



## When a business entrepreneur provides a capital crunch, is it better to take a bad loan from a bank



Capital shortages are the norm for entrepreneurs, so is it better for an entrepreneur to take a loan from a bank when he or she is short of capital? Or is it better to borrow money from friends 還卡數 and family? I suggest you borrow money from a bank first.

There are several reasons for this.

Good flexibility in using bank financial instruments can improve their credit line system.

Banks lend out money by considering the lender's collateral and ability to repay, as well as personal credit. Imagine a person who regularly borrows money from a bank, has ample collateral, repays on time and never defaults. Another person has never borrowed money from a bank before, 借貸 this is his first loan, and he has adequate collateral. If these two people apply for a loan from the bank at the same time, to whom will the bank lend the money first? Then it has to be the person who comes to borrow money regularly and is able to pay back on time, and this person's credit limit will gradually increase.

It's like having a friend who comes to you often to borrow money and pays it back on time every time. And when another friend comes to you for the first time to borrow money, who will you lend it to? Is it the one who often comes to you to borrow money and can pay it back on time? This is the credit rating of everyone in the banking and financial system.

Being able to borrow money from a bank is a business service industry and there are no human debts.

As the saying goes, money is good, but human favor is hard to get back. Money from the bank is not free, but is used to pay interest, which the bank then earns. No one owes this money to repay each other. And after borrowing money from relatives and friends, where in addition to money 成立海外公司 or debt to people, this is often the most difficult to come back, and many people often suffer in this regard.

Therefore, an entrepreneur in times of financial stress must first consider a bank loan.

Sometimes the procedure is slightly more complicated, but the benefits are obvious and it is important for entrepreneurs to consider long-term development.

Ask for a regular bank loan, not P2P companies, microfinance companies, etc.

Because regular banks want your interest, these unprofessional institutions often want your principal. Nowadays, there are many entrepreneurs in society who have fallen into the pit because of private lending or P2P lending, and have been struggling to climb ashore, which eventually led to the failure of their own business and a lot of debt. So, this is a lesson that entrepreneurs can learn from.

At present, China for an entrepreneur, there are many channels of financing exist, but there are some corporate financial services institutions development or Chinese private lending, are digging pits for entrepreneurs, so we must shine a bright light and do not easily fall for it.

In short, for an entrepreneur, when they are not short of money, they can also use a small amount of bank loan to improve their credit rating with the bank. Remember, it can only be a formal loan, not a credit card, small loan, etc. Improving a bank credit degree, for an entrepreneur, i.e. increasing the financing space, can expand their growth path

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銀行のお金はろくに借りられない、人は何をどれだけ借りられるか、銀行員は口が裂けても言えない

Credit loans can not be trusted, there are 4 pits of credit loans, do you know what they are?