



Unit 50

Small Business Financing Eases

A EXERCISE • 實戰演練

Access to financing has improved for small businesses, thanks to online lenders and flexible funding options. Crowdfunding platforms and peer-to-peer lending are gaining traction alongside traditional bank loans. Government grants and low-interest programs also support entrepreneurs. Financial experts advise creating a solid business plan and exploring diverse funding sources to secure the best terms for growth.

B LANGUAGE FOCUS • 學習焦點

■ **access to + N** (使用或進入(某物/某地))

[說明] 表示「使用或進入(某物/某地)」。*access* 為不可數名詞，通常與介系詞 *to* 搭配使用。

• *Access to financing has improved for small businesses.*

(小型企業的融資管道有所改善。)

• *Students have access to the online library.*

(學生可以使用線上圖書館。)

C WORDS & PHRASES • 詞彙片語

1.	access	[ˈæksɛs]	(n.) 訪問；進入，使用[(to+N)]
2.	financing	[faɪˈnænsɪŋ]	(n.) 融資；資金籌措
3.	lender	[ˈlɛndə]	(n.) 貸款人；貸款機構
4.	flexible	[ˈflɛksəbəl]	(adj.) 靈活的；可變通的
5.	funding	[ˈfʌndɪŋ]	(n.) 資金；撥款
6.	crowdfunding	[ˈkraʊdfʌndɪŋ]	(n.) 群眾募資；眾籌
7.	peer-to-peer	[ˌpɪr tə ˈpɪr]	(n.) 點對點；個人對個人
8.	traction	[ˈtrækʃən]	(n.) 受歡迎程度；牽引力
9.	grant	[grænt]	(n.) 補助金；資助
10.	low-interest program	[lo ˈɪntrəst ˈprogræm]	(n.) 低息計劃；低利率方案
11.	entrepreneur	[ˌɒntɹəprəˈnɜː]	(n.) 企業家；創業者
12.	financial expert	[faɪˈnænʃəl ˈɛkspɜːt]	(n.) 財務專家；金融專家
13.	solid	[ˈsɒlɪd]	(adj.) 穩固的；牢靠的
14.	diverse	[dɪˈvɜːs; daɪˈvɜːs]	(adj.) 多樣的；不同的
15.	secure	[sɪˈkjʊə]	(v.) 確保；保護