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## Introduction to Financial Markets

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### Introduction

Financial markets broadly refer to markets where individuals and institutions buy and sell financial instruments such as equities, bonds, currencies, commodities and derivatives. This essay provides a basic introduction to the way in which markets work, the products traded, the participants and their motivations.

### Financial Products

Business owners require capital to Introduction to Financial Markets set up and run a business. Capital can be raised either by selling a stake in the business or by borrowing, i.e., by selling equity or issuing debt. Business owners usually borrow Introduction to Financial Markets funds by either availing a loan from a bank or issuing corporate bonds.

**Equities**, also known as stocks or shares, represent partial ownership of a company which entitles the investor to a Introduction to Financial Markets proportional share in the profits of the company (usually paid Introduction to Financial Markets out in the form

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of dividends). The value of shares naturally changes as the fortunes of the company change over time. It is also worth noting that if the company default on loans, equity investors usually only have a claim on any residual value left after lenders have been paid off.

**Bonds** are instruments through which companies (and governments) borrow money. They are similar to loans in many ways.

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