

January 2024

# Investment Proposal

---

## Shelf Charger



Groningen, 15 January 2024

Authors: Tom van der Veen	413348	<a href="mailto:To.van.der.Veen@st.hanze.nl"><u>To.van.der.Veen@st.hanze.nl</u></a>
Nienke de Wit	416882	<a href="mailto:N.E.de.Wit@st.hanze.nl"><u>N.E.de.Wit@st.hanze.nl</u></a>
Miw Thanomwong	419026	<a href="mailto:S.Thanomwong@st.hanze.nl"><u>S.Thanomwong@st.hanze.nl</u></a>
Tess Rekers	473725	<a href="mailto:TJ.Rekers@st.hanze.nl"><u>TJ.Rekers@st.hanze.nl</u></a>
Roksana Rundeva	433085	<a href="mailto:R.Rundeva.atanasova@st.hanze.nl"><u>R.Rundeva.atanasova@st.hanze.nl</u></a>
Sara Riazi	386938	<a href="mailto:S.Riazi@st.hanze.nl"><u>S.Riazi@st.hanze.nl</u></a>

Organization: Hanze University of Applied Science Groningen

Institute: International Business School (IBS)

Minor: Master Up Your English (MUE)

Year: 2023/2024

City: Groningen

Supervisor: Ms. I. Fischer

Email: [I.Fischer@pl.hanze.nl](mailto:I.Fischer@pl.hanze.nl)

# TABLE OF CONTENTS

Introduction	3
Project Details	4
Development History	5
Markets and Future Innovations	6
Short- and Long-Term Objectives	7
Investment Details and Conditions	8
Conclusion	9
References	10
Language Reflection	11

# INTRODUCTION

In the modern world of technology, electronic devices are everywhere. However, the usual ways of charging them come with problems such as tangled cords and limited reach. The Shelf Charger was created to solve these issues, aiming to revolutionize how we power our devices.

As we introduce our proposal for funding the Shelf Charger, we recognize the instrumental role a bank plays in supporting innovation and progress. Developed by our team, the Shelf Charger is born from a deep understanding of the challenges in conventional charging methods.

The upcoming sections will unravel the background of the Shelf Charger. Lets redefine the future of device charging. To propel this innovation into the hands of every user, we seek the backing of a visionary bank with a €15,000 investment.

(Sara Riazi, 127)

## PROJECT DETAILS

The frustration of charging has become a daily challenge. Broken cables, cracked USB connectors, tangled cables and finding the right charger are all familiar problems faced by many smartphone users. Introducing: "the Shelf Charger", a revolutionary solution designed to transform the charging experience of smartphone users.

The Shelf Charger is a wireless charger that only consists of a shelf and an adaptor. It aims to solve cable-related problems. What distinguishes the Shelf Charger from other wireless chargers is its unique shelf design. The shelf resolves the common struggle of finding a convenient place to charge the phone. Simply plug it into the socket at any desired height, and it turns into a wireless charger and a practical shelf for the phone. Moreover, the Shelf Charger is compatible with a wide range of phone devices, making it the best choice for modern charging needs.

From a market perspective, the Shelf Charger has enormous potential to capture a substantial share in the fast-growing wireless charging market. Its unique features position it as a marketable and competitive product at a time when consumers are actively seeking innovative and user-friendly solutions. Therefore, the Shelf Charger is not just a technical innovation, but it represents a thoughtful solution to the daily challenges faced in the charging process. Investing in the Shelf Charger project is not just a strategic move, but it is an opportunity to support an innovative venture that addresses a pressing marketing need.

(Miw Thanomwong, 240)

## **DEVELOPMENT HISTORY**

Founded in 2023, our company has evolved from a startup that originally started as a school project to a promising market leader in innovative technology gadgets. What started out as a mere concept, became a revolutionary wireless charging solution, named the Shelf Charger.

The device was born out of student innovation and quickly gained traction for its efficiency and convenience, as well as its sleek design. The Shelf Charger rapidly evolved into a market-ready product, enthusiastically interesting most students. It quickly grew its customer base towards young professionals, and became a gadget wanted by many more working professionals.

The journey from a student idea to a commercial wireless charger underscores the remarkable history of its development. It promises the potential for widespread adoption across many target audiences.

(Tess Rekers, 127)

# MARKETS AND FUTURE INOVATIONS

We are excited to present a multifaceted proposal for the expansion and advancement of our flagship product, the Shelf Charger, which promises unparalleled growth opportunities. In this segment, we focus on the identified growth potential in markets and our speculative plans for future product development.

Our extensive market research has uncovered diverse applications for the Shelf Charger in retail, hospitality, healthcare, and education. Its adaptability streamlines operations and enriches customer experiences, particularly in educational settings, meeting students' charging needs. By entering established and emerging markets with tailored approaches, we aim to secure a significant share and forge lasting industry partnerships.

Expanding into new markets like schools, libraries, and community centers presents exciting opportunities for the Shelf Charger. In schools, our focus is on providing safe and convenient classroom charging. Libraries benefit from our organized charging solutions for patrons, while in community centers, our adaptable technology enhances participant experiences during various events. Our approach tailors the Shelf Charger to meet the unique needs of each market, ensuring unparalleled convenience and functionality. Leveraging its unique features, our aim is to resonate with the specific needs of these growing industries, entering emerging markets strategically.

Looking ahead, our commitment to innovation remains steadfast. Envisioning the Shelf Charger evolving with advanced technologies like IoT integration, refined power management, and customizable design, we're poised to lead the dynamic landscape of smart solutions. These enhancements not only future-proof our product but also cement our position as an industry leader in innovation and adaptability.

(Roksana Rundeva, 246)

## **SHORT- AND LONG-TERM OBJECTIVES**

In the short-term, our focus is on refining the Shelf Charger, ensuring its compatibility and durability through product development and manufacturing setup. Marketing efforts, distribution network establishment, and customer support are key priorities for a successful launch. The short-term goals require an estimated €5,000.

Looking ahead, our long-term objectives involve expanding market reach, investing in ongoing research and development, and strengthening the brand. Diversification into related products and a commitment to sustainability are also crucial for sustained growth. Achieving these goals will demand an estimated €10,000 in the long-term.

To realize the combined short-term and long-term objectives, there is a need of seeking a total funding of €15,000. This financial support will empower us to innovate, grow, and solidify our position in the market, ensuring the Shelf Charger becomes an enduring solution for modern charging needs.

(Sara Riazi, 136)



# INVESTMENT DETAILS AND CONDITIONS

The necessary investment to fund the development of the Shelf Charger will amount to a loan of €15,000. This loan is set to endure for a three-year term, carrying an annual interest rate of 4%. Furthermore, no collateral will be provided.

Comparatively, the interest rate of 4% over three years for this loan exceeds the annual interest on three-year government bonds, which stands at 2.2% (GovBonds, 2023). This 4% interest rate is based on the risk-reward ratio. The risk on a government bond is almost negligible, hence their yield is limited to 2.2%. In contrast, while the risk on this loan is not as minimal as the government bonds the well-founded growth potential and pragmatic vision for the future indicate that the risk on this loan may even be lower than that of the government bonds. Nonetheless, considering this is new and unknown territory, we aim to compensate the trust placed in our company by offering an annual interest rate of 4%

Regarding the repayment structure, it will proceed as outlined: €5,000 will be repaid annually. Additionally, an annual interest of 4% on the outstanding debt will be disbursed on top of this €5,000 repayment. The numerical breakdown is as follows:

Year	Redemption (€)	Interest (€)	Total payment (€)	Outstanding debt (€)
<b>Year 0</b>				15.000
<b>Year 1</b>	5.000	600	5.600	10.000
<b>Year 2</b>	5.000	400	5.400	5.000
<b>Year 3</b>	5.000	200	5.200	
<b>TOTAL</b>	<b>15.000</b>	<b>1.200</b>	<b>16.200</b>	

In summary, the total repayment sums up to €16,200 at the conclusion, resulting in a net profit of €1,200 over three years, with a relatively low exposure to risks.

(Tom van der Veen, 268)

## CONCLUSION

In conclusion, the Shelf Charger offers a transformative solution to common smartphone charging challenges faced by smartphone users. With its unique shelf design and wireless technology, it not only addresses cable-related problems but also offers a practical and user-friendly charging experience. The evolution of the Shelf Charger from a student idea to a market-ready product underscores its remarkable journey and potential for widespread adoption across diverse target audiences.

The company's proposal for the Shelf Charger's expansion outlines significant growth opportunities. Showcasing its adaptability in retail, hospitality, healthcare, and education, the Shelf Charger demonstrates its versatility across various industries. The entry into untapped markets like schools, libraries, and community centers presents exciting opportunities and transformative prospects.

The commitment to innovation is evident in the Shelf Charger's envisioned evolution, incorporating advanced technologies for sustained market leadership, such as IoT integration or refined power management. The short-term goals focus on refining compatibility and durability, while the long-term objectives emphasize market expansion and sustainability.

Financially, the €15,000 funding request aligns with the short- and long-term objectives. The proposed loan structure, with an annual interest rate of 4%, is justified by the growth potential and pragmatic vision for the future. The proposed repayment structure, including €5,000 annually plus 4% interest, yields a €1,200 net profit over three years with reasonably low risk exposure.

In essence, the Shelf Charger not only addresses a pressing market need but also presents a viable and innovative venture poised for sustained growth, offering a compelling opportunity for potential investors.

(Nienke de Wit, 252)

## REFERENCE LIST

GovBonds. (2023, 28 October). *Netherlands 3 years bond - historical data*. World Government Bonds. <https://www.worldgovernmentbonds.com/bond-historical-data/netherlands/3-years/>

# LANGUAGE REFLECTION

The language in our investment proposal is characterized by a professional tone, suitable for banks and investors in the technology sector. The level of formality in this proposal is high to come across as highly professional, while also being accessible to audiences with less knowledge about the subject. Thus, why the style is clear, concise, and tailored to explain complex technological ideas and explanations effortlessly. The language used in this proposal is convincing and persuading to its audience, as it states facts and the potential of the product and the company in the near future, whilst speaking in a confident and compelling manner to articulate the strategy. Moreover, the proposal aims to foster a sense of partnership through its language to persuade potential investors.

(Tess Rekers, 124 words)