企业营运资金管理研究—以东莞信宝电子产品检测有限公司为例

摘　要

近几年，财务管理逐渐成为企业管理的核心，这便成为了学者们进行学术研究的对象。通过学术研究可以发现，货币资金、应收账款、应付账款这三个方面占营运资金较大比例，他们出现问题的主要原因在于企业本身对此的利用效率和管理制度是否合理。

本论文对服务行业的东莞信宝电子产品检测公司近三年的财务数据进行分析，重点分析营运资金管理核心部分。在当代市场现状下，结合国内外学者的研究和理论，通过对营运资金规模分析、流动资产和流动负债结构分析以及货币资金、应收账款、应付账款三个主要科目进行分析，发现信宝检测公司的货币资金备用或滞留过多、应收账款催款力度不足导致坏账风险大和应付账款使用频率少的问题。针对问题，本论文提出进行制定备用金政策、合理利用闲置的货币资金、结合信用评级进行不同的应收账款催款力度和加强员工应付账款理论及鼓励使用的策略。通过以上策略加强信宝检测公司对于营运资金的管理，提高公司资金利用率，给公司带来长久稳定的发展。

关键词：营运资金管理；货币资金；应收账款；应付账款；策略

ABSTRACT

In recent years, financial management has gradually become the core of enterprise manage ment, which has become the object of academic research by scholars.Through academic research , it can be found that monetary capital, accounts receivable and accounts payable account for a la rge proportion of the working capital, the main reason for their problems lies in the enterprise's o wn utilization efficiency and management system is reasonable.

This paper analyzes the financial data of dongguan xinbao electronic products testing comp any in the service industry for the past three years, focusing on the core part of working capital m anagement. Under the contemporary market present situation, combining with the research and t heory of domestic and foreign scholars, based on the size of working capital, current assets and c urrent liabilities structure analysis as well as the monetary funds, accounts receivable, accounts p ayable analyses three main subjects, found our testing company excess monetary capital spare or stranded, accounts receivable, payment inadequate lead to bad debt risk with low frequency and accounts payable. In view of the problem, this paper puts forward the strategies of formulating th e petty cash policy, rationally utilizing the idle monetary funds, making different receivables coll ection according to the credit rating, strengthening the theory of accounts payable and encouragi ng its use. Through the above strategies, we can strengthen the management of the working capit al of xinbao's detection company, improve the utilization rate of the company's capital, and brin g long-term and stable development to the company.

Key Words: Management of working capital；Monetary funds；Accounts receivable
Accounts payable；Strategy

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