



# Software, startups, and ventures built *for real life.*

A women-founded venture studio building human-centered, subscription-led products in fintech, AI, and aquatech.

INVESTOR DECK

CO-INVESTMENT OPPORTUNITY

*Confidential — for invited investors*

Founded 2024 · Dubai, UAE · Three female founders

# An overlooked edge, backed by *real numbers.*

≈ 2%

of global VC funding goes to all-women-founded teams

Source: PitchBook / Founders Forum, 2025

≈ 60%

average IRR reported for venture studios vs ~33% top-quartile VC

Source: Vault Fund / Big Venture Studio Research 2024

+60%

performance edge of women-led startups over male-led peers

Source: Founders Forum & HeyEveryone, 2025

Capital is structurally underexposed to women-led venture studios. The studio model has a track record. Tharatech sits at the intersection.

# Most software is built for slide decks. *We build for real life.*



## Underserved markets

Real human pain points sit outside what generic SaaS solves. Expats, serious hobbyists, and overlooked professionals get fragmented tools.



## Founder dilution of focus

Most early-stage teams burn cycles on positioning, GTM, and product framing instead of solving the customer's actual problem.



## Capital inefficiency

Investors back single bets with low repeatability. Studios concentrate learnings, infrastructure, and shared systems across multiple ventures.

# Human-centered design, *venture-grade discipline.*

**01**

## **Discover**

Identify real, underserved pain points in fintech, AI, and aquatech using HCD methodology.

**02**

## **Shape**

Translate the pain into a subscription-led product with clear retention and pricing logic.

**03**

## **Build**

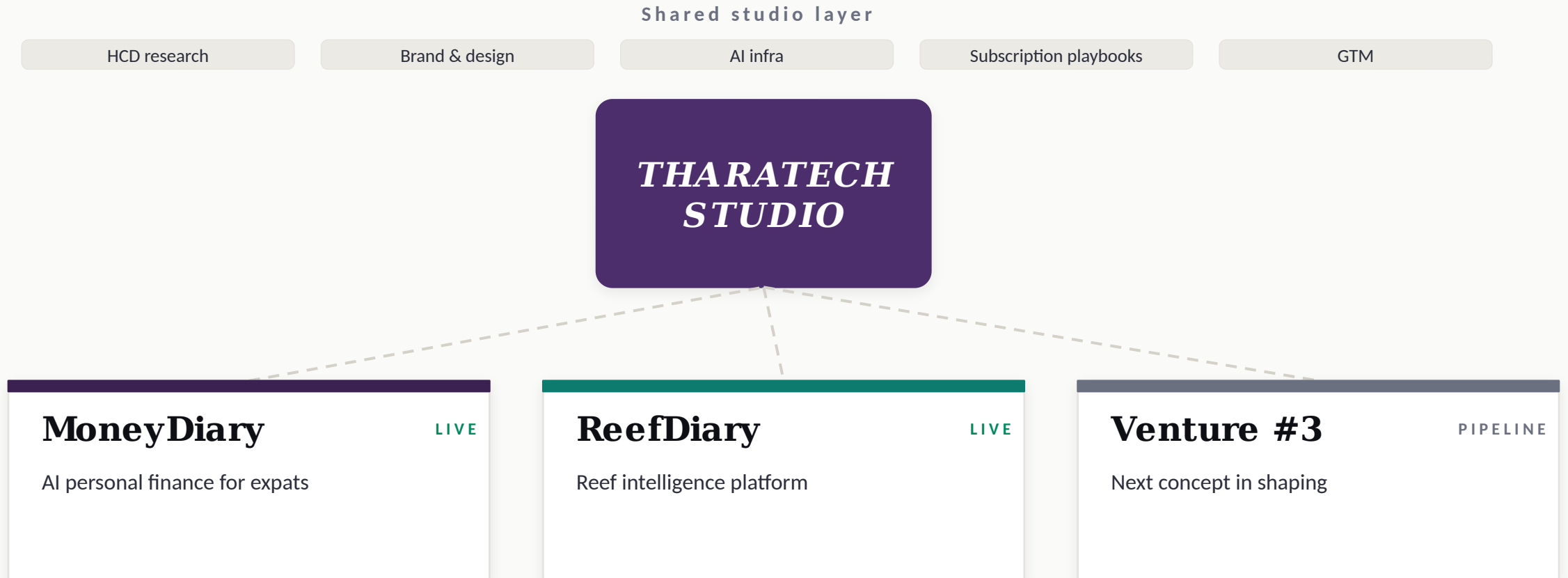
Launch lean, AI-native software with a small operating team and shared studio infrastructure.

**04**

## **Scale**

Compound learnings into the next venture. Each product strengthens the studio.

# One studio. *Many ventures.*



# AI personal finance *for expats.*

MoneyDiary helps internationally mobile professionals see and manage their full financial life — accounts, budgets, investments, goals — across 40+ currencies.

✓ **Large, growing audience**

300M+ expats globally, projected to surpass 350M by 2035 (savvynomad.io, 2025).

✓ **Multi-currency reality**

Open banking market growing ~27% CAGR; expats are the most painful, underserved use case.

✓ **AI-native co-pilot**

Not a budget tracker. Holistic visibility, scenario simulation, AES-256 encryption.

✓ **Subscription logic**

Free tier for activation; premium for serious users with international complexity.



# *MoneyDiary*

*Your money, everywhere you are.*





# ReefDiary

Reef intelligence, personalised.

● LIVE

## — PRODUCT 02

# Serious software for *a high-engagement market.*

ReefDiary tracks 30+ water parameters with AI tank-health scoring and ICP lab interpretation. Built by a reef keeper running 2,200L across three tanks.



### Real, growing market

Reef aquarium segment estimated at ~\$6.4B in 2025, projected ~\$13.5B by 2033 (SkyQuest).



### Hobby + Enterprise paths

Starter \$0 · Serious Reefer \$9.99/mo · Enterprise \$99/mo for shops & public aquariums.



### Founder-led credibility

Built by a domain expert. Not a generic tracker. AI scoring tied to real chemistry.



### Recurring + expansion

Hobbyists upgrade as tanks scale. Shops adopt POS, CRM, and inventory modules.

# What comes next.

## *And why it compounds.*

Each Tharatech venture is sourced from real human pain points discovered through HCD research. Concepts are shaped, validated, and only built when problem-market fit is credible.

LIVE	<b>MoneyDiary</b>	Fintech / Expats
LIVE	<b>ReefDiary</b>	Aquatech / Hobby + Enterprise
SHAPING	<b>Venture #3</b>	Concept in active discovery
RESEARCH	<b>Venture #4</b>	Underserved category — TBA

# Underfunded $\neq$ underperforming. *It is a mispriced market.*

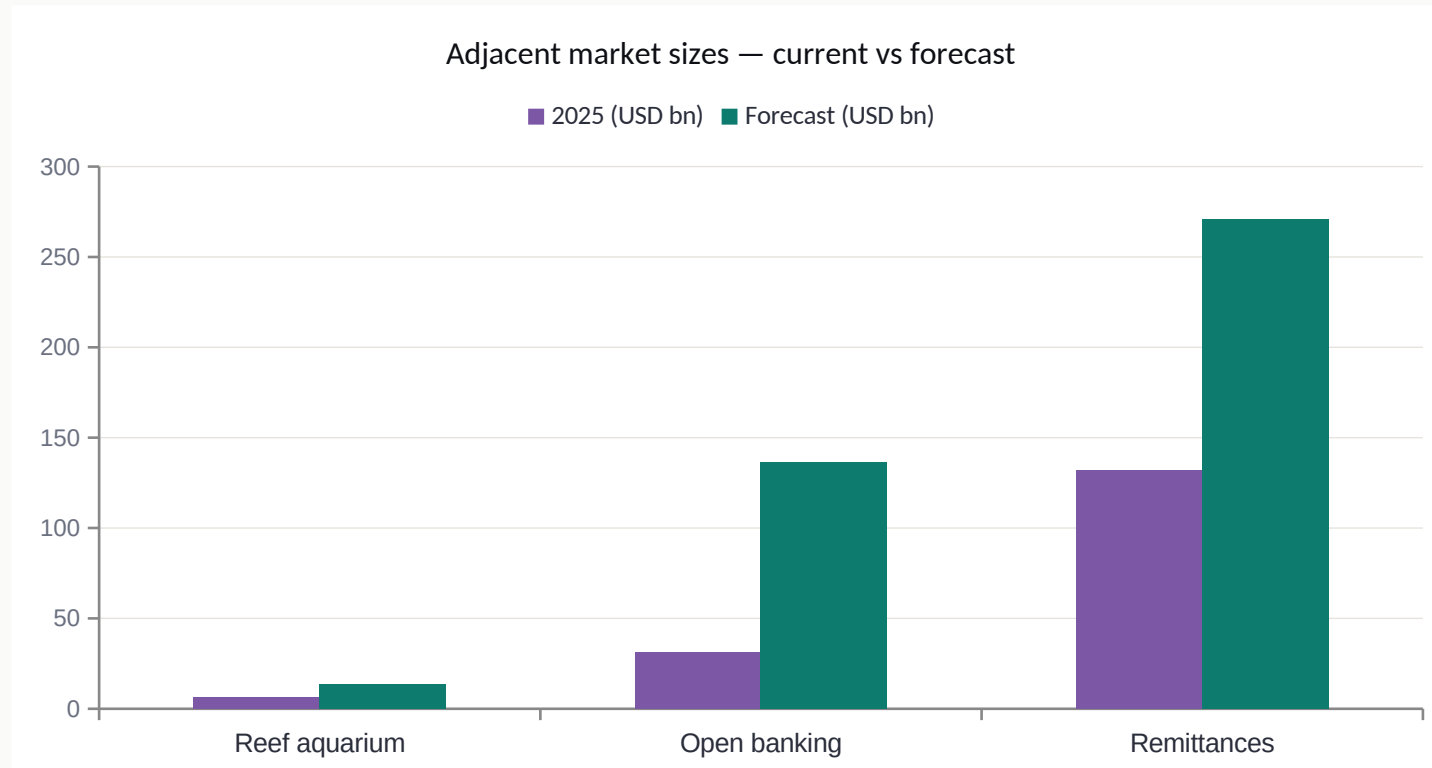
## The asymmetry

- All-women teams capture roughly 2% of global VC funding.
- Women-led startups outperform male-led peers by ~60%.
- \$5T+ in missed opportunity globally from underinvestment.
- After failure, women are 22.5% less likely to raise again.

## Tharatech's edge

- ✓ Three female founders building from a real-needs lens.
- ✓ MENA-Dubai base — proximity to capital, talent, emerging markets.
- ✓ HCD methodology embedded across every venture.
- ✓ Studio model concentrates learnings across products.

# Two live products in *real, growing markets.*



## Why this is the moment

- ✓ 350M expats by 2035 — multi-currency life is the norm.
- ✓ Open banking growing ~27% CAGR through 2030.
- ✓ Reef hobby compounding at ~9-10% CAGR.
- ✓ AI infrastructure is finally cheap enough for niche SaaS.
- ✓ Capital is rotating toward founder-discipline over hype.

# Subscription-led. *Designed to compound.*



## Recurring revenue

Tiered SaaS pricing across consumer and enterprise. Free tier drives activation; paid tiers serve power users and operators.



## Retention by design

Products tied to ongoing life-tasks (money, livestock care). Daily relevance creates stickiness.



## Expansion paths

Each product has a hobby tier and an enterprise tier. ReefDiary's shop-grade module is a real expansion vector.



## Studio enablement

Optional services line: HCD training, pitch coaching, venture shaping for partners and innovation funds.

# Three women, *building for real life.*



**Lisa Buchholz**

CO-FOUNDER

Co-founder of Tharatech. Brand, product, and venture shaping.



**Masiha Nazrul**

CO-FOUNDER

Co-founder of Tharatech. Operations and venture build.



**Meesha Tahsin Mitul**

CO-FOUNDER

Co-founder of Tharatech. Product and customer discovery.

# Launch-ready, *not vapor.*

Tharatech is pre-revenue and intentionally so. Both products are built and live; the company has not yet started paid acquisition. This is what investors are getting in early.



## Two live products

MoneyDiary and ReefDiary are deployed, branded, and operational.



## Defined positioning

Each product has a clear ICP, pricing, and retention thesis.



## Brand & design system

Premium, human-centered identity in place across the company.



## Studio infrastructure

Shared HCD, AI, design, and venture-shaping playbooks.



## Pipeline of concepts

Additional venture ideas in active discovery and shaping.



## Founder commitment

Three founders, full-time, women-led, Dubai-based.

# We do not pretend *the road is easy.*

<b>Risk</b> <b>Pre-revenue stage</b>	<b>Mitigation</b> Intentional. No paid acquisition until activation logic is proven for each product.
<b>Risk</b> <b>Multi-product focus</b>	<b>Mitigation</b> Studio shared layer absorbs overhead. Each product run by a small focused team, not parallel founder splits.
<b>Risk</b> <b>Niche market questions</b>	<b>Mitigation</b> ReefDiary serves a serious, recurring-spend hobby and a real B2B path. MoneyDiary serves a mass expat segment.
<b>Risk</b> <b>Capital intensity</b>	<b>Mitigation</b> Lean by design. AI-native infrastructure keeps build costs low. Subscription revenue, not ad-driven scale.

## THE ASK

# Co-invest with us *in the next venture.*

Tharatech opens selected portfolio products to angel and seed co-investors. You back specific ventures alongside the studio, with our shared infrastructure and HCD discipline behind every build.

### WHO

Angels, seed funds, family offices, and strategic backers.

### WHAT

Co-investment positions in named portfolio products, not blind pool.

### HOW

Discovery call, shared materials, and tailored deal terms per venture.

## What you get

- ✓ Access to a venture pipeline rooted in real human pain points.
- ✓ A co-invest position in a women-led, HCD-driven studio.
- ✓ Exposure to live, launch-ready products — not slideware.
- ✓ A founder team in Dubai with reach across MENA and global expat markets.
- ✓ Optional advisory, board observer, or partner roles where mutual fit exists.

# Software, startups, and ventures built *for real life.*

## ***Let's talk***

Discovery calls available for invited investors and partners.

WEB

[tharatech.io](https://tharatech.io)

CONTACT

[hello@tharatech.io](mailto:hello@tharatech.io)