

Internet Plus Supply Chain Finance: A Preliminary Exploration of Financing for SMEs

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Abstract: With the continuous development of China's economy and society, China's small and medium-sized enterprises also have a great space for development. Small and medium-sized enterprises play a very important role in the national economy, but there are many difficulties in the financing process of small and medium-sized enterprises, which seriously hinder the development of small and medium-sized enterprises. Therefore, under the background of the Internet era, it is imperative to apply Internet financial technology to bring more opportunities for the financing of small and medium-sized enterprises. This paper analyzes the basic situation of small and medium-sized enterprise financing, analyzes the problems existing in the financing of small and medium-sized enterprises from many aspects, and puts forward targeted solutions for reference.

Keywords: Internet; SMEs; Financing

1. Introduction

Under the background of the current era, the small and medium-sized enterprises in our country are constantly developing and updating. Small and medium-sized enterprises have gradually become an important part of China's economic and industrial structure. Many small and medium-sized enterprises provide certain jobs for the society. At the same time of stimulating social power to develop scientific and technological innovation, it is of great significance to promote social development. Although small and medium-sized enterprises in China have developed rapidly, there are still some problems in the process of development. For example, due to the small scale and poor foundation of small and medium-sized enterprises, the problem of financing difficulty in this process has become the primary factor restricting the development of small and medium-sized enterprises. How to ensure the smooth financing of small and medium-sized enterprises in the current competitive environment, the smooth development of the company has a very important impact on small and medium-sized enterprises.

2. Financing Status of Small and Medium-Sized Enterprises

At present, in the process of China's economic development, small and medium-sized enterprises have three aspects of planning: the employment of personnel, the economic benefits of metal enterprises and the capital scale of enterprises themselves. Small and medium-sized enterprises belong to the environment mode of indepen-

dent operation, and their market share in the market system is relatively small. As for the monopoly system formed continuously in the market, they are in a disadvantageous trend in the development process. The enterprise's own financing includes its own ability and the financing method applied. In the current market economy system, the small-sized enterprise's own financing ability composition needs to form a certain enterprise scale by the enterprise. Only when it has certain assets can it compete with the market risk in the society.

If small and medium-sized enterprises want to obtain certain asset financing, they need to vigorously fight against the market risks in the society, at the same time, they need to manage their own credit records well, so that enterprises have a certain reputation in the industry. Therefore, enterprises need technical personnel with financial expertise to understand the basis of financial information. According to the characteristics of the enterprise itself, combined with the long-term and long-term consideration of the enterprise, a series of financing modes are adopted in the future development prospect planning process to ensure the fullness of the enterprise's capital chain. The assets of small and medium-sized enterprises mainly include tangible assets and intangible assets, among which tangible assets refer to specific physical assets. Intangible assets include capital assets, human assets and capital of enterprises. The larger the operation scale of an enterprise, the higher the operation efficiency, the stronger the financing ability, but in the process, the greater the market risk [1].

If the financing ability of an enterprise cannot be improved, it means that the risk of asset rupture faced by

the enterprise is higher, and the opportunities of small and medium-sized enterprises increase under the market economy. However, the decrease of capital income means the rupture of capital chain, which means the difficulty of the development of small and medium-sized enterprises. At present, the difficulty of financing has become an important problem that hinders the economic development of small and medium-sized enterprises. Although in order to support the development of small and medium-sized enterprises, China has also formulated specific policies to encourage them. Among the local enterprise banks, commercial banks and industrial and commercial banks, they have made great efforts to support the financing mode of small and medium-sized enterprises, but such policy knowledge is far from enough. Under defense, in order to effectively promote the stable, effective and healthy development of small and medium-sized enterprises, China has also built a credit platform for small and medium-sized enterprises, which takes the form of investment or enterprise guarantee, and further reduces the loan risk of small and medium-sized enterprises, while solving the financing problem of small and medium-sized enterprises.

From the perspective of the comprehensive ability at this stage, enterprises with high operating efficiency and well-developed small and medium-sized enterprises have become important customers of financial institutions. Banks can provide targeted financing support for small and medium-sized enterprises as the main service objects. This series of services are very suitable for the development of SMEs [2].

3. Difficulties in the Development of Small and Medium-Sized Enterprises

3.1. The financing channels of small and medium-sized enterprises are too single

In theory, the financing channels of enterprises should be diversified and multi-level, so as to fully guarantee the rationality of the capital structure of enterprises and to ensure the lowest financing cost. But as far as the current situation is concerned, the financing of many small and medium-sized enterprises is hindered, one of the fundamental reasons is that the financing channels are too single. Under the influence of economic factors such as financing acceptor assets and financial scale, the financing channels of small and medium-sized enterprises in China are still based on their own internal accumulation of internal financing. The lack of external financing feet causes the phenomenon that the financing channels are too single, which leads to the fact that small and medium-sized enterprises cannot fully play their own characteristics in the process of their work and complete in a very short time. The need for capital financing has a certain negative impact on its own development [3].

3.2. Company development and operation

As investors, most investors are reluctant to invest in SMEs, which is basically because SMEs exist in the initial stage. Small and medium-sized enterprises have not implemented their own human and material resources and funds. As a result, there are still some defects in the internal operation and development of the enterprise itself, and problems such as the poor state of operation confusion will be fully displayed in the later investment process, so sometimes there will even be financial problems, account confusion and so on. For investors, this kind of phenomenon naturally does not want to appear in the process of investment, which hinders the development of SMEs themselves. This means that small and medium-sized enterprises want to get more investment and support in development, and continue to integrate internal models to ensure their own development sustainability [4].

4. New Ideas for the Development of Small and Medium-Sized Enterprises

4.1. Enhance the comprehensive strength of the enterprise

In order to make enterprises get better investment and development, it is necessary to enhance the comprehensive strength of enterprises. Small and medium-sized enterprises need to start from internal improvement, and constantly improve their comprehensive strength, so as to expand financing channels, access to more financing channels, and lay a good foundation for the key strategies of financing optimization of small and medium-sized enterprises.

In this process, small and medium-sized enterprises need to constantly improve their comprehensive strength according to the following three aspects. First of all, enterprises should strengthen their own management system, and then improve their own governance structure at the same time, so that the ownership and management rights of enterprises can be further separated to ensure the further clarity and transparency of the property rights of enterprises. The focus of management will be gradually implemented to improve the quality and efficiency of enterprise development, so as to ensure that the enterprise in the development process can carry out continuous forward development with positive vitality. In addition, enterprises should actively develop small and medium-sized enterprises to the stage of capital operation. They should also pay attention to venture capital funds and enterprise investment funds, resolutely abandon the idea of credit financing of paper-based banks, so as to realize multi-channel financing. Only by innovating their own financing concept in multiple ways can they further open their own financing market and make use of the powerful force of capital market, Provide more possibilities for

their own development. Finally, enterprises need to constantly improve their own brand, strengthen the upgrading, and actively integrate information technology. For example, in the process of enterprise development, we can use the perspective of cloud computing, Internet of things and other emerging industries to transform and upgrade the enterprise itself, improve its core competitiveness, and lay a good foundation for its own financing.

4.2. Strengthen the construction of credit culture and improve the credit rating

The problem of financing difficulty of small and medium-sized enterprises is mainly caused by the influence of internal and external factors. In the process of solving the problem, first of all, it is necessary to start from the enterprise itself to ensure that the credit of both sides of financing can meet the requirements of each other. The level of credit is the key role to dredge financing channels. Enterprises only need to strengthen their own credit culture construction and improve their own credit culture. The level of personal credit rating can make the financing parties trust each other more. Therefore, while planning the development of the enterprise, it is also necessary to include the cultivation of integrity in the construction of corporate culture, strengthen the re awareness of employees themselves, and have a certain powerful help to improve product quality, service, cooperation and brand building of integrity.

At the same time, enterprises can also actively introduce financial sharing mode, pay more attention to data, strengthen information management, and facilitate credit rating agencies and external investors to understand the internal credit problems of enterprises, so as to obtain more financing opportunities for themselves.

4.3. Building a diversified financing system

In order to better let enterprises get financing, we need to further improve China's existing financing system. First of all, we need to establish policy oriented financial institutions. At present, most of the financial institutions are for the purpose of profit, so China needs to establish more financing institutions that are not for the purpose of

profit while carrying out innovation. These financing institutions will provide targeted financing services for small and medium-sized enterprises. For small and medium-sized enterprises with certain development potential, which meet the requirements of national development policies but cannot get commercial loans, the presence of these institutions can give them more help.

In addition, it is very important to improve the financial services of large commercial banks for small and medium-sized enterprises. Most of the banks in China are lack of recognition of SMEs, which leads to the poor service quality of their merit funds. In this process, it is necessary to constantly improve the bank's awareness of SMEs, improve the content of their financing services for SMEs, and ensure that the development of SMEs will not be restricted by the inadequate banking financial services.

5. Conclusion

To sum up, the development prospects of SMEs are broader, and there are many opportunities for their development. However, if the financing obstacles encountered in the development process cannot be solved, they will have a very adverse impact on the development of SMEs. Starting from the current situation of small and medium-sized enterprises in China, this paper explores the reasons why financing is not easy, and puts forward targeted modification suggestions, which plays a very important role in further ensuring the sustainable development of small and medium-sized enterprises in the highly competitive market environment.

References

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