

# 金融危机对中国中小企业的影响

## The Impact of Financial Crisis on the Chinese SMEs

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- 对外贸出口型企业影响大，对内向型企业影响小
- Greater impact on export oriented firms than on internal oriented firms
- 对劳动密集型企业影响大，对高新技术企业影响小
- Greater impact on labor-intensive firms than on hi-tech firms

# 金融危机之前

## Pre-financial Crisis

| 地区<br>Province |               |             |                     |                   | 企业员工人数 (人)<br>The number of employees |        |         |         |       |
|----------------|---------------|-------------|---------------------|-------------------|---------------------------------------|--------|---------|---------|-------|
| 江苏<br>Jiangsu  | 北京<br>Beijing | 河南<br>Henan | 广东<br>Guang<br>Dong | 江西<br>Jiang<br>xi | <50                                   | 51-100 | 101-200 | 201-300 | > 300 |
| 19.8%          | 14.0%         | 13.2%       | 9.1%                | 5.8%              | 31.4%                                 | 16.6%  | 18.5%   | 11.0%   | 22.5% |

数据来源：中国中小企业协会、南开大学中小企业研究中心，2007年调查  
 有效样本总量：640

Source: 2007 survey by China Association of Small and Medium Enterprises in collaboration with the Research Centre of Small and Medium Enterprises of Nankai University, with an effective sample of 640 SMEs.

- 绝大多数企业没有相关的国际业务，69.9%的企业产品（服务）不出口，6.1%的企业产品（服务）全部出口，24.0%的企业产品（服务）部分出口。
- Most of the firms in the sample are not involved in any international operations, with 69.9% of them having none, 6.1% totally dependent on, and 24.0% partially involved in export.
- 有国际业务的中小企业主要采用贸易出口的方式，53.9%的企业采用贸易出口，42.9%的企业采用代理加工制造，3.2%的企业采用海外代理销售。
- Those SMEs having international operations mainly rely on foreign trade, among which 53.9% with general trade export, 42.9% with OEM trade, and 3.2% as overseas sales agencies.
- 希望拓展国际业务的企业中，32.5%的企业倾向于代理加工制造，52.7%的企业倾向于采用贸易出口，12.8%的企业倾向于采用海外代理销售，而3.0%的企业倾向于采用海外投资工厂的方式。
- Among those expecting to explore international business, 32.5% prefer OEM, 52.7% trade export, 12.8% overseas sales agency, and only 3.0% expressed interest in investing in overseas factories.

# 企业各部门人员分布情况

## Personnel distribution among different departments

|                        | <5    | 6~10  | 11~20 | >20   |
|------------------------|-------|-------|-------|-------|
| 管理层<br>Management      | 46.4% | 22.2% | 12.1% | 19.3% |
| 生产<br>Production       | 35.7% | 13.9% | 4.3%  | 46.1% |
| 销售<br>Sales            | 50.5% | 20.8% | 13.3% | 15.4% |
| 人力资源<br>Human resource | 89.2% | 7.8%  | 1.5%  | 1.5%  |
| 财务<br>Finance          | 81.3% | 12.5% | 3.8%  | 2.4%  |
| 研究与开发<br>R & D         | 80.9% | 9.9%  | 4.8%  | 4.4%  |

# 中小企业融资困难

## Financing difficulties for SMEs

| 企业比例 Proportion | 融资的最大困难 Greatest perceived financing difficulty   |
|-----------------|---|
| 27.2%           | 中小企业融资渠道少<br>Limited financing channels   |
| 18.9%           | 贷款额度小，频率高，增加交易成本<br>Low credit limits, high borrowing frequency, high transaction costs |
| 15.7%           | 可抵押物少，抵押折扣率高<br>Limited collateral, high discount rates                                 |
| 8.6%            | 少税收优惠、财政补贴和贷款援助<br>Small tax incentives, financial subsidies and concessional loans     |
| 6.5%            | 中小企业信用等级低<br>Low credit rating  |
| 5.9%            | 担保信用体系不完善<br>Imperfect guarantee system   |
| 5.3%            | 资产少，负债能力有限<br>Small assets and low leverage   |
| 5.0%            | 经营波动大,贷款风险高<br>Fluctuating operations and high credit risks                             |
| 2.7%            | 中小板块上市门槛高<br>High threshold for going public  |
| 2.1%            | 风险投资机制不健全<br>Weak venture capital mechanism   |
| 1.5%            | 商业信用不发达<br>Under-developed commercial credit system                                     |
| 0.6%            | 民间信贷不规范<br>Unhealthy private credit system  |

| 企业比例<br>Firm proportion | 技术创新方面的困难<br>Difficulties for technological innovation     |
|-------------------------|--|
| 71.8%                   | 管理层创新意识弱<br>Weak innovation awareness among the management |
| 43.3%                   | 缺乏研发设备<br>Lacking R & D infrastructure                     |
| 31.0%                   | 缺少研发经费<br>Small R & D investment                           |
| 21.4%                   | 研发人员不足<br>Shortage of R & D staff                          |
| 8.2%                    | 企业文化不突出创新<br>Ignoring R & D within corporate culture       |

# 管理困难的严重程度 (前10位)

## Management problems (top 10)

| 排序 | 内部管理困难 Difficulties in the internal management                                      | 均值Mean | 标准差S.D. |
|----|---|--------|---------|
| 1  | 难以获得足够的资金 Financing difficulty  | 3.608  | 1.260   |
| 2  | 员工的素质不能满足企业的需要 Unqualified staff  | 3.126  | 1.008   |
| 3  | 企业生产成本低 High production costs   | 3.085  | 0.996   |
| 4  | 企业的成功取决于总经理等少数人 Firm's success depends on the few people including general manager. | 2.966  | 1.287   |
| 5  | 难以留住高水平的人才 Difficulty in retaining high-quality talents                             | 2.901  | 1.398   |
| 6  | 产品的利润率很低 Small profit margin  | 2.860  | 1.258   |
| 7  | 缺乏技术创新能力 Inability for technological innovation                                     | 2.833  | 1.153   |
| 8  | 企业抗击市场风险能力低 Vulnerable to market risk   | 2.829  | 1.019   |
| 9  | 企业间相互拖欠问题严重 Serious chain debts   | 2.754  | 1.542   |
| 10 | 产品更新速度慢 Slow product updates  | 2.706  | 1.215   |

**中国中小企业的困难一直存在，  
金融危机使原来的困难更加突出！**

**The perennial problems facing  
Chinese SMEs are aggravated by  
the financial crises!**

- 重投资环境，轻创业环境

Greater emphasis on the investment environment than on the entrepreneurial environment

- 重引进外资，轻民间力量的发挥

Preference for foreign investment over private fund

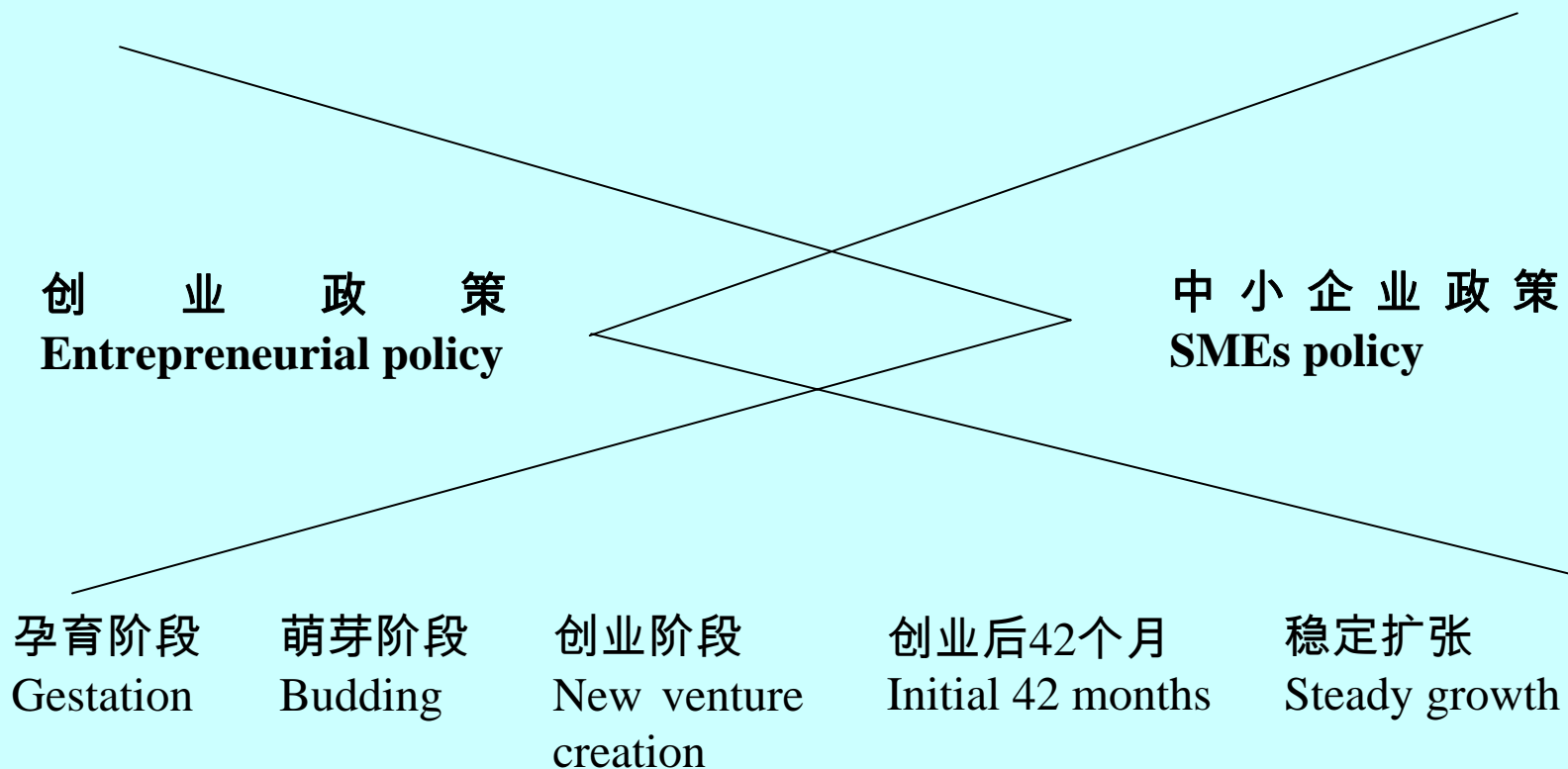
- 中小企业服务体系不健全；而且重管理，轻服务

The service system is still incomplete, playing a larger role in managing rather than in serving the SMEs.

- 中小企业政策宣传与落实不力

Inadequate publicity and weak implementation of related policies

- **就业压力促使对创业与中小企业的重视**  
**Employment pressure highlights the critical role of entrepreneurship and SMEs.**
- **扩大内需的政策为中小企业提供机会**  
**Expansion of domestic demands brings opportunities to SMEs.**
  - **迫使中小企业追求高附加价值，并加速产业转型和技术升级**  
**SMEs are forced to produce high value-added products and to speed up industry transformation and technology upgrade.**
  - **推进创业与中小企业服务体系的建设**  
**The service system for entrepreneurship and SMEs will be improved.**
  - **重视并改善创业环境**  
**The entrepreneurial environment will be bettered.**



- ✓ 针对创业过程和活动而非创业动机提出有针对性的政策建议
- ✓ Policies should be directed towards entrepreneurial processes and activities rather than entrepreneurial motivation.

- 区分开创业环境和成长环境 Differentiate entrepreneurial environment from growth environment
- 创业环境 Entrepreneurial environment :  
降低交易成本；减低经营成本；简化创业手续；信息畅通；允许失败并鼓励企业家精神；  
Reduced transaction and operational costs, simplified registration procedures, smooth information flow, encouraging entrepreneurship that allows for failure
- 成长环境 Growth environment :  
融资服务；市场开拓；管理咨询  
Financing service, market exploration and consultation

**小企业服务于小企业！企业家服务于企业家！**

**Specialized service oriented towards small businesses and entrepreneurial firms!**

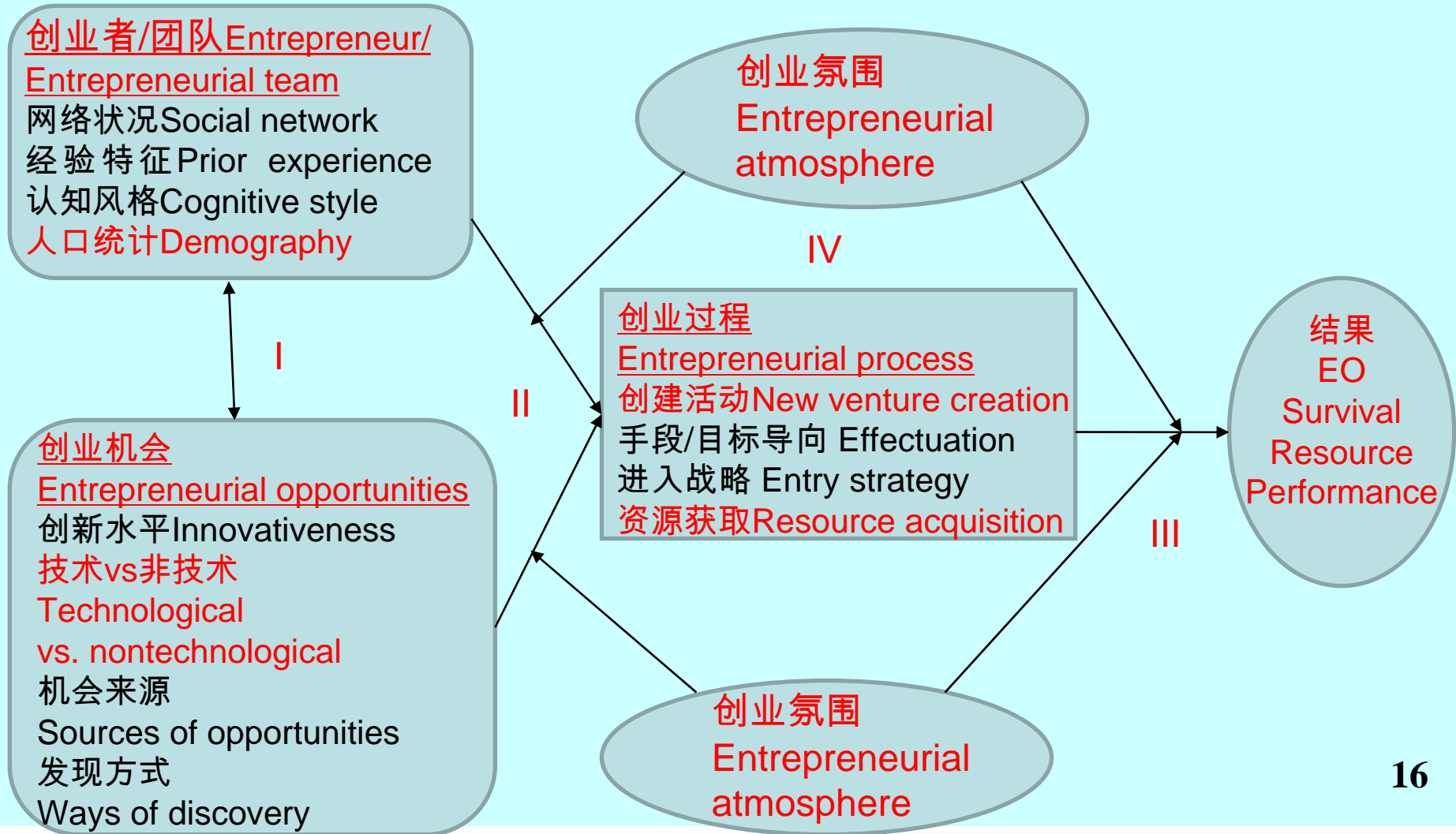
**像创业者一样开创创业服务工作！**

**Explore entrepreneurial service as with pioneering spirit!**

- 担心费用太高；  
Worried about high fees
  - 担心咨询不起作用；  
Doubts about the effectiveness of consultation
  - 对咨询师不放心；  
Distrust of the consultants
  - 担心信息外泄；  
Worried about information disclosure
  - 怕占用时间过多  
Taking up too much time
- 政府机构与社会力量之间的分工与协作关系；  
Coordination and work division between government agencies and social forces
  - 支援服务的直接收益与间接收益的关系，研究支援服务项目的定价及价格管制；  
Research on the pricing and price control of service provided, based on the link between the direct and indirect benefits of support service,
  - 潜在的功能载体与现存的支援机构的匹配关系。  
Matching potential functioning bodies and existent service providers



- 企业家精神与区域发展论坛 Entrepreneurship and Regional Development Forum , 2002.10
- 首届创业学暨企业家精神教育研讨会 The First Seminar on Entrepreneurship , 2003.9
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- 创业研究与教育国际研讨会 International Conference on Entrepreneurial Research and Education , 2006.4
- 创业案例研讨会 Seminar on Entrepreneurial Cases , 2008.9



# 谢谢！ THANKS!

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