

企业财务管理筹资方式的比较与选择探析

摘 要

一个企业想要持续经营离不开资金的正常周转。无论是企业正常运行过程中所需要的资金，还是企业为了发展进行的投资资金，都离不开筹资。筹资对于一个企业来说是必不可少的部分，企业在财务管理中合理的筹资方式选择是非常关键的。所以一个企业必须根据自身的发展情况在众多筹资方式中选择一个最适合自己的筹资，真正意义上做到低成本，低风险，高效益。本文首先介绍一下筹资的概念，再通过对筹资的目的与动机，筹资需要考虑的因素，对筹资方式的介绍与比较，筹资渠道等进行探析；总结筹资方式选择存在的问题，找到企业财务管理中筹资方式选择存在问题出现的原因，对问题进行分析，得出解决以上问题的措施，最后进行全面总结概括，提出本人对筹资选择的观点。

关键词：财务管理；筹资方式；筹资成本

Abstract

If an enterprise wants to continue to operate, it cannot do without the normal turnover of funds. Whether it is the funds needed in the normal operation of enterprises or the investment funds for the development of enterprises, financing is indispensable. Financing is an essential part for an enterprise, and it is very important to choose a reasonable financing method in financial management. Therefore, an enterprise must choose one of the most suitable financing methods according to its own development, so as to achieve low cost, low risk and high efficiency in the true sense. This paper first introduces the concept of financing, and then through the purpose and motivation of financing, financing needs to consider the factors, the introduction and comparison of financing methods, financing channels, etc.; summarizes the problems in the selection of financing methods, finds out the reasons for the problems in the selection of financing methods in Enterprise financial management, analyzes the problems, and obtains the measures to solve the above problems At last, the author makes a comprehensive summary and puts forward my views on the choice of financing. It can help enterprises to eliminate the unsuitable financing methods, solve the problem that the enterprises are worried about too much financing and can not pay off debts, so that enterprises can safely raise funds, use reasonable financing

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