

Equity vs Debt Financing



Equity

Advantages



Debt

- 1) Less risky than debt
- 2) No future obligations
- 3) Gain investor network
- 4) No fixed timeline

- 1) Retain ownership
- 2) Interest is tax deductible
- 3) No future obligations
- 4) Variety of terms/rates

Disadvantages

- 1) Shared decision making
- 2) Potentially more expensive
- 3) Investor pressure

- 1) Must repay in future
- 2) Usually requires collateral
- 3) Impacts cash flow

Bank Finance Debt And Equity Markets

B Lingard



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