

Analysis of Enterprise Financial Investment Management Strategy in the New Period

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Abstract. The current development of the global economic situation, make the current pressure on enterprises is particularly serious. In the severe situation of world economic integration, in order to seize the market, it is necessary to make comprehensive improvements in all aspects, especially in the cultivation of financial investment management ability, which can effectively improve the operating efficiency of enterprises and promote the sustainable development of enterprises. With the increasingly fierce competition in economic and social society, enterprises to strengthen financial investment management has become an important means of modern commercial expansion and long-term development. Is an important way to promote the sustainable development of enterprises. On this basis, this paper expounds the current situation of enterprise financial investment management, and gives the enterprise financial investment management strategy in the new era.

Keywords: The New Era of Financial Investment; Management Strategy.

1. Introduction

Under the background of the new period, it is necessary to reform and adjust the enterprise financial management. At present, both in financing and investment management need reforms to improve the economic benefits of enterprises. In the important stage of economic transformation, enterprises pay more and more attention to financial investment. How to do a good job in financial investment is an urgent problem for Chinese enterprises to solve. Under the new economic situation, enterprises must carry out financial investment management to achieve better economic benefits. At present, financial investment has become an important part of China's development and reform. When the enterprise makes financial investment, it can carry out specific operation according to this situation, expand the scale of the enterprise, and obtain more profits. However, from the current situation, many enterprises still have many problems in the operation and management, in order to make China's enterprises to achieve greater development, it must be solved in time.

2. Current Situation of Enterprise Financial Investment Management

The main instruments of financial investment are stocks, bonds, foreign exchange, etc. Financial investment is based on the surplus value of the enterprise as the investment return. Financial investment is designed to put the remaining funds of the enterprise into the investment, so as to obtain long-term, stable income and fluctuations in the market. In addition, enterprises can operate or jointly operate the invested units, thus expanding its influence in the market. All of the above fully explain the necessity of financial investment, and it is also a problem that every enterprise must think seriously in the process of development. However, financial investment also has risks, such as default risk, interest rate change risk, maturity risk, etc.

When an enterprise is making financial investment, it will be difficult to survive in this society if it blindly stays unchanged. The economic environment is changing rapidly, and enterprises must constantly adjust their systems and strategies to adapt to the development of the economy. Innovate industries to grow their economy. Under the premise of industrial structure optimization, enterprises must pay attention to financial investment management. A good enterprise, we must have a long-term investment vision. In the early stage of financial investment, we must analyze the market in depth and predict the future changes. Therefore, financial investment management is an important part of enterprise development, but also an important indicator of future enterprise development. In the economic tide, some enterprises have made financial adjustments, such as Haier, Lenovo, Alibaba,

they are all adjusting the economy. In the context of the new era, financial investment management is facing both new opportunities and new challenges, as well as huge risks.

3. Reasons for Strengthening the Management of Enterprise Financial Investment

In the context of the new era, enterprises must improve the quality and quality of enterprise managers through regular education and training when carrying out various financial investment projects. Only in this way can the management of the company make more scientific and reasonable decisions in the practical work, so as to achieve huge economic benefits in the final stage, and lay a good foundation for the long-term development of the enterprise. But at the same time, the company is also in the effective implementation of various internal regulations, the internal working environment also needs to further improve and optimize, to provide a more positive internal environment, let everyone can work in a positive environment, so that them more actively participate in the financial investment management. In the financial investment management, the first thing from the internal adjustment, from the optimization of the internal structure, to the formulation of the internal management system, and to actively implement. In order for an enterprise to realize the optimization of internal organization, it must carry out comprehensive training of internal managers, constantly improve the comprehensive quality of managers, and constantly accumulate knowledge, so that the employees at all levels of the manager can work more effectively and scientifically, and make contributions to the economic development of the enterprise. The greater the financial investment of the enterprise, the greater the influence and the more the profits. The best way is to invest, and the greater the investment, the greater the return, which, of course, is when avoiding high returns. As long as the enterprise has enough wisdom and courage to seize the opportunity to make financial investment, it can win the development capital for itself [1]

4. Problems Faced by Enterprise Financial Investment Management under the New Period Background

(1) The overall planning of financial investment of Chinese enterprises is insufficient

The investment management of financial institutions plays a vital impact on the long-term development of enterprises, and the reasonable financial investment management is also an important guarantee to ensure that enterprises can quickly recover the financing costs and achieve the maximum benefits. However, at present, many enterprises are also blind and arbitrary when carrying out the investment management of financial institutions. For example, due to the constraints of local development, some regional governments will also introduce certain preferential macro-control policies according to the development needs of enterprises. In the continuous adjustment of investment and operation means, the company often has temporary and random financial characteristics; and if some companies only focus on high profits, without a comprehensive risk assessment, will blindly invest in uncertain projects, and lack a perfect investment plan, it is bound to harm the long-term development of the company.

(2) Lack of audit and supervision of enterprise financial investment in China

In the new stage of development, with the increasingly intensified market competition, many enterprises take the early risk assessment, investment process as the operation of the main content, ignoring the monitoring and control of engineering projects. Audit, as an effective way of supervision and management, however, many enterprises lack the audit supervision of financial investment, and some even do not. The lack of supervision will confuse the whole investment management work, but also affect the management responsibilities of enterprises, increase the investment risk of enterprises, and even cause the loss of investment projects.

(3) Subjective factors existing in the financial investment decision of enterprises

Financial investment decision is an important link in enterprise operation decision. It needs not only to have good operation and management ability, but also to be able to correctly predict the risks and returns of investment projects. However, from the point of the existing enterprise governance model in our country, many enterprises lack the habit of democratic decision-making, leading to personal and empirical decisions, and this decision is easily controlled by subjective factors, for example, some managers in different circumstances, according to the previous successful experience, the same prediction of investment projects, resulting in the wrong decision. The application of this investment decision with subjective influence to the operation is bound to cause business failure [2]

(4) Lack of high-quality enterprise financial investment management talents

In the background of the period, talent is not only the core ability of the enterprise, but also the key to the implementation of scientific management means. Due to the increasing complexity of international and domestic financial investment markets, investment management puts forward higher requirements for the quality of talents. For example, in the past, enterprises valued the education of talents, but now, enterprises should not only have the education, but also have investment experience, communication skills and organizational skills. However, many enterprises in China lack a special team to conduct financial investment management. It is not sensitive to the changes of the financial market, and has a direct impact on the scientificity and effectiveness of its decision-making.

5. The Strategy of Strengthening Enterprise Financial Investment Management in the New Period

(1) Establish and establish a sound financial investment management system

Generally speaking, the financial investment management of enterprises in the new period background should include the following five aspects: first, formulate the financial investment management plan; second, analyze and discuss the scientific nature and feasibility of the financial investment projects; third, establish a reasonable asset allocation; fourth, effectively adjust the securities portfolio; and fifth, evaluate the economic benefits of the project. Decision-making risks are inevitable, and a small mistake will cause immeasurable economic losses, or even bankruptcy. For example, in the context of the new period, the formulation of enterprise financial investment management plan should start from the overall, scientific and systematic aspects to maximize the role of economic benefits. Through the scientific analysis of market risks, we can improve the efficiency of financial investment and minimize the risks of enterprises. In today's society, in the face of such competition, enterprises must continue to gain a foothold in the market, especially in financial management. Therefore, in the management of financial investment, we must fully understand the significance of financial investment, and make full use of all kinds of resources, and strive to do a good job in the operation of financial investment.

(2) Strengthen the construction of financial investment management talent team

The development of an enterprise is far from enough to rely on a single person, we must have a strong team, the team must be united, so as to ensure the investment decision of the enterprise. Especially at present, the human resources construction of enterprises is still very weak, to enhance the ability of the enterprise, it is necessary to strengthen the construction of financial investment management talent team, we must have a suitable platform, so that they are willing to stay in the enterprise, play their role in the enterprise. Real investment is to let capable people participate in the reality, so as to accumulate experience and be of great help to the development of the enterprise. As we all know, human resources are the development conditions of all walks of life today, and enterprises need to use talents to achieve sustainable development. For example, strengthen the financial management of enterprises, carry out professional recruitment, and establish a high-quality, professional talent team. In the background of the new period, enterprise leaders must improve their core competitiveness in various ways, and use various professional technologies to improve the comprehensive quality of employees, enhance their decision-making ability, and point out the direction for enterprise financial financing [3]

(3) Standardize the budget of enterprises

Strengthening the implementation of enterprise financial budget, to a certain extent, affects the smooth implementation of other projects. Therefore, enterprises want to strengthen the management of financial investment, it is necessary to strengthen the preparation of the budget.

First, we should clearly grasp the role of financial subjects in budgeting. For example: in the marketing financial establishment, according to the progress of the actual work situation, in addition, according to their responsibilities, to each department staff assigned corresponding financial management, the power to each head, if there is any problem, can find the first relevant person, to avoid the confusion of power. For the construction industry, the implementation of the budget is to give full play to the business function of enterprises. Its main goal is to give full play to the management function of enterprises, enhance the data sharing ability among various departments, realize the information exchange among all employees, and promote the scientific, effective and accurate data support of financial investment.

Second, through the implementation of scientific and effective budgeting methods, so that the budget work of enterprises can be realized. Generally speaking, the budget is a long-term project, because of its integrity, systematic, involving a wide range of areas, therefore, enterprises must set aside more time to implement the budget. But in terms of the budget, there is no better way than the "zero base budget", its only advantage is that starting from zero, starting from scratch, starting from scratch, through a scientific method to reduce the waste of money.

(4) Strengthen the assessment of potential dangers

Financial risk evaluation is an important basis of enterprise financial risk management, and it is also a constantly updated demand. Only by correctly and correctly evaluating all kinds of financial risks hidden in the external environment, can the enterprises can avoid the risks in time and effectively, and reduce the losses caused by them. When evaluating the risk of financial investment, its primary goal is to obtain profits, but there are also certain risks. In many cases, the greater the risk, the higher the return, then, the enterprise in the financial investment, there must be a huge risk. This requires the enterprises to strengthen the evaluation of the risks of financial investment, and combine them with the returns and risks of financial investment, so as to ensure that the financial risks are always within a controllable range, so as to ensure the financing efficiency of the major enterprises. However, it should be clear that it is obviously unscientific to rely solely on the risks of financial investment to evaluate returns and distribute risks. For example, enterprises need to conduct in-depth research and analysis of the corresponding combination of financial products, combine risks and benefits, and make efforts conducive to the sustainable development of enterprises. Ensure that enterprises can make full use of their own risks and returns in financial investment, and also ensure that enterprises can take corresponding control measures to face certain financial investment risks to minimize their economic losses [4]

6. Epilogue

In the new era, companies need to carry out financial investment if they want to grow further, but financial investment management companies also face many uncertain risks. In order to achieve greater influence and benefits, companies will also face a high risk of high returns. Financial investment management should still be based on the company itself, improve the company's internal deeper understanding of financial investment, establish a sound financial investment management system, and strengthen risk assessment. But as time goes by, the company, after a period of development, will usher in another new historical stage of development, and the characteristics and requirements of each stage are different. Therefore, the company should strengthen its ability to manage itself to ensure the stable and healthy development of the company.

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