

**Title:** Problems and Countermeasures of Smes' Financial Management  
in China

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## ABSTRACT

Modern enterprise management theory believes that financial management is the core of enterprise management and plays an important role in the development of enterprises. It not only determines the allocation mode of enterprise resources, but also plays a decisive role in the realization of enterprise development strategy. With the gradual reform of the national economic system and the gradual development of society, small and medium-sized enterprises have played an increasingly important role in the national economic development process. The proportion of small and medium-sized enterprises in the national economic market has been increasing day by day, and they are an indispensable system in the development of the entire country. Since the reform and opening up, China's small and medium-sized private enterprises have made significant contributions to promoting the entire national economy, increasing employment rates, and maintaining social harmony. However, the current operating conditions of small and medium-sized private enterprises in the development process are not optimistic, and many problems have emerged. One of the main problems is

financial management. The lag in financial management has become a bottleneck factor restricting its development.

From the perspective of financial management of China's small and medium-sized private enterprises, this paper takes problems as the starting point, conducts an in-depth analysis of small and medium-sized private enterprises, expounds on the characteristics, development history and role of China's small and medium-sized private enterprises, and analyzes the characteristics and problems of their financial management. This paper adopts the case study method, taking Shandong RF Company as the object, and conducts an in-depth analysis of small and medium-sized private enterprises. This paper also proposes corresponding countermeasures and provides suggestions for the problems, so as to help small and medium-sized private enterprises optimize their financial management, which is of great significance both in theory and practice.

**Keywords:** small and medium-sized enterprises, financial management, strategic financial management