

# BLACK PLAIN 819

## Chapter 819 Naval City-1

"Well, if that's all, I guess I'll make an account for myself..." Davis said after understanding the basics about the opportunities of letting his crystals work for him.

Just then, Edric nodded and said. "Hmm, I think I will do the same."

'Oh? It seems that these two understand quite well why there is a need for an organization to take over the role of this bank...' That official thought about it as he listened to the comments of those two alchemists, marveling that he would not have to explain it once again today.

He had already attended a few dozen people since the Bank of the Black Plain opening. And because of this constant contact with the local inhabitants, he knew that after hearing all he had to explain, many still questioned why they needed to share their profits with the bank.

And each time he heard the questioning, he gave the same explanation so that the citizens understood that it would not be possible without the bank. Or rather the government of the Black Plain.

After all, who would guarantee that the crystals of the people investing in such a possibility would be safe?

Someone could simply set up a scam scheme to collect large sums of crystals and then disappear from the city where they acted!

After this, the victims would have nothing to do but regret their losses.

Because of this, most people would be cautious when using third parties to store their crystals, things so valuable for their lives and cultivation.

So, crowdfunding projects needed someone or some trusted institution behind such a thing to work.

It had to be something so secure and reliable that people would not doubt that their crystals would remain theirs. And the institution behind that opportunity would not disappear overnight.PANDA-NOVEL.COM

As in the case of an organization that needed its state and population to generate its wealth. The example of royal and noble families and the government of Dry City.

Organizations like this would handle very high values, which significantly reduced the risk that ordinary people would have their interests stolen one day.

But, yes, there was a possibility of similar things happening even with large families behind banks. After all, families could fall, have losses, and many other variables could generate losses for ordinary citizens who entrusted their financial reserves to such an organization.

And considering all this, it was challenging to carry out crowdfunding in this world or even be part of one.

That is, such funding could have a greater chance of succeeding when a few individuals handled all the necessary funding, as in the example of families agreeing to build something together.

An example of this was the three families of Farmland, which together had created one of the richest agricultural regions in the northern part of the Central Continent.

But examples like this could work because of the fear that one organization generated in the other, the smaller number of people involved, and the enormous profits they could make together.

PANDA-NOVEL However, for unimportant people, those with few resources, weak, well, trusting or even finding collective funding that would give them a good chance of success were difficult!

It was precisely because of all this that the Black Plain slice was so large.

Other regional banks from royal families could do such things, and the population still could have the confidence that they would not lose their crystals. As in the case of the Carline Bank, owned by the most powerful family in the region. PANDA NOVEL

But cases like this were quite different from what was happening in the Black Plain!

While the Black Plain was a practically empty territory that had received immense potential because of Minos' actions, the same was not true of the other regional states.

States such as the Kingdom of the End had already been exploited for hundreds of thousands of years by organizations in this region. And that meant that they had already reached the equilibrium point of their development.

Consequently, investments like the one the citizens of Dry City could make in the Bank of the Black Plain would have little chance of yielding profits in those states.

On the other hand, even if the royal or noble families of this region wanted to invest in developing new services, they could simply do it all on their own!

Why share profits with ordinary people if they already had abundant crystal reserves?

That is, regional families mainly were ancient organizations. So, they would undoubtedly have enough reserves to pay for new services, as long as they were not too flashy, of course.

Just the opposite of the Black Plain, which had practically no significant reserves of crystals to invest in the immense local potential!

Therefore, the possibility of investments such as those made possible by this newly created bank did not exist in other states in the region. And because of this lack of supply and potentially high demand, the service promoted by Minos was costly!

Anyway, it did not take long before that official directed Davis to another employee in that area of the Bank of the Black Plain, someone like him, responsible for opening accounts. PANDA NOVEL

In the meantime, he began to make Edric's account himself, adding this old alchemist's identification information to the bank's record, as well as activating the debit function of that array.

"So, Mr. Edric, your business account is ready. With that, in a week after the payment of the fees regarding the first year, you will be able to come here and take out the array that will serve you to receive payments."

"However, I advise you to make two accounts."

"Oh? Why is that?" The old alchemist asked in doubt.

"It is a tip from the bank to our account holders. It is never good for you to mix the business crystals and those for you to use in your day-to-day life."

"It may seem like the two are the same, but they are not."

"Ideally, just like potential employees, the owner of a certain business should have a fixed salary. That can help you greatly in how to invest your funds and reach greater heights in the future."

"After all, investments don't make you rich. Instead, investments only enhance the crystals coming from your professional activity."

"That..." He murmured as he realized that this made a lot of sense. 'It seems that this bank's service is outstanding!'

'They even give valuable tips like that!' He considered in admiration, realizing that acting that way made sense.

'As expected from Dry City!' He thought about it for one more time, feeling pleased once again that he had come to this place.

"Then we will do as you said."

After his answer, it was not long before Edric had two accounts registered in his identification array. So, he thanked that individual and walked to the place where he could make the payment of the 400 crystals and make his first deposit.

And since there was not much movement in such a place yet, he was soon met by one of the people responsible for handling the physical crystals.

"Hello, sir. How can I help you?" A beautiful woman who did not look even 30 said this while smiling.

"Hi. I just created my account and am here to pay the 400 crystals fee and make a deposit."

"Oh?"

"How much do you intend to deposit?"

Edric then took out a packet of low-grade crystals and passed it to that woman. "I have 20,410 low-grade crystals here."

"All right, to which account should I add these 20,000 crystals?"

"It can be in the personal account."

"OK. Do you intend to make any investments? Or is that all?"

That old man's eyes sparkled after he heard such a thing. "Are there already investment options?"

"Sure, hehe. Check it out." She showed him a blue screen with various information.

'- Investment Fund of the Cultivation Tower of Naval City-1;

- Investment Fund of the Fighting Arena of Naval City-1;

- Investment Fund...

...

- Investment Fund of the Black Plain Preparatory Academy branch in Naval City-1.'

Edric finished reading a series of investment funds, all of them about services that would be built in this Naval City-1.

That was just a generic name, but something that foresaw the development of a new city on the Black Plain!

'Naval City-1, huh?' Edric pondered this and then said. "I'll invest 10,000 low-grade crystals at the..."