中小企业财务风险成因及对策研究

Causes and Countermeasures of small and medium enterprises financial risk

摘　要

改革开放以来，特别是进入了21世纪之后，中小的企业快速发展，在我国国民经济中所占的比重越来越大。中小企业已经成为我国最具活力和生命力的一个群体了，已经成为了支撑我国国民经济非常重要的力量了，在推动创新改善民生等方面发挥着非常重要的作用。根据国家发改委的统计，截止2011年9月，全国工商登记的中小企业就有1400多万户，占全国企业总数的99.8%，产品价值占GDP的60%左右，税收的额度达到了全国总额度的一半，并且全国的五分之四的城镇就业岗位由中小企业提供的。为了构建和完善我国社会主义市场经济体制发挥了它重要的作用。随着我国经济不断的发展,中小企业所面临的国内和国外竞争也日益激烈,也面临着越来越多的问题。对于很多中小企业企业来说，第三年是它们的关键时期,也是破产的高峰期,有将近50%的中小企业是没有办法度过这一关卡的。如何提高中小企业应对财务风险的能力,如何适应快速变化的市场环境,是很多中小企业管理者都要面对的难题。本文首先分析了财务风险研究对于中小企业发展和国民经济发展的重要性，在定义了财务风险基础上把中小企业财务风险分成筹资、投资、经营风险三个部分，从这三个方面对财务风险的成因进行了分析，并且按照所分析出来的原因针对不同的财务风险提出了相应的防范措施。

关键词：中小企业；财务风险；风险成因；风险防范

ABSTRACT

Since the reform and opening up , especially into the 21st century , the rapid development of small and medium-sized enterprises , the increasing share of our national economy than the column . SMEs has become China 's most dynamic and vitality of a community , has become an important force in support of our national economy , and plays a pivotal role in improving people's livelihood and promote innovation . According to the National Development and Reform Commission statistics , as of September 2011 , the national industrial and commercial registration of small and medium - sized enterprises more than fourteen hundred million , accounting for 99.8% of the total number of enterprises , the value of the product accounted for about 60% of GDP , the amount of tax to the national total half and four-fifths of the country 's urban jobs provided by it . Played an important role for the establishment and improvement of China's socialist market economic system . With the progressive development of Chinese economy, SMEs face increased competition at home and abroad, is also facing a growing number of questions. In general, the third year is a critical period for SMEs,but also the peak period of bankruptcy, there are nearly 50%of SMEs would not be able through this gateway. How to improve SMEs' ability to resist risks, how to adapt to rapidly changing market environment is difficult problemthat a lot of SME managers have to face to. This paper analyzes the importance of the financial risk of the development of SMEs and the national economy, small and medium enterprises in the definition of financial risk on the basis of financial risk is divided into financing risk, investment risk, operational risk, from the three aspects to analyze the causes of the financial risk, and appropriate preventive measures based on the analysis of the reasons for the different financial risks.

Key Words：small and medium-sized enterprises; financial risk; cause of the risk; risk prevention