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bonds and loans are two financing options available to them that work similarly both avenues let corporations borrow money that they will eventually have to repay but certain differences come into play with either choice such as where the money comes from difference between bonds and loans a bond is a type of debt instrument it is a way for a company or government to raise money by selling in effect ious with annual interest payments a loan is also a debt instrument usually provided by a private bank with a variable interest rate a bond represents a promise by a borrower to pay a lender their principal and usually interest on a loan bonds are issued by governments municipalities and corporations a bond is a loan to a company or government that pays investors a fixed rate of return the borrower uses the money to fund its operations and the investor receives interest on the investment bonds vs loans differences while bonds and loans have similar characteristics in that they both result in capital they work differently with a bond the issuer receives money from a bond is a loan that the bond purchaser or bondholder makes to the bond issuer governments corporations and municipalities issue bonds when they need capital an investor who buys a government bond is lending the government money if an investor buys a corporate bond the investor is lending the corporation money

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a bond represents a promise by a borrower to pay a lender their principal and usually interest on a loan bonds are issued by governments municipalities and corporations

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