plan →

03 / Try a clear next step

9:41

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DAY 10

Let's check in

Your observations help shape the next step.

How often did you try the recommendations?

☒ Most days
 ☐ Some days
 ☐ Rarely

How does it feel compared with the start?

☐ Better
 ☒ About the same
 ☐ Harder

Save check-in →

04 / Notice what changes

Product concept · illustrative previews

From a profile to a practical step.

01 **Know the family**

Around 20 intake questions across the child, family and parenting style establish the starting point. Age, temperament, triggers and goals shape the profile.

02 **Understand the moment**

Choose the situation and structured follow-up answers. Expert rules connect the challenge to the family profile.

03 **Try a clear next step**

Receive concrete guidance on what to say and do, selected from an expert-defined knowledge base.

04 **Notice what changes**

Follow a 10-day plan and log what worked, what did not, when and with whom. Parent observations help refine the next suggestion.

Support for the whole day.

Proactive reminders are designed around the family's routines. Parents choose when to hear from Harmonia.

07:30 / Mornings

A calmer start, before the rush begins.

“Yesterday was a tough morning. Try preparing the two choices before breakfast.”

17:00 / Play & boundaries

Practice the boundary, then reflect.

“How did it go when you held the boundary during play today?”

15:45 / Transitions

A little preparation for a big change.

“Pickup is in 15 minutes. Try the countdown that helped last Tuesday.”

20:00 / Bedtime

Recognize the pattern. Adjust the routine.

“Was tonight calmer? Let's note what felt different.”

After missed check-ins, the app can ask whether the plan or timing should change. Silence is not evidence that a strategy worked. Illustrative experience, not a user testimonial.

When the moment feels too big.

The “Red Button” offers short, reviewed steps for familiar, high-stress parenting situations. A small amount of useful guidance, when attention is limited.

- Psychologist-reviewed response library
- 2–3 second response target for known situations
- Offline access planned

Educational parenting support. Serious or urgent concerns need appropriate professional help.



A clearer picture for the specialist.

A structured summary brings together situations, triggers, parent observations and strategies tried. Families can share that picture with their pediatrician or psychologist.

01	02	03	04
Situation & context	Patterns over time	What we tried	What changed

Planned feature. Parents decide what to share.

Personal means the everyday details, too.

Interests and familiar places can turn a general idea into something a child wants to try. Optional environmental context helps the suggestion fit the day.

Favorite animals, nature and outdoor play · Water, a favorite park or playground · Weather, pollen, air quality and UV · Optional location while the app is in use

A child who loves dogs might enjoy a dog-themed activity at a familiar park. Poor air quality can prompt an indoor alternative. Roadmap scope. Optional inputs, clear consent and a manual location alternative.

Expert knowledge at the centre.

Psychologist-authored rules guide the choice of goals and strategies. AI adapts the language and examples to the family's situation.

01 **Understand the family**

Structured questions capture the child's development, family dynamics, priorities and the parent's capacity.

02 **Choose the right next step**

Safety checks and expert rules select age-appropriate goals and strategies from a reviewed library.

03 **Learn from everyday experience**

Daily check-ins inform practical adjustments. Every ten days, the plan is continued, changed or referred for professional support.

Product in development. Internal simulated cases and independent expert review precede wider family access.

Expert experience. A product to validate.

10+ years

of work with children and families

Tihana Starčević

100

families planned for the app pilot

Three cohorts: 20 + 30 + 50

Founder-funded

beta planned before the seed round

Own resources and partner contributions

Team-reported experience includes SOS Children's Village and Osijek University Hospital. Workshops reached 100+ children; app validation begins with the planned family pilot.

The first 100 families.

The beta is planned before the round, funded through the team's own resources and partner contributions. The seed finances validation and the first acquisition campaigns.

The first 100 families.

By December 2026

Beta and internal testing

Test simulated family situations against the expert framework and prepare the beta for the first families.

April–June 2027

50 families and a decision

The third cohort tests real payment after the trial. Campaigns begin in May; the full 100-family programme informs the June decision.

January–April 2027

20 + 30 families

The first two cohorts test guidance and repeat use without billing. The third cohort begins in month four.

May 2027–June 2028

Acquisition and market testing

Acquisition starts in May alongside the pilot. May–July is the learning phase; the optimized funnel starts in August. DACH interest testing follows in September–December, then DACH and UK/Ireland tests in H1 2028.

What the first 18 months must establish

Management validation targets, not achieved results. M1-M18: January 2027–June 2028. Targets apply to cohorts with enough follow-up; feasibility must be tested.

Measure	By M12	By M18
Trial → two payments	≥20% of started monthly trials	≥25% of started monthly trials
First payment / first monthly renewal	≥35% of trials / ≥60% of first payers	≥40% of trials / ≥65% of first payers
Cumulative paid retention	Report the first three renewals	≥40% after 3rd renewal; ≥25% after 6th
Parent-reported usefulness	≥70% ratings of 4–5/5; ≥70% response	Same target; include families that cancel
Meaningful use before renewal	Establish the baseline	≥50% of renewers active in the prior 15 days
Refunds of initial charges within 30 days	Track counts and reasons	≤3%; investigate above 5%
Croatian channel CAC / observed payback	≤€25 as a learning milestone	About €18 or less; payback within 9 months
Active paid base and MRR	Monthly new, renewed and lost subscriptions; MRR	About 1,200 active payers; validate in a monthly model

The financial base keeps its conservative 10% conversion assumption. Operational targets of 35–40% do not automatically increase the revenue forecast. The existing 1,201-payer ambition still needs monthly cohort validation.

How to read opt-out subscription evidence

Trial denominator

All started monthly trials with future billing authorised, including early cancellations. Free pilot cohorts 20 + 30 are excluded.

Cumulative retention

Third renewal = fourth charge. Keep the original first-payer denominator with sufficient follow-up. Show annual plans and reactivations separately.

Transparent opt-out

Card at entry; 20-day trial; reminder three days before billing; easy cancellation. Automatic charges alone do not prove satisfaction.

Payment timing

First charge ≈D20; first renewal ≈D50. Read two payments 14 days later (≈D64–65), net of refunds at that date; update later refunds. Actual due dates govern.

Real use and usefulness

Count plan application or a substantive check-in in the prior 15 days. Report all-payer activity too. Survey at D20 and after the first paid month; include dropouts and response counts.

Observed payback

Recover matched acquisition spend from actual cohort contribution after tax, fees, refunds, AI, infrastructure, variable support and associated trial costs. Include churn.

Targets are management choices informed by subscription research. The reference populations differ; none is a specific benchmark for Croatian AI parenting. Feasibility depends on Harmonia's observed cohorts. Definitions, cohort sizes and financial context ↗

Evidence builds in three stages

M1-M6 · Pilot

100 families (20 + 30 + 50), D20 $\geq 40\%$ and the existing expert and safety checks. The 50-family paid cohort provides a directional signal; no new payment threshold automatically fails the pilot.

M7-M12 · Repeatability

Aim for ≥ 100 first payers across three consecutive monthly cohorts; assess only renewals that are due. Acquisition starts in M5, warm-up runs M5-M7 and optimised HR starts in M8. M11 funding discussions use evidence available then.

M13-M18 · Retention and economics

Aim for ≥ 200 first payers observed through the third renewal across ≥ 3 cohorts, and ≥ 100 with enough follow-up for the sixth. These are practical data goals, not statistical guarantees. Report DACH and UK/Ireland tests separately.

The pilot's main usage measure remains $\geq 40\%$ active on day 20. The existing $\geq 60\%$ activation threshold means reaching the first daily check-in, not proving benefit. Track profile, plan, check-in, attempted application and reported usefulness separately, including timing in the first seven days. Test their link to D20 and renewal; there is no new 48-hour target.

Monthly subscription revenue

MRR comes from active subscription contracts; spread annual amounts over 12 months and state tax and discount treatment. Show cash receipts separately. One-off packs, B2B projects and consultations are not MRR.

A measured path to better economics

The €25 channel CAC milestone is a learning step, not proof of profitability. About €18 and observed payback within nine months must be supported by retention and costs; they do not establish whole-business profitability or an LTV/CAC of 3x.

Croatia first. A global ambition.

We begin with Croatian families raising children aged 3–7. The plan connects the number of children to the households they live in, with one subscription per family.

~175k

children aged 3–7

Business-plan estimate

~140k

target households in Croatia

Children × 0.80 household factor

1

subscription per family

Siblings share a family plan

Management planning estimates. Detailed household assumptions and the wider opportunity are in the investor review.

Global category context · USD

\$1.94bn

2025 market estimate

\$6.02bn

2035 forecast

12.0%

publisher's stated CAGR

Roots Analysis, Parenting Apps Market, retrieved 2 October 2026. A broad third-party category estimate including pregnancy, baby tracking and co-parenting; it is not Harmonia's serviceable market or evidence of obtainable share.

The families we build for.

01 **First: ages 3-7**

Big emotions, boundaries, sleep, daycare transitions and starting school.

02 **Later: ages 7-12**

Motivation, screens, friendships, confidence and emotions.

03 **Later: ages 13-17**

Autonomy, communication, trust and age-appropriate mental-health support.

Initial marketing persona: digitally engaged mothers aged 25-45. The product serves parents and primary caregivers; institutions offer a later distribution route.

A detailed family profile. Guidance that keeps adapting.

Harmonia combines child development, family dynamics and parenting style in one structured profile. Expert rules and daily feedback shape a continuing plan, with AI adapting everyday guidance at scale.

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.

Subscriptions first. More ways to reach families.

Planned pricing is €8.99 per month in Croatia and the region. A 20-day trial covers two ten-day plans, with clear renewal terms, a reminder three days before billing and an easy way to cancel.

Croatia & region

€8.99

per month · including assumed HR VAT

DACH & English-language markets

€19

per month · planned test price

B2C subscriptions

Monthly and annual premium plans. Annual pricing to be validated.

Employee wellbeing

A benefit for employees who are parents.

Institutions

Licensed access through daycares, schools and clinics.

Programs & consultations

Themed content and one-to-one video consultations.

Validate locally, then expand with evidence.

2027-28

Croatia & region

Validate with Croatian families. Acquisition starts in May 2027; optimize after the learning phase and the June review.

H1 2028

Compare DACH with UK & Ireland

€7,000 for the DACH test and €2,500 for a UK/Ireland signal test. Measure acquisition cost, conversion and retention.

2030

Expand where the tests support entry

English-market expansion in the base case, plus markets that meet the conversion threshold and the DACH CAC benchmark.

Later expansion is conditional on measured demand, acquisition economics and funding. The 2029 parallel tests are outside the current seed period.

September-December 2027

Austria & Germany: interest test

A €1,500 German landing-page and waitlist test checks demand. German localization (€6,500) follows a positive signal.

2029

Scale the market with stronger evidence

DACH is the base case; UK/Ireland can take priority if results are better. Parallel English-language tests cover the Nordics, Netherlands, Singapore and UAE.

2032+

Japan & South Korea

Entry requires a separate localization budget and a local partner.

The updated 18-month growth plan

17,645

new registrations targeted

€107,350

marketing budget · includes
fractional CMO and social
media

€35,650

paid media: regional + DACH
and UK/Ireland tests

10.41%

planned registration-to-paid
conversion

Campaigns begin in May 2027. The first three months fund channel learning. Targets: 7,750 registrations in 2027 and 9,895 in H1 2028. The early DACH waitlist is not counted as app registrations.

Channels that build trust

Daycares, pediatricians, psychologists, partner associations, employers, digital channels and influencers. Larger partner spend follows validated advertising angles and conversion.

Learning first. Better economics as channels mature.

The plan budgets for an expensive start. HR warm-up CAC is €37 per payer across channels; the later HR phase targets €17.92. DACH and UK/Ireland tests measure demand and acquisition cost.

Average paid lifetime	HR contribution LTV	Illustrative LTV / CAC
4	€20	1.12×
8	€40	2.25×
12	€60	3.37×

At €8.99 including assumed 25% VAT and a 70% contribution margin, four paid months produce €20.14 LTV. Against €17.92 HR channel CAC, that is 1.12×. These are planning inputs.

The HR ratio applies to optimized regional acquisition. Channel CAC excludes staffing, fractional CMO and founder time. The investor review distinguishes warm-up, expansion tests and whole-seed economics.

A positive ratio for one campaign phase does not establish company profitability. Retention, conversion and full acquisition cost must be measured in live cohorts.

Three acquisition phases, three different expectations

Warm-up HR: 0.54× reported LTV/CAC. Later HR: 1.12× using the HR price consistently. DACH and UK/Ireland tests: about 0.2×. These tests buy evidence before larger commitments.

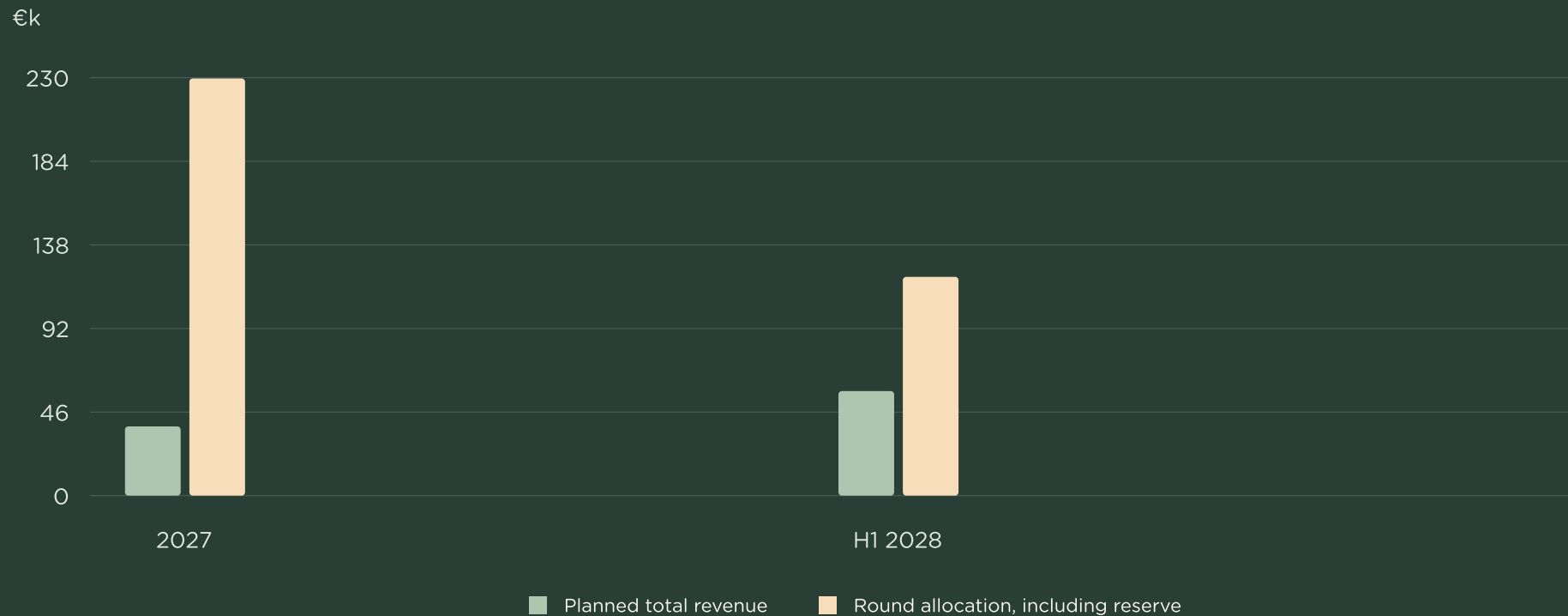
1,201: premium subscribers targeted · June 2028 · €95,635: total planned revenue · 18 months · €350,000: seed funding sought

Revenue comprises €78,893 in subscriptions and €16,742 in other services. All figures are projections from business plan.

Management planning targets

The €350,000 seed plan

The updated plan targets 17,645 registrations, 1,201 premium subscribers at June 2028 and €95,635 in revenue across 18 months.



Revenue comprises €78,893 in subscriptions and €16,742 in other services. All figures are projections from business plan.

Business-plan figures and definitions

Period	New users	Premium at close	Subscriptions	Other services	Total revenue
2027	7,750	775	€33,443	€4,650	€38,093
H1 2028	9,895	1,201	€45,450	€12,092	€57,542

Targets follow the business plan. Subscriber and revenue calculations use period-level assumptions; the investor analysis explains the monthly timing still to reconcile.

How the seed capital is allocated over time

Quarter	Allocation incl. reserve	Reserve	Spend excl. reserve
Q1 2027	€52,482	€1,580	€50,903
Q2 2027	€58,649	€1,580	€57,069
Q3 2027	€55,076	€1,580	€53,496
Q4 2027	€63,392	€1,580	€61,813
Q1 2028	€59,551	€1,580	€57,972
Q2 2028	€60,849	€1,580	€59,270

Allocation includes a €9,478 reserve. It is held for approved contingencies and is not ordinary operating expenditure.

Capital and timing

The seed covers January 2027–June 2028. Follow-on fundraising is planned from November 2027. A possible €1 million growth round for 2029 is separate and is not included in seed cash.

€350,000 to validate and reach the first families

Use of funds	€	%
Founders	€143,172	40.9%
Product development, localization and servers	€61,500	17.6%
Marketing and acquisition (including fractional CMO)	€107,350	30.7%
Quality validation	€5,000	1.4%
Legal and data protection	€10,200	2.9%
Operations and closing costs	€13,300	3.8%
Unallocated reserve	€9,478	2.7%

Allocation follows the Harmonia business plan. The founder-funded beta precedes this budget; its final contribution amount is still being reconciled.

What the round funds

Founders: €143,172 for two full-time founders over 18 months, including the planned meal allowance.

Marketing and acquisition (including fractional CMO): €107,350 includes fractional CMO €23,400, acquisition staff €27,000, social media €7,200, HR paid media €24,650, DACH and UK/Ireland tests €11,000 and supporting channels €14,100.

Legal and data protection: Privacy, subscription terms, contracts, IP and company documentation.

Unallocated reserve: €9,478, or 2.7% of the round. The revised market tests and localization reduce the previous reserve by €3,550. Total funding remains €350,000.

Product development, localization and servers: €45,000 for a Full stack dev & AI expert at 50% capacity, €4,000 for English localization, €6,500 for German localization after a positive demand signal and €6,000 for servers. Ivan leads technology.

Quality validation: Independent review, pilot support, supervision and analysis across the 100-family programme.

Operations and closing costs: Accounting, tools, travel, banking and closing costs.

Family expertise. Business experience. Technical depth.

SŠR

Sven Špehar Rajević

CEO · Co-founder

Economist with 20+ years in business development, marketing and project management, including eight years in IT, mainly SaaS. Has piloted Harmonia emotional-resilience workshops with 100+ children. Mother of one. Licensed Relax Kids trainer.

TS

Tihana Starčević

Chief Clinical Officer · Co-founder

Psychologist with 10+ years working with children and families, including SOS Children's Village and Osijek University Hospital. Training in CBT psychotherapy; author of Steps Through the Storm. Mother of one. Stepmother of three.

IL

Ivan Lozančić

CTO

Co-founder and CEO of Gauss: 60+ engineers, clients in 20 countries and platforms including Gauss Box and ORKA ERP. Deloitte Technology Fast 50 CE recognition. Owner of Gaudeamus private gymnasium. Leads engineering and AI architecture. Technical leadership is distinct from the funded day-to-day engineering role. Father of three.

Roles and biographies supplied by the Harmonia team. The Full stack dev & AI expert role will take over all beta refinements, including bug fixes and AI integration, under Ivan's technical leadership.

Advisors

01 **Krešimir Vrhovčak**

20+ years in business analysis, software development and team leadership. Software architect with experience preparing and managing R&D projects.

02 **Ante Magzan**

Founder of Afekt; co-founder of Iskon, T-portal, MAXtv and HUB385. Mentor at Nuqleus.

Founder-funded

beta planned before the seed round
Own resources and partner contributions

Team-reported experience includes SOS Children's Village and Osijek University Hospital. Workshops reached 100+ children; app validation begins with the planned family pilot.

Trust is part of the product.

Reviewed guidance

Expert-authored content, independent scenario testing and clear limits for unfamiliar or serious situations.

Parent control

Optional context and reminders. Parents can correct profiles and choose what to share.

Minimum necessary data

Minimize identifiers sent to AI. Define access, retention and deletion for family records.

Evidence before claims

Validate usefulness and safety, and review actual privacy and regulatory requirements before launch.

These are product and launch requirements, not a statement of certified compliance or proven clinical effectiveness.

Help families find their calmer way.

We are seeking €350,000 for an 18-month programme: validate guidance with 100 families, establish regional acquisition and compare demand in Austria, Germany, the UK and Ireland.

€350,000

100

Planned pilot families

€9,478

Unallocated reserve

18 months

January 2027–June 2028

Funding target from the updated €350k business plan. Equity and valuation terms will be agreed with the investment partner.

info@harmoniaworld.net

harmonia.orka.solutions

Sources and planning basis

Financial projections and budgets are based on the Harmonia business plan. Product strategy and team biographies are supplied by the founders.

[Good Inside · official product ↗](#)

[Joy · official app listing ↗](#)

[MissPoppins · official product ↗](#)

[DZS · Natural change in population 2024 ↗](#)

[Roots Analysis · Parenting Apps 2035 ↗](#)

[Apple · Introductory offers ↗](#)

[Apple · Small Business Program ↗](#)

Financial figures are projections. The investor analysis explains the assumptions and calculation methods. Product illustrations show the planned experience.

The presentation and investor analysis use the same financial assumptions. Product screens illustrate the planned experience.
Detailed analysis: harmonia.orka.solutions/investor/.