

10.3_D Possible answers

	Advantages	Disadvantages
Overdraft arrangement	easy access flexible for day-to-day payments negotiable	short term small amounts expensive not possible for major capital investment
Government start-up loan	easy access low interest	small amounts filling in forms to get the loan not suitable for long-term or major capital investment
Borrowing from family	easy access informal (no form filling)	small amounts short term personal: could cause family problems depends on family finance