

Trove. A proposal from Varvet



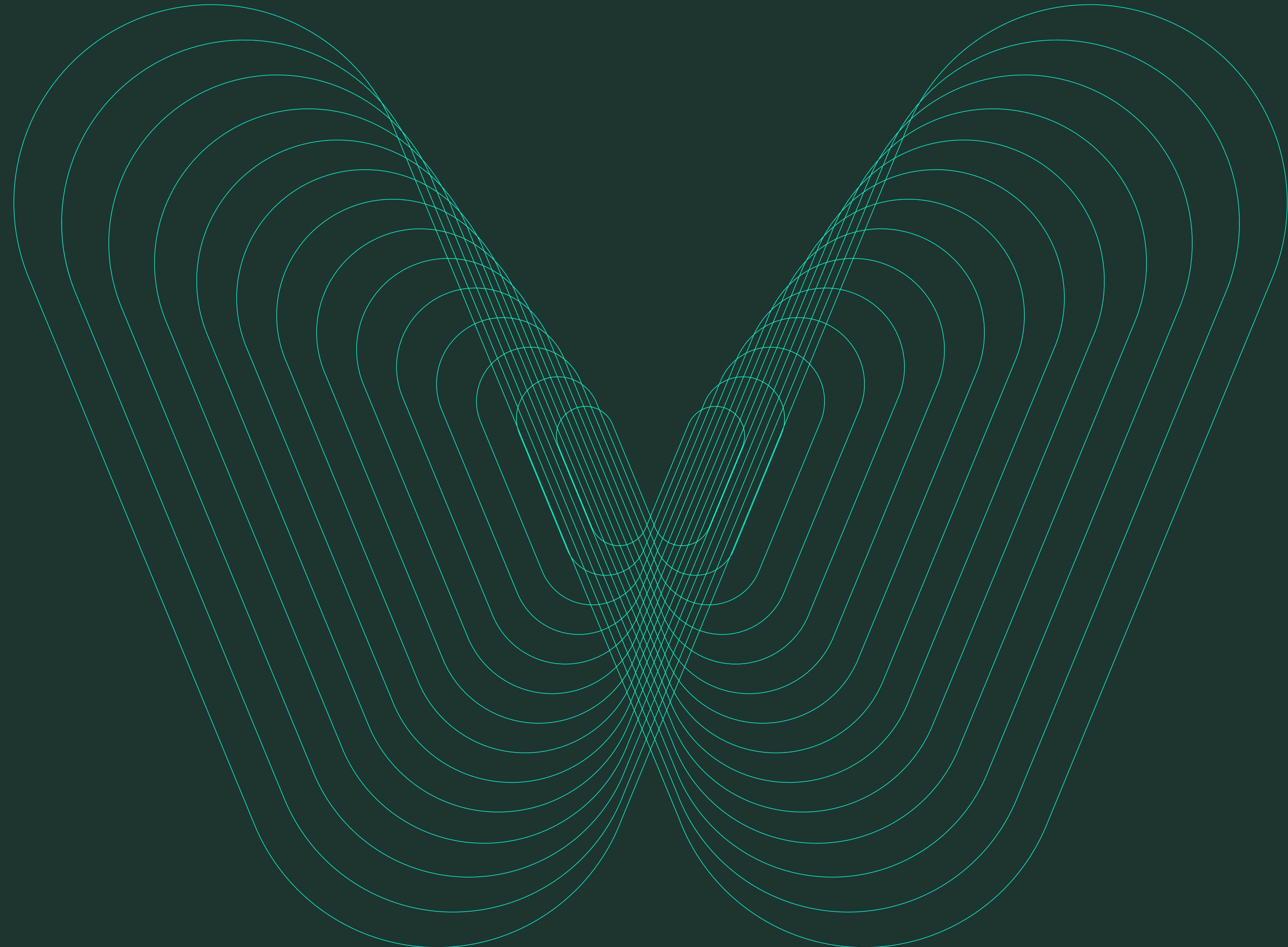
Varvet

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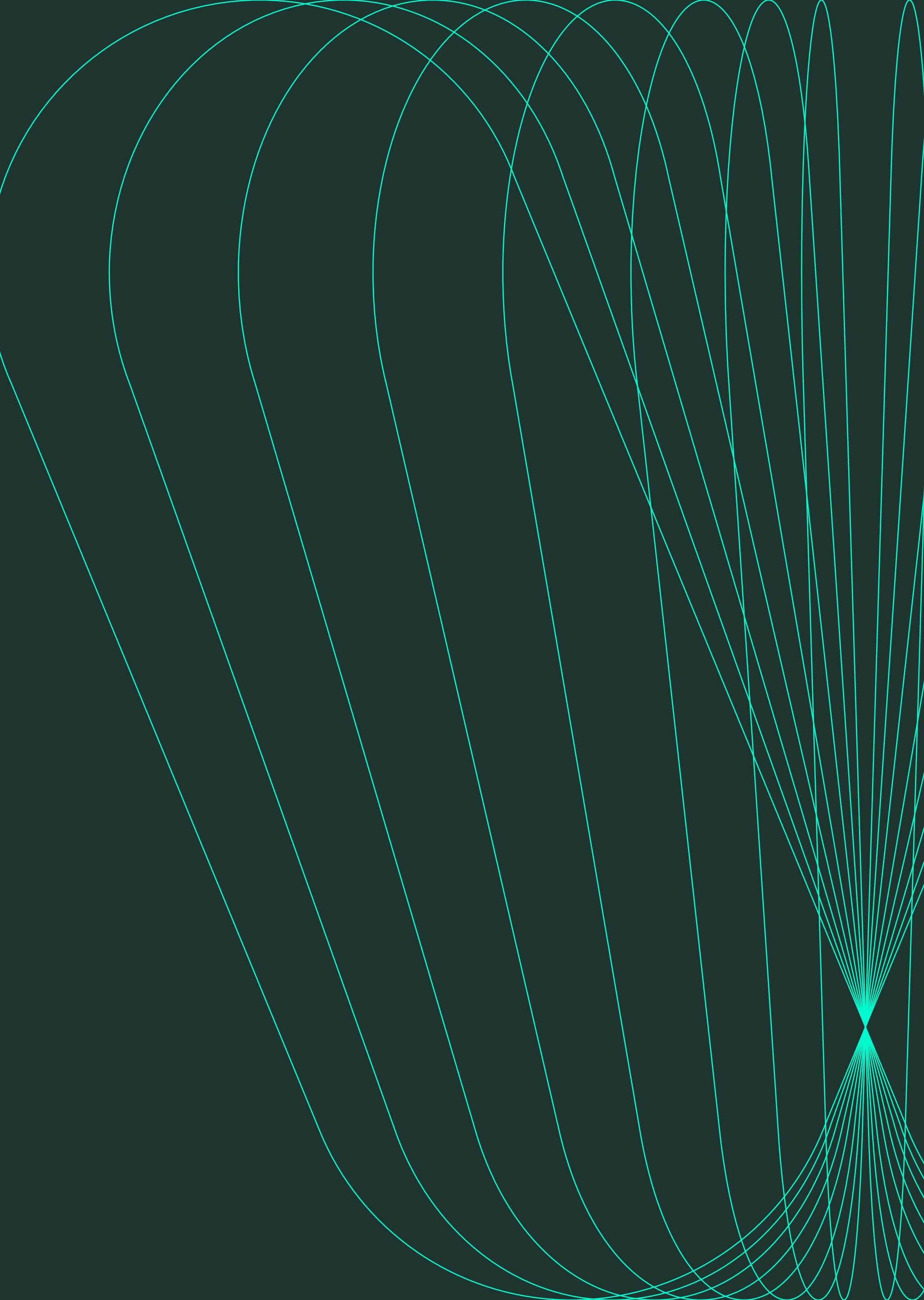


Background



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Background

Trove is a new investment app aiming to make a traditionally complex financial space accessible and intuitive.

To support this vision, BAS ID has been engaged to create a brand identity. Varvet has been asked to design the user experience of the application – ensuring that the product reflects the brand's values through every interaction.

As a first step, Varvet will define the app's core UX concepts and develop wireframe sketches that outline key views, features, and flows.

By developing UX and brand in tandem, the process ensures clarity, consistency, and coherence from day one.

Rebrief

To support Trove's goals, BAS ID is developing a solid and trustworthy brand identity designed to attract interest and foster long-term user trust.

Bringing this brand to life involves more than just visuals. It means fulfilling the brand promise through every user interaction, ensuring that functionality, user experience, and interface align with the brand's personality.

Alongside brand development, Varvet will work closely with BAS ID to define the user experience. Varvet will translate the brand concept into UX strategies, user flows, and wireframes, then turn these into interface designs and interactive prototypes.

This approach ensures strong alignment between the brand and product, resulting in a cohesive and motivating investment experience aimed at long-term growth.

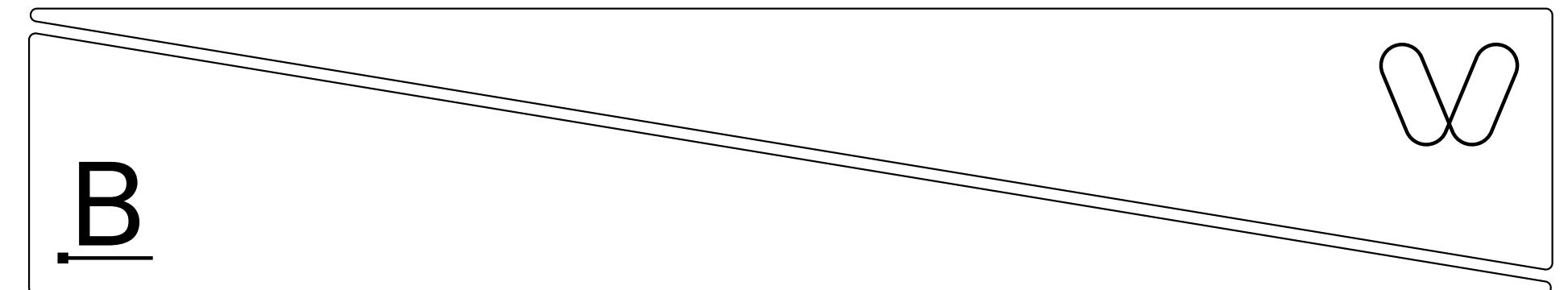
BAS ID + Varvet

From brand to product

The collaboration between BAS ID and Varvet aims to facilitate a smooth transition from brand strategy to digital product execution.

BAS ID focuses on the foundational brand work, while Varvet handles translating that identity into user experiences through wireframes and interface design.

By being involved from the start, Varvet can gradually increase its involvement, ensuring that design decisions align closely with the brand and product vision.



Changes in the proposal

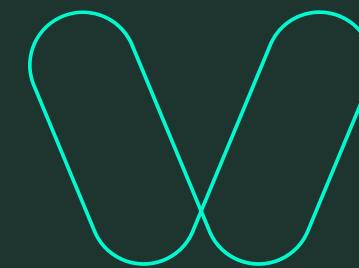
Trove requested a proposal for the next step after BAS ID developed their brand identity. Our initial response included a User Experience phase.

Afterward, Trove also asked for a complete overview of the project and its costs. We updated the proposal to cover the entire design and development of the application.

This proposal assumes the application will be built exclusively as a mobile app using a cross-platform framework, which we recommend to be React Native.

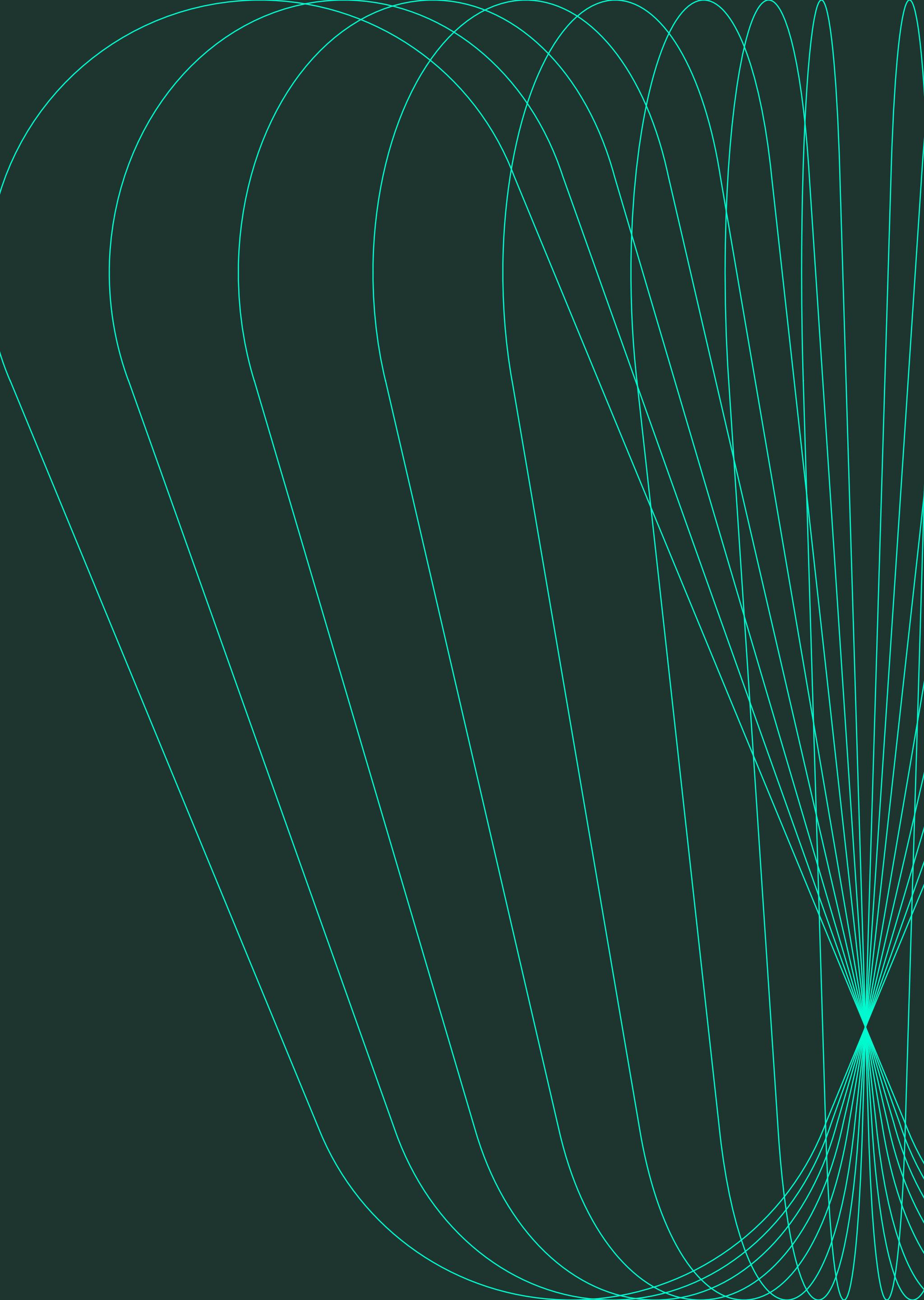
The proposal is divided into four parts: User Experience, Design, Technical Exploration, and a Build phase.

Our Proposal



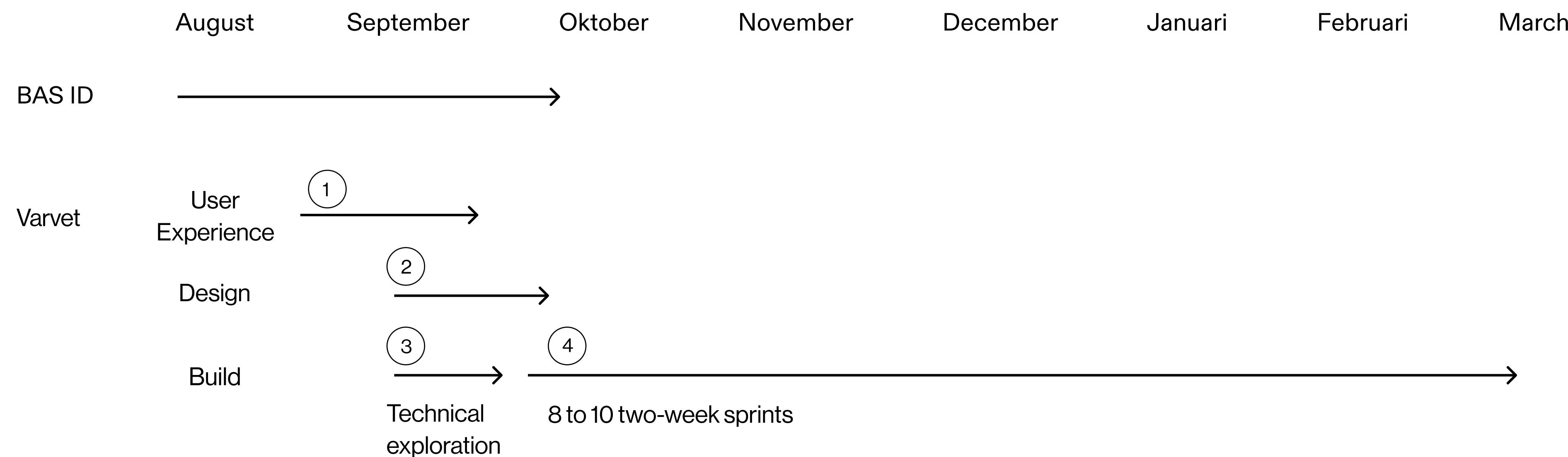
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Project Overview

The proposed timeline, show how our joint efforts with BAS ID and Trove could unfold across the coming months. Each phase is shaped to build on the last from strategy and design to a sprint-based build process.



1

User Experience

Defining the User Experience

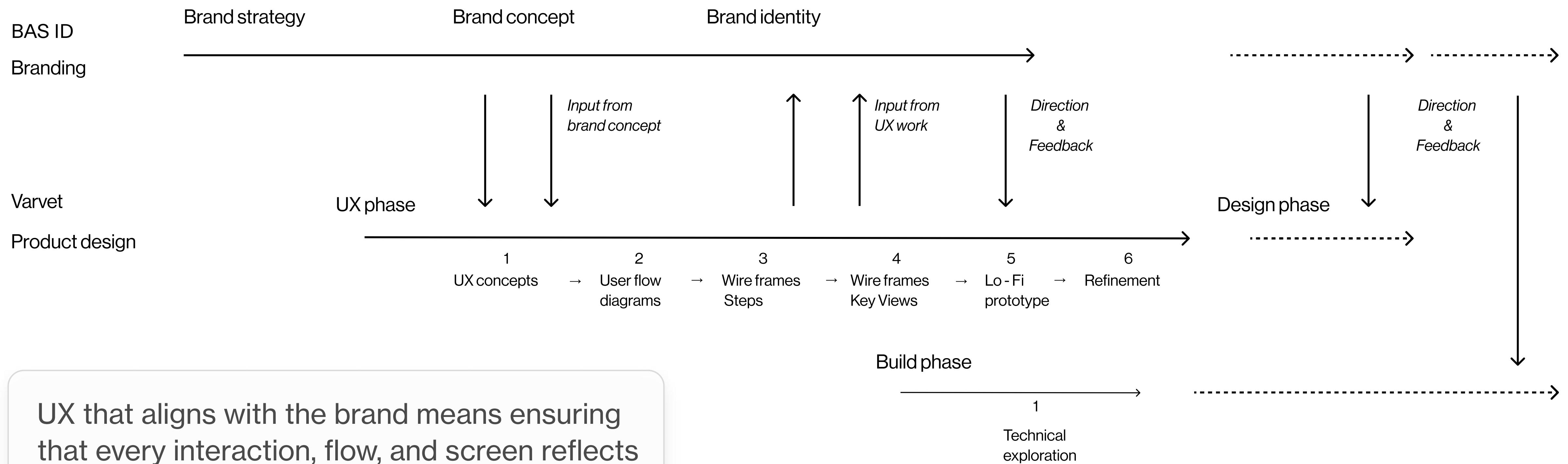
During this phase, we design the user interaction and user flow.

We start by reviewing the research provided by BAS ID. From there, we map out how users navigate the experience, what information they receive, when they receive it, and what triggers them to engage with the app and take the desired actions.

The outcome of this phase is a set of wireframes: clear, low-fidelity layouts that define structure, content hierarchy, and interactions. These wireframes serve as the blueprint for the visual design and development that follow.

UX that aligns with the brand

After BAS ID establishes the brand foundation, Varvet turns it into a product experience. Guided by the brand promise, we define principles that guide functionality and craft user journeys starting from intent or a nudge from Trove.



Embedding Trove's unique value in the product experience

We believe the app should seamlessly integrate Trove's core elements.

When combined, each feature supports the others, creating a personal, engaging, and captivating experience.

Invest

Effortless access to ETFs aligned with your personal goals and preferences

Holdings

A clear, real-time view of your portfolio — always know how your money is doing

Progress & Motivation

Celebrate and recognize your growth both money, goals and as an investor

Smart Insights

Contextual and relevant guidance based on personal preferences and best practices

Learn

Bite-sized, intuitive lessons that make investment concepts easy to grasp



Key activities

We suggest a tailored-made process starting with UX concepts and user flows, followed by wireframes of key steps and views, and ending with a clickable prototype to gather feedback and guide refinements.

1 - UX Concepts

We outline key principles for how users should engage with the app, including behavior, interaction, and flow — all based on the brand strategy.

2 - User Flows

We use flowcharts to map out typical user journeys, showing how users move through the app, from onboarding and investing to learning and receiving feedback.

3 - Wireframes: Steps

We create low-fidelity wireframes of the critical steps in each journey, including onboarding, investment flows, smart insights, feedback, and motivational interactions.

4 - Wireframes: Key Views

We design the structure and layout of key views, such as the dashboard, fund detail pages, learning modules, and progress tracking.

5 - Lo-Fi Prototype

We create a clickable prototype from wireframes. This prototype can be used internally and with test users to gather early feedback and validate concepts before starting the full design.

6 - Refinement

Based on insights from testing the prototype, we refine and adjust both flows and views — ensuring that user needs and brand alignment remain central to the product experience.

Key activities

1 - UX Concepts

Goals

- Define principles to guide the product experience and deliver on the brand

2 - User Flows

- Clear overview of the goals, steps and the process for different user groups
- Eliminate thresholds for users

3 - Wireframes: Steps

- UX and design that encourage the customer to complete the process

4 - Wireframes: Key Pages

- Material and presentation that encourages the customer to invest, motivates to learn and engage in the app
- Functionality, structure and layout that cognitively encourages commitment

5 - Lo-Fi Prototype

- Improve the design
- Find unknown impediments

6 - Refinement

- Better performing UX

Delivery

- A set of principles to guide how functionality works

- A visual user flow for the process and its touch points

- Wireframes of key touch points in user flows

- UI for the views in the application

- Lo-Fi prototype

- Updated UX wireframes and prototype

2

Design

Finding the best visual solution

During this phase, we design the user interface and views of the application. First, we create variations of core screens to find the most effective way to implement the brand identity. We combine the best examples into a cohesive visual experience.

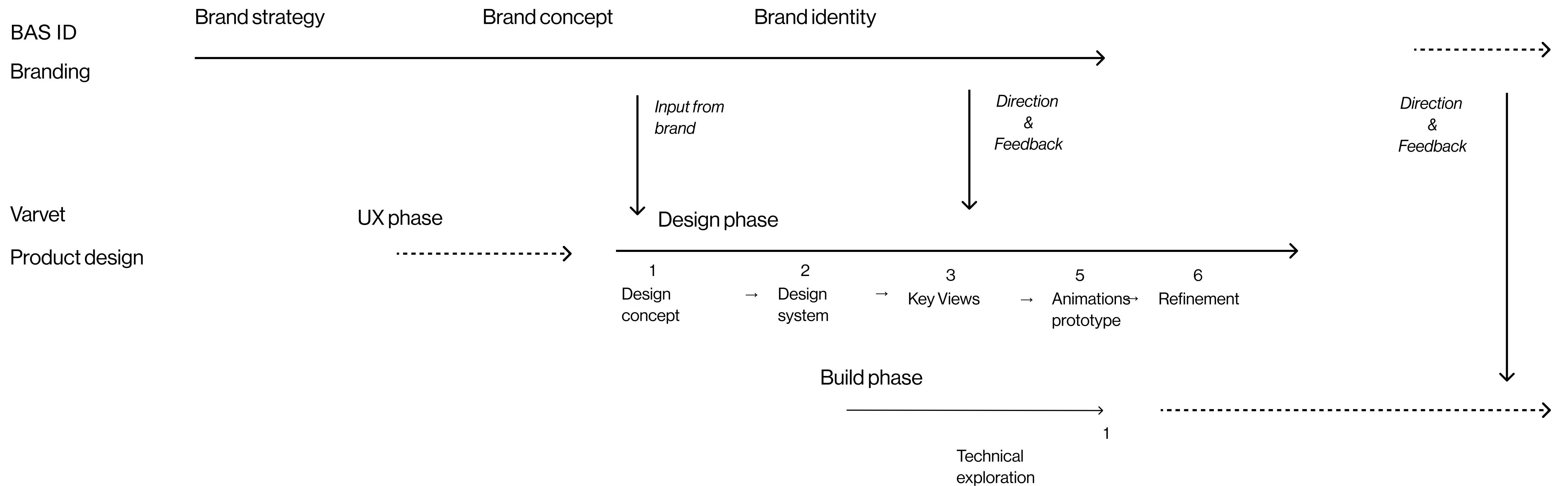
Next, we develop a design system with all the necessary components used in the app's views.

Designs are shared in an interactive format, allowing stakeholders to provide feedback and experience the product.

The result is a complete set of designs with a clear, user-centered vision guiding every decision, ready for development.

Design based on UX findings and brand identity

Slightly overlapping the UX, we finalize the visual design of the UI elements and views in the application.



Key activities

1 - Design Concepts

Goals

- Find the most effective way to bring the brand identity to life
- Aligning brand expression with digital usability.

2 - Design system

- Build a reusable system of components for consistency and reusability.

3 - Key Virews

- Design all the views in an cohesive and appealing way

4 - Animations

- Implement micro animations and avatar in the screens

5 - Ho-Fi Prototype

- Sharing the design and collect feedback for improvements

6 - Refinement

- Enhanced experience

Delivery

- Variations of screen designs to compare and combine.

- UI elements: buttons, inputs, icons, grids, patterns.

- designs of views like dashboard, fund pages, modules.

- Clickable prototype used for feedback and specification for development.

- Lo-Fi prototype

- Updated UX wireframes and prototype

Key activities

We create the visual design for all views that have been defined in the UX. In addition, we will create and ensure a design that creates desire and cognitively encourages commitment.

1 - Design Concepts

We use the brand guidelines from BAS ID and explore different versions of the views in the app. We use the outcome to compare and combine the best.

2 - Design system

We create all the essential UI elements, buttons, input fields, icons, grids, and patterns that are needed to build consistent views. This system ensures visual harmony across the product.

3 - Key views

We design the core screens required to bring the app to life. These designs cover the views and the different states providing clear guidance for development.

4 - Animations

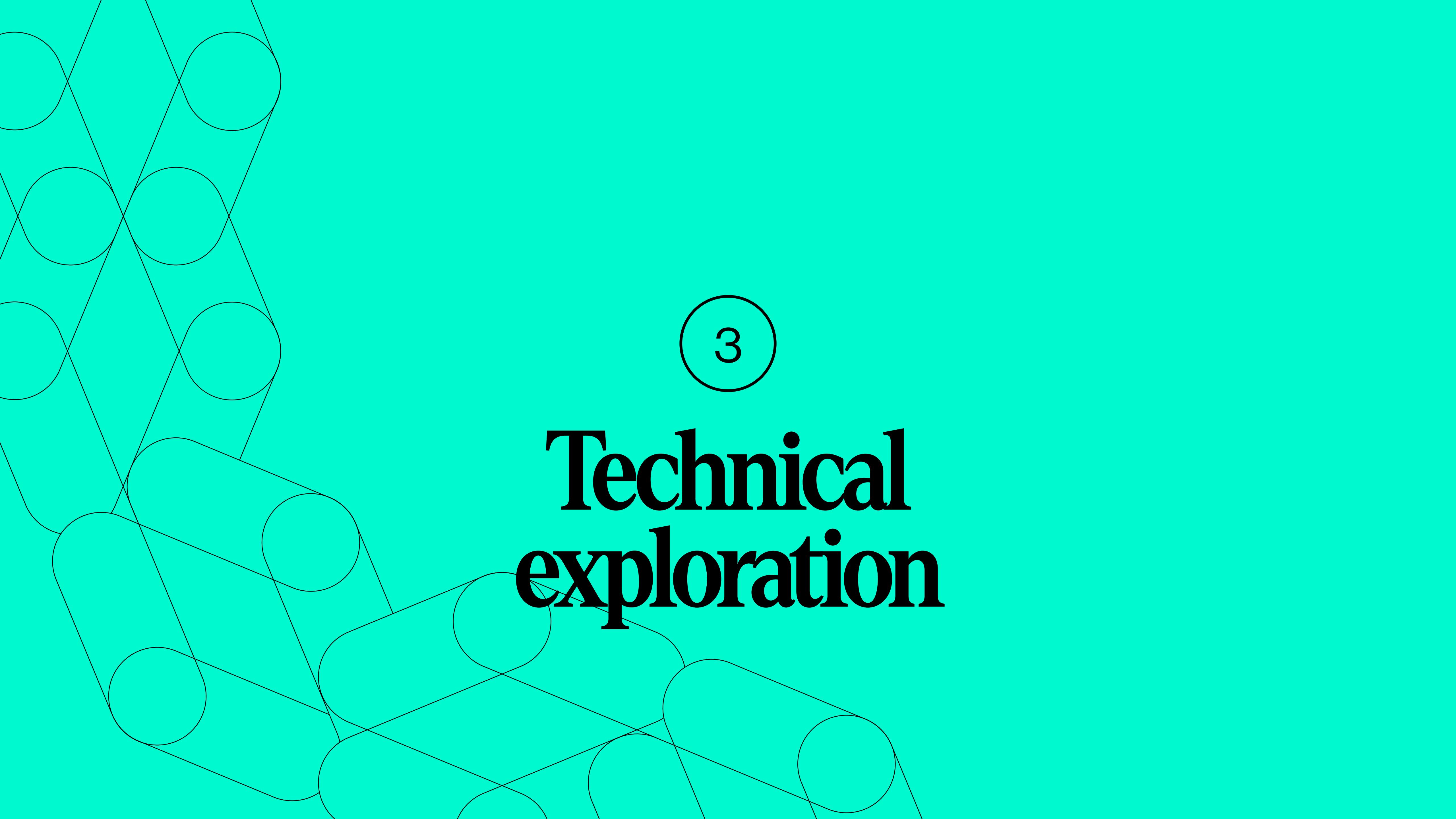
We finalize design of key views using the wireframes and design system, such as the dashboard, fund detail pages, learning modules, and progress tracking.

5 - Ho-Fi Prototype

We create a clickable prototype from design. This prototype can be used internally and with test users to gather feedback and validate design and features.

6 - Refinement

Based on feedback from the prototype, we refine and adjust the design.

The background features a complex, abstract pattern of thin black lines forming various shapes, primarily circles and ovals, which overlap each other across the entire frame.

3

Technical exploration

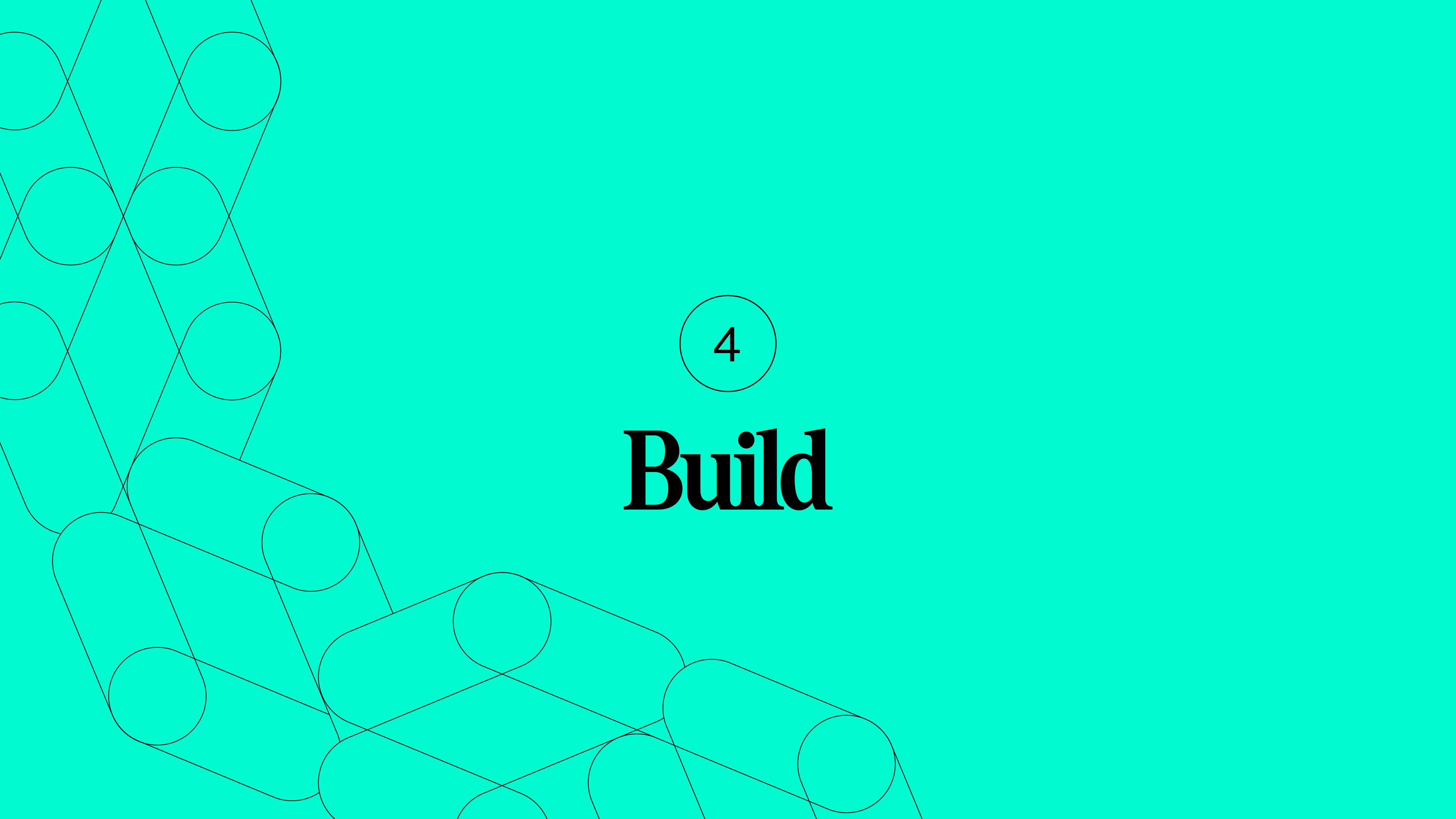
Technical exploration

We recommend conducting a brief technical exploration to get a head start for development. This can begin alongside the design process.

We will investigate the proposed API to understand and validate key technical aspects, including:

- The fundamentals and structure of the API we will use
- How to enable a smooth, low-friction onboarding experience
- The mechanics of executing investments
- Available feedback and data on user holdings
- Fund categories and how they can be matched to personal preferences

The exploration will produce an architectural map of the application, outlining core components and their integrations – providing a solid foundation for both design and development.



4

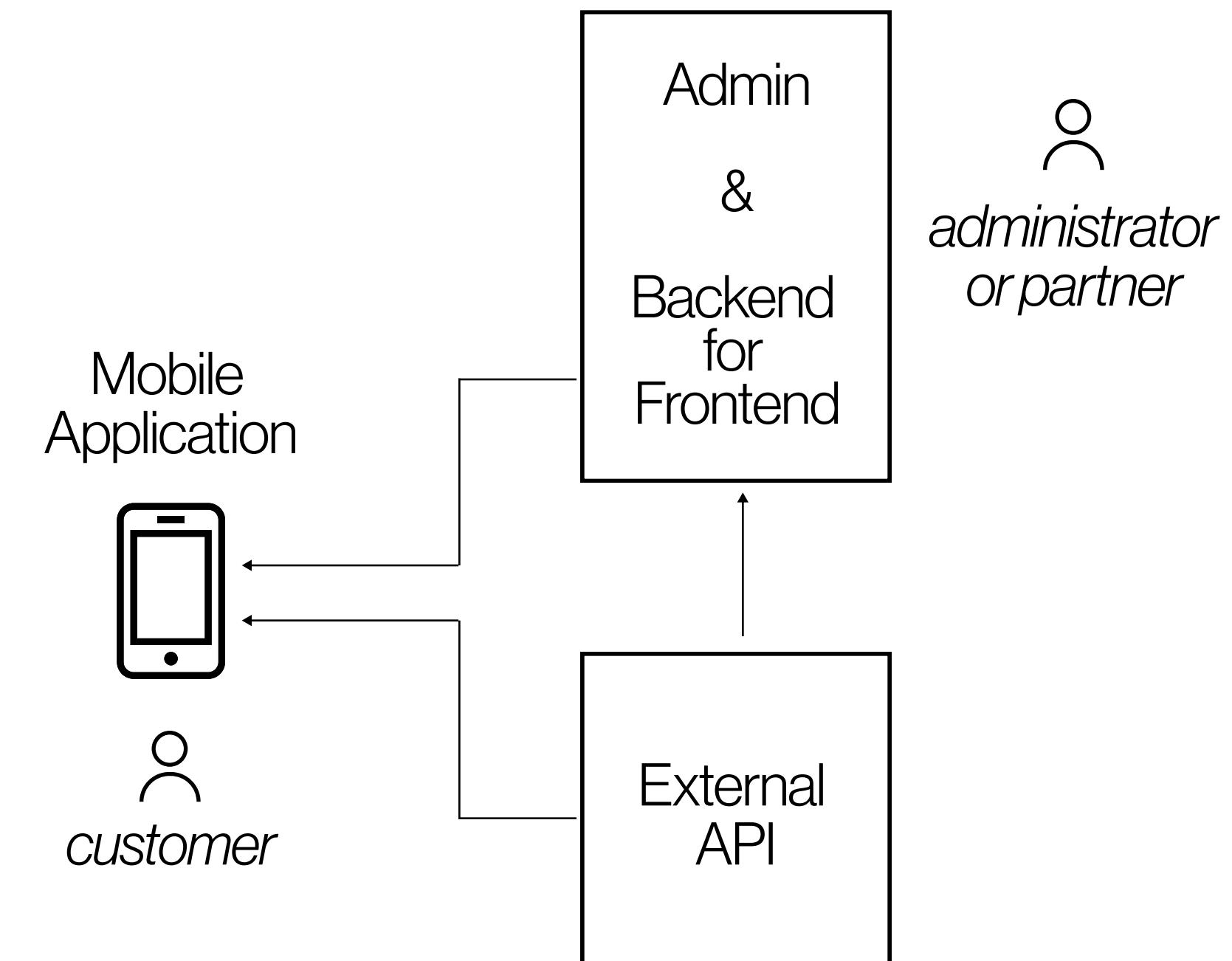
Build

Building the application

During the technical exploration, we test the core features that depend on the API.

From that, we determine which API calls need to be made just in time and which calls we can aggregate or cache to improve performance.

To reduce project risk, we will start by building the core features necessary for the application and the most complex tasks.



Build iterative in sprints

Our estimate is a team of three people working across 8 to 10 two-week sprints.

When building the app, we follow an agile approach, dividing the work into structured two-week sprints. We begin by defining a roadmap, outlining the functionality planned for each sprint and setting priorities in close collaboration with your team.

By following this roadmap, we can continuously track progress, ensure that development stays aligned with goals, and adjust plans based on feedback, new insights, or changing needs – without losing momentum.

Key sprints activities.

Sprint planning

In this phase, we align on the sprint's objectives, detailing what tasks will be accomplished and identifying the necessary steps. Ensuring the production team has all the resources they need is a crucial part of this process. It provides clarity regarding what the team will deliver and if any additional work from Trove is required. This planning stage is fundamental to setting the course for a successful sprint.

Daily standup

We understand the importance of keeping a close eye on our progress. Through daily standup meetings, we continuously track our planned work versus what remains outstanding. This allows us to swiftly address any obstacles and adapt to changes as they arise, ensuring that the team remains confident and stays on the right path.

Sprint Demo

Our goal is to build working software that creates value quickly. We achieve this by dividing the work in the right way. Based on users' goals, we can make the functionality for completing that goal and present a demo of the functionality at the end of the sprint. This also provides an opportunity for stakeholders to give feedback.

Retrospective

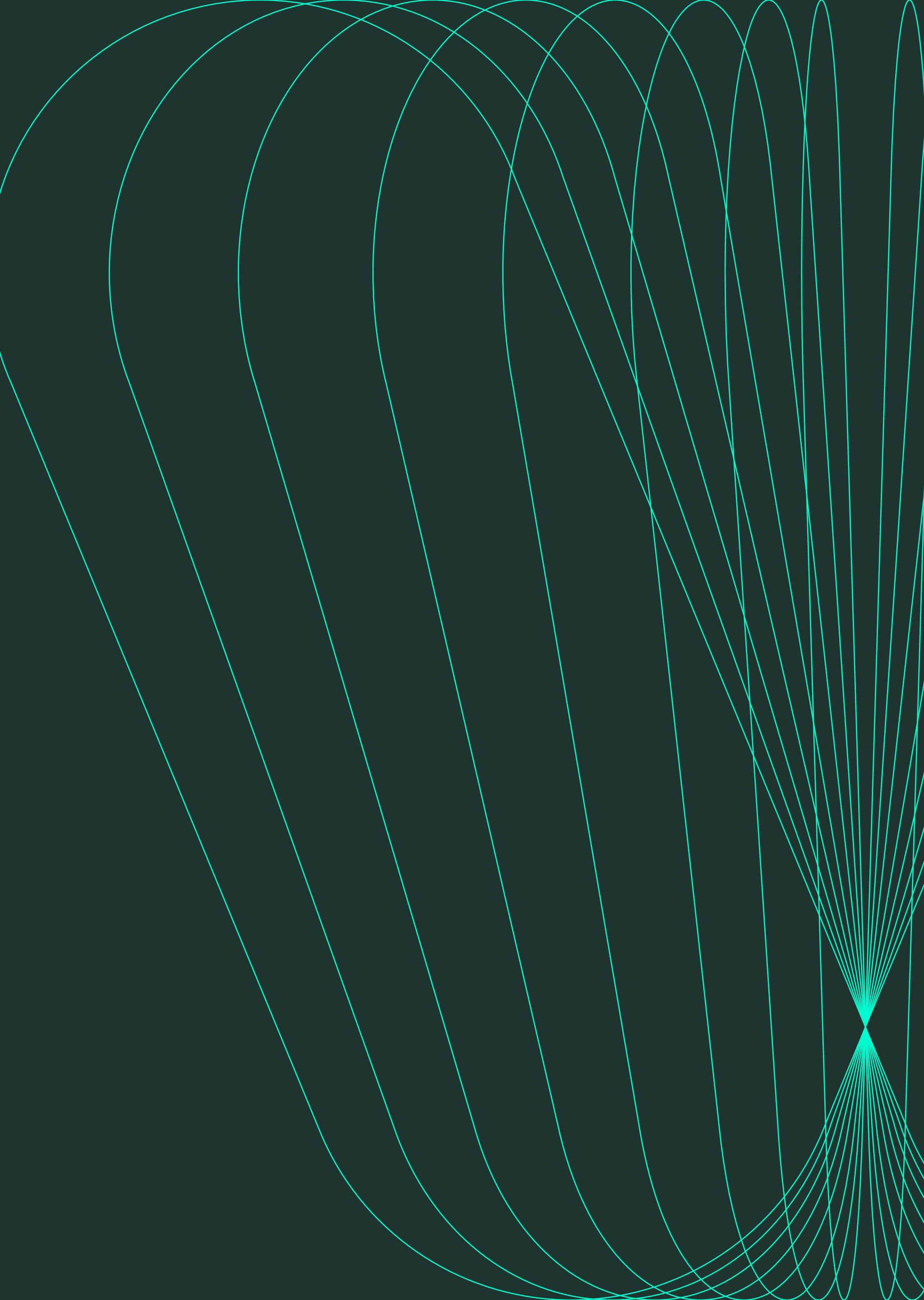
After each sprint, we engage in a retrospective to foster improvement throughout the project. This dedicated space for reflection allows us to assess and enhance our work methods, promoting a more successful collaboration, a stronger team, and a more effective project.

The Team



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Simon Zeeck

Producer

With over 30 years of creating digital services, Simon has solid experience in leading teams, manage projects, and strategy for small and large projects.

For the Swedish company BabyBjörn he has been critical in helping them implement e-commerce. They are now running a successful global e-com site.

“ *I am inspired and motivated by new discoveries and advances in technology. My driving force is to use them to improve society and people's everyday lives.*

Simon is an internationally certified instructor in martial arts and runs a self defence school in central Stockholm.



Niklas Wegdell

UX Designer

Niklas has gained over 25 years of broad experience across the user-centered design spectrum, leading design teams and creating digital products as a designer.

He served as lead designer and design manager at the New York startup Honest Buildings, where he built a design team and led research and design to create an enterprise platform for real estate from the ground up. The company was acquired just four years later.

“ I thrive on dissecting complex problems and transforming them into products and services that delight users. I love working on solutions with a clear purpose that help both businesses and users succeed.

Niklas can often be found driving old classic cars or photographing them for car magazines.



Jens Lindman

UI Designer

With over 20 years of experience in roles such as Product Designer, Design Director, Art Director, and Strategic Advisor, Jens brings both deep expertise and creative vision to every project. He has co-founded four startups – from helping 15 million sport fishers catch more fish, to improving the experience for 150,000 bowlers, and supporting 25,000 people in overcoming alcoholism.

Jens is driven by the challenge of pushing companies forward by creating products that are smarter, faster, and better – while also being beautifully designed and intuitive to use.



Adam Bergman

Developer

With experience from both smaller startups and big tech companies, Adam brings a broad skill set across the tech stack — from backend services to user-facing interfaces.

At the Stockholm-based startup Velory, he helped shape the user experience by building the company's design system and user facing products, often from scratch. At Klarna, he contributed to both frontend features and backend services for the Klarna app, features used by millions of users across the world.

“ I’m driven by a curiosity for how things work — whether it’s a digital system or a physical one. I love building things that are both functional and beautiful, and that people actually enjoy using.

Previously a journalist, Adam brings a keen sense for structure and storytelling to everything from code to product flows.



Kim Burgestrand

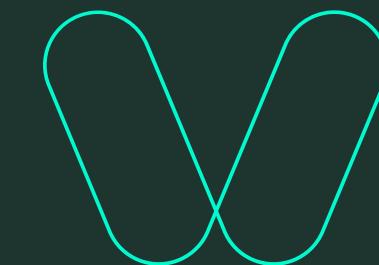
Developer

With 15 years across startups, consultancies, and product companies, Kim champions solutions that deliver tangible business value, mindful that the best solution might be no code at all.

A community builder at heart, Kim maintains widely-used open source projects, drives local tech meetups, and has organized developer conferences, earning recognition at major industry events.

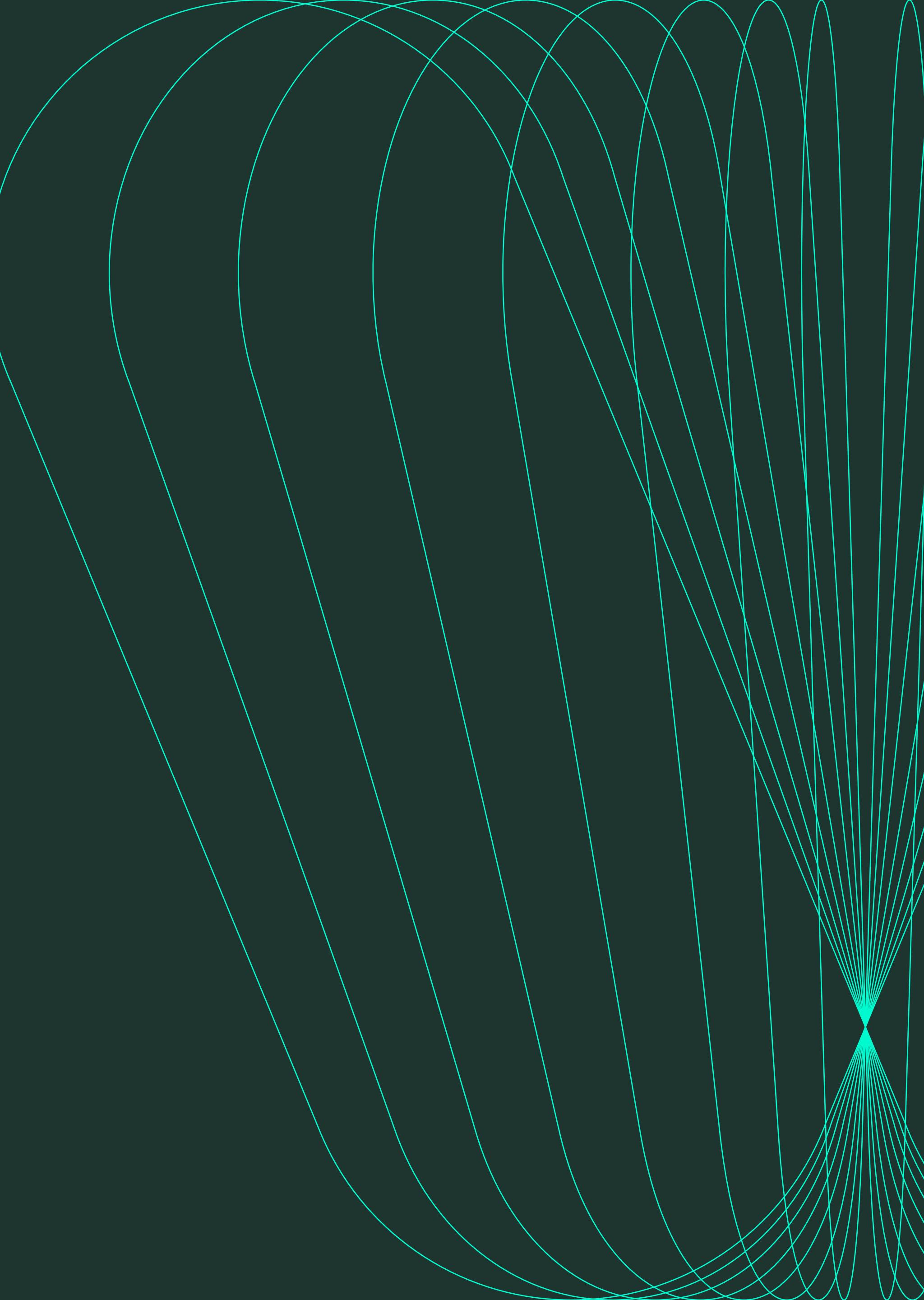
From his island in the Stockholm archipelago, Kim combines his self-taught background and love for extreme sports and martial arts with a pragmatic approach, bridging technical excellence and business impact.

Budget



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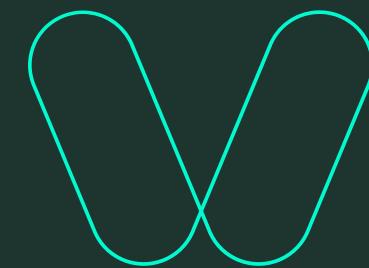
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Suggested Budget

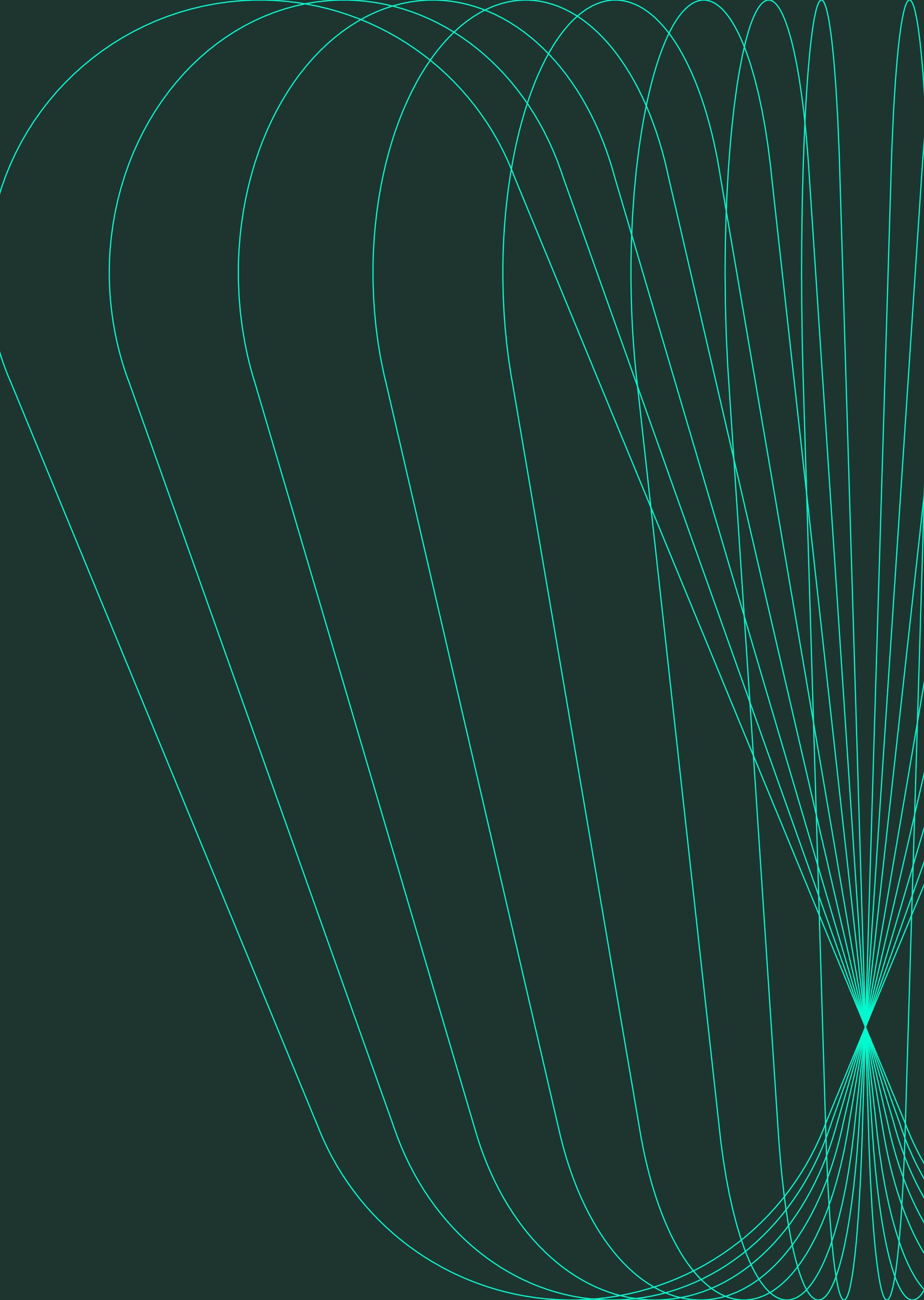
User Experience	35 days	395 000 SEK	
PM & Strategy	10 days	120 000 SEK	
UX Designer	15 days	165 000 SEK	
UI Designer	10 days	110 000 SEK	
Design	25 days	285 000 SEK	
PM & Strategy	10 days	120 000 SEK	
UX Designer	5 days	55 000 SEK	
UI Designer	10 days	110 000 SEK	
Tech Exploration	13 days	136 000 SEK	
PM & Strategy	3 days	36 000 SEK	
Developer	10 days	100 000 SEK	
Build Sprint	30 days	315 000 SEK	2 520 000 SEK
PM & Strategy	5 days	60 000 SEK	Total build cost
UI Designer	5 days	55 000 SEK	
Developer	20 days	200 000 SEK	(based on 8 Build Sprints)

Final Thoughts



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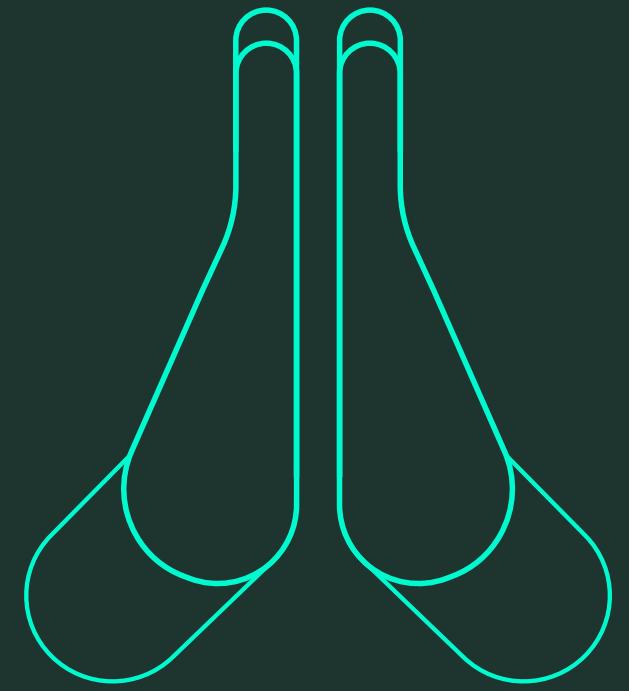
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Final Thoughts

The experience from previous successes such as Lifesum, Dockspot Alumni Ventures and Wealth Simple makes Varvet a perfect match:

- Making financial brands premier has become our specialty!
- We have hand-picked a team eager to create your experience!
- We have made this journey before and are now ready to embark on a new adventure together with Trove!



Enough Talk

Now let's turn ambition into reality
and build what others will try to copy