INVESTMENT

Investment is spending or setting aside money for future financial gain. For an individual, investment might include the purchase of financial assets, such as stocks, bonds, mutual funds, or life insurance. Investment can also include the purchase of durable goods, such as housing or a car. For an economist, investment refers to the increase in real capital in an economy, such as an increase in factories and machinery, or in its human capital—that is, a skilled and educated labor force
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Entrepreneur is one who assumes the responsibility and the risk for a business operation with the expectation of making a profit. The entrepreneur generally decides on the product, acquires the facilities, and brings together the labor force, capital, and production materials. If the business succeeds, the entrepreneur reaps the reward of profits; if it fails, he or she takes the loss.

In his writings, the Austrian-American economist **Joseph A. Schumpeter** stressed the role of the entrepreneur as an innovator, the person who develops a new product, a new market, or a new means of production. One important example was Henry Ford. In the industrialized economies of the late 20th century, giant corporations and conglomerates have largely replaced the individual owner-operator. There is still a place for the entrepreneur, however, in small businesses as well as in the developing economies of the Third World nations.
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theories about the vital importance of the entrepreneur in business, emphasizing the entrepreneur's role in stimulating investment and innovation, thereby causing "creative destruction." Creative destruction occurs when *innovation makes old ideas and technologies obsolete*. Schumpeter also predicted the sociopolitical disintegration of capitalism, which, he maintained, would be undermined eventually by its own success because it would create a class of intellectuals who would attack it. In addition, government controls would destroy the entrepreneur and innovation and would lead to a form of socialism
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SUMMARY:
Investment and Entrepreneur plays critical role in Economy. Investment can imagine as the "car" that use by entrepreneurs to achieve his/her goals. In other side, the "car"-with innovation, can causing creative destruction to others. But without this "car" our economy will stagnan, and without the driver of the "car" (entrepreneur) the creative and crazy ideas that change the world will not happened. (MF)