

Finance and business

The word "business" is now quite firmly reinforced in our daily lexicon, and in the mind. Now, many of us, as winning businessmen, and scholars are fairly easy to operate with such concepts as [investment](#), business, consulting, etc. Let's try to realize the significance of these economic words. What is [finance](#) simple and understandable language? Finance - is a many-sided concept that includes both cash and non-cash resources and other forms of means and funds, as well - financial relations associated with the calculations of cash between the business of the market. In the most simplified version of the explanation of finance is as follows: finance - is money. But this is too simple, naive meaning of finance. It is not only cash, and cash assess at banks, and checks, and letters of credit and other financial means. Specifically, the concept of finance consists of card accounts at banks, insurance policies, real estate, airplanes, factories, enterprises, because they denote a kind of material value, which can be converted into funds for their performance. Capacity to tangible objects quickly sold at a low price is called the liquidity of financial instruments. For example, the property in times of crisis is illustrated by low liquidity - because to sell it, so even at a high cost, very stubborn. And here we are closely linked with investment. Every depositor, investing their own money into one or another promising sphere, wants not only to get back investments, but also to obtain a stable positive net cash flow. Young people and entrepreneurs always have a weighty need for money and finance, therefore they take money on credit from banks, and banks in these financial relationships act as intermediaries - they earn on the difference between the interest rate that you get from their borrower on the loan and interest rate they pay their depositors from the deposit. No one would deny that the mediator in certain monetary relations serve the money. And, to arrange them correctly, you must thoroughly explore all aspects of future investments to keep the financial analytical reviews, study of demand, analyze the policies of competitors, market size and much more. Only a reliable, constantly updated information will help you make the only right decision and become a successful business.

About the Author

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Source: <http://www.seoscores.com/articles>