

# Raising finance

'A bank is a place that will lend you money if you can prove that you don't need it.'  
 Bob Hope (1903–2003), American comedian

## OVERVIEW

### VOCABULARY

Financial terms

### LISTENING

Ways to raise money

### READING

Finding finance

### LANGUAGE REVIEW

Dependent prepositions

### SKILLS

Negotiating

### CASE STUDY

Last throw of the dice



## STARTING UP

**A** What are the advantages and disadvantages for a private individual of borrowing money from these sources?

- |                         |                           |
|-------------------------|---------------------------|
| 1 a bank                | 4 a member of your family |
| 2 a friend or colleague | 5 a pawnbroker            |
| 3 a loan shark          | 6 a credit-card company   |

**B** In what situations might someone use the sources of finance mentioned in Exercise A?

EXAMPLE: *A loan shark if you have a poor credit rating*

**C** What do you think these sayings mean? Do you agree with them?

- 1 Money talks.
- 2 Don't put all your eggs in one basket.
- 3 You have to speculate to accumulate.
- 4 Don't throw good money after bad.
- 5 Lend your money and lose a friend.
- 6 Out of debt, out of danger.
- 7 He who pays the piper calls the tune.
- 8 Beggars can't be choosers.

**D** What would you like to raise money for, and how would you do it?