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培生教育集团精选教材系列

# 小企业管理与 企业家精神精要

第 **3** 版

Thomas W. Zimmerer / 著

Norman M. Scarborough / 著

Essentials of  
Entrepreneurship and  
Small Business Management

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Prentice  
Hall

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精神精要

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## ·院长寄语·

北京大学光华管理学院秉承北大悠久的人文传统、深邃的学术思想和深厚的文化底蕴,经过多年努力,目前已经站在中国经济发展与企业管理研究的前列,以向社会提供具有国际水准的管理教育为己任,并致力于帮助国有企业、混合所有制企业和民营企业实现经营管理的现代化,以适应经济全球化趋势。

光华 MBA 项目旨在为那些有才华的学员提供国际水准的管理教育,为工商界培养熟悉现代管理理念、原理和技巧的高级经营管理人才,使我们的 MBA 项目成为企业发展致富之源,为学员创造迅速成长和充分发挥优势的条件和机会。

为了适应现代人才需求模式和建立中国的一流商学院,北京大学光华管理学院正在推出国际 MBA“双语双学位”培养方案;同时,为了配合北大 MBA 教育工作的展开,光华管理学院与北大出版社联合推出本套《当代全美 MBA 经典教材书系(英文原版)》,并向国内各兄弟院校及工商界人士推荐本套丛书。相信我们这些尝试将会得到社会的支持。而社会对我们的支持,一定会使光华 MBA 项目越办越好,越办越有特色。

北京大学光华管理学院院长

陈以事

# 出版者序言

2001年12月10日中国加入了世界贸易组织,从此,中国将进一步加大与世界各国的政治、经济、文化各方面的交流和合作,这一切都注定中国将在未来世界经济发展中书写重要的一笔。

然而,中国经济的发展正面临着前所未有的人才考验,在许多领域都面临着人才匮乏的现象,特别是了解国际贸易规则、能够适应国际竞争需要的国际管理人才,更是中国在未来国际竞争中所必需的人才。因此,制定和实施人才战略,培养并造就大批优秀人才,是我们在新一轮国际竞争中赢得主动的关键。

工商管理硕士(MBA),1910年首创于美国哈佛大学,随后MBA历经百年风雨不断完善,取得了令世人瞩目的成绩。如今,美国MBA教育已经为世界企业界所熟知,受到社会的广泛承认和高度评价。中国的MBA教育虽起步较晚,但在过去10年里,中国的MBA教育事业发展非常迅速,也取得了相当显著的成绩。现在国内已经有50多所高等院校可以授予MBA学位,为社会培养了3000多名MBA毕业生,并有在读学员2万多人。

目前,国内的MBA教育市场呈现一片繁荣景象,但繁荣的背后却隐藏着种种亟待解决的问题。其中很大一部分问题的成因是因为目前我国高校使用的教材内容陈旧,与国外名校的名牌教材差距较大,在教学内容、体系上也缺乏与一流大学的沟通。为适应经济全球化,国家教育管理部门曾要求各高校大力推广使用外语讲授公共课和专业课,特别是在我国加入WTO后急需的上百万人才中,对MBA人员的需求更是占1/3之多,所以,大力开展双语教学,适当引进和借鉴国外名牌大学的原版教材,是加快中国MBA教育步伐,使之走向国际化的一条捷径。

目前,国内市场上国外引进版教材也是新旧好坏参差不齐,这就需要读者进行仔细的甄别。对于国外原版教材的使用,在这里我们要提几点看法。国外每年出版的教材多达几万种,如果不了解国外的教材市场,不了解国外原版教材的品质就可能找不到真正适合教学和学习的好的教材。对于不太了解外版教材的国内读者来说,选择教材要把握以下几点,即:选择国外最新出版的书;选择名校、名作者的书;选择再版多次并且非常流行的书。综合以上几点来看,目前国内市场上真正出新、出好、出精的MBA教材还是不多的。

北京大学出版社推出的《当代全美MBA经典教材书系(英文原版)》弥补了国内MBA教材市场的缺憾,给国内MBA教材市场注入了一股新鲜的血液。全套丛书共由22本书组成,覆盖了北京大学MBA的全部主修课程,包括:经济学、管理学、营销学、战略管理、管理信息系统、运作管理、人力资源管理、商务沟通、国际金融、金融管理、决策分析、货币银行学、会计学等。另外在十几门主课的基础上又增加了几门高级选修课程,包括:国际会计学、组织行为学、投资学、商务学、财务报表解析、管理会计、管理沟通、商业伦理学、企业家精神等。

本套丛书的筛选大体上本着以上所提到的几点原则,即,(1)出“新”。克服以往教材知识陈旧、落后的弊端,大部分教材的出版年限都选择在2002年,与国外原版书同步出版。(2)出“好”。本套丛书收入了美国哈佛大学、斯坦福大学、麻省理工学院等著名院校所采用的教材,如:《管理学》、《营销管理》、《管理信息系统》、《管理人力资源》、《财务会计》、《管理会计》、《面向管理的数量分析》等;本套丛书收入著名学术界宗师包括斯蒂芬·罗宾斯(《管理学基础》)、菲利

普·科特勒(《营销管理架构》)、查尔斯·亨格瑞(《财务会计》)、威廉·鲍莫尔(《经济学:理论、方针和政策》)等人的学术巨著。(3)出“精”。大多数教材都是再版多次,经过不断的修改和完善而成的,如:再版5次的《卓越的商务沟通》、《现代投资理论》、《商业伦理:概念和案例》等;再版6次的《货币、银行和金融市场经济学》、《商务学》、《财务报表解析》等;再版7次的《面向管理的数量分析》等;再版8次的《经济学:理论、方针和政策》、《财务会计》、《管理信息系统》等;甚至还有再版12次的《金融管理与政策》、《管理会计》。本丛书中每一本书的选择都依据该书旧的版本,或作者过去同类书籍的销售情况,选择居于该领域销售排行榜首位的教材。

本套《当代全美 MBA 经典教材书系(英文原版)》集合了美国经济学界和管理学界各个学科领域专家的权威巨著,该丛书经过北京大学光华管理学院及其他著名高校的知名学者的精心选编,包括了大量精深的理论指导和丰富的教学案例,真正称得上是一套优中选精的丛书。

## 致谢

本套教材是我社与国外一流专业出版公司合作出版的,是从大量外版教材中选出的最优秀的一部分。在选书的过程中我们得到了很多专家学者的支持和帮助,可以说每一本书都经过处于教学一线的专家、学者们的精心审定,北京大学出版社英文影印版教材的顺利出版离不开他们的无私帮助,在此,我们将对审读并对本套图书提出过宝贵意见的老教师们表示衷心的感谢,他们是:

北京大学光华管理学院:符国群、李东、梁钧平、陆正飞、王建国、王其文、杨岳全、于鸿君、张国有、张圣平、张志学、朱善利(按拼音排序)

中央财经大学会计系:孟焰

本套丛书的顺利出版还得到了培生教育集团(Pearson Education)北京代表处、汤姆森学习集团(Thomson Learning)北京代表处的大力支持,对他们的付出我们也非常感谢。

## 教辅材料说明

教材,顾名思义教学之材料,它和普通的书籍有一个很大的区别,就是必须以“方便教授教学”为主。所以,好的教材更需有完备的教学辅助材料相匹配,且每一本教材都要有教辅材料,只有配备了齐全的辅助材料才能称其为完整的教材。北京大学出版社的《当代全美 MBA 经典教材书系(英文原版)》系我社获全球最大的教育出版集团,美国培生教育集团(Pearson Education Group)独家授权之英文影印版本。Pearson Education 旗下的国际知名教育图书出版公司 Prentice Hall/Addison Wesley/Longman,以其高品质的经济类出版物,已成为全美乃至全球高校采用率最高的教材,享誉全球教育界、工商界。我社在选择此套教材的过程中,尽量选择教辅材料齐全的教材,这些教辅材料包括:教学指导用书、教学提纲、测试题、解答题、课堂演示文稿等,以书、幻灯片(Powerpoint Mesentation)、Disk、CD、CD-ROM 等形式出现。我社特获权独家复制以上材料,并向采用该书的教师免费赠送。同时,这些材料还可通过访问培生教育集团相关站点:<http://www.prenhall.com>、<http://www.pearsoned.com>、<http://www.aw.com> 或国内站点:<http://www.digishop.com.cn> 免费下载。

欲获得相关教辅材料的教师烦请填写后面的《教辅资料支持表》,以确保此教辅材料仅为教师获得。

## 出版声明

本套丛书是对国外原版教材的直接影印,由于各个国家政治、经济、文化背景的不同,原作者所持观点还请广大读者在阅读过程中加以分析和鉴别。我们希望本套丛书的出版能够促进中外文化交流,加快国内经济管理专业教学的发展,为中国经济走向世界做出一份贡献。

我们欢迎所有关心中国 MBA 教育的专家学者对我们的工作进行指导,欢迎每一位读者给我们提出宝贵的意见和建议。

北京大学出版社  
数字经实公司  
2002 年 1 月



## 内 容 简 介

《小企业管理与企业家精神精要》第3版,为作者的另一本书《有效的小企业管理:创业的方法》(Effective Small Business Management: An Entrepreneurial Approach, 6/e)的改进版本。本书经过作者的修改使小企业管理理论更加完善。全书分4部分15章,主要讲述了企业家精神的理论内涵和现实对理论的挑战;小企业构建的初始准备工作;小企业构建计划——市场及资金方面的考虑;小企业构建计划的实施——建立竞争实体等。15章的篇幅覆盖了小企业管理和企业家精神的所有重要内容。全书通过大量详实的案例及实践性非常强的练习和活动,向读者展示了一个真实而非虚构的富有逻辑性的方法。

本书具有如下特色:从全球化及电子商务的角度对问题进行分析;新增加了第二章——企业家精神思想的内部:从想法到现实;提供大量网上资源用以丰富课堂内容。

适用性:适合本科生、MBA和研究生小企业管理和企业家精神课程,还可作为各企业、公司管理人员的培训教材和参考书,同时也为开拓创业中的有志之士提供了高实用性的操作指南。

畅销性:本书为哈佛大学教学用书,它集合了小企业创业理论之精髓,得到世界各地企业家的厚爱,受到国内外专家、学者及广大师生的好评。

*To Cindy, whose patience is always tested during a writing project of this magnitude. Your support and understanding are a vital part of every book. You are the love of my life.*

—N.M.S.

*I'd like to dedicate this book to my wife, Linda W. Zimmerer, who makes my work a joy and to my mother, Anna B. Zimmerer (1912–2000), for her unconditional love and support.*

—T.W.Z.

***May your own dreams be your only boundaries.***

—The Reverend Purlie Victorious in “Purlie”

# PREFACE

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There has never been a better time to launch a business. Today, increasing numbers of students are choosing to become entrepreneurs, starting businesses that spring from their dreams of freedom and independence and their hopes for meaningful careers. Entrepreneurship is now the driving force behind economic growth and rejuvenation all across the globe, but the United States remains the world leader in the field of entrepreneurship. At the same time, teaching small business and entrepreneurship has become one of the most challenging tasks in colleges and universities today. Like most practicing entrepreneurs, entrepreneurial students expect to maximize the amount of practical, “hands-on” knowledge they get from a course in the shortest possible time. This book allows students to do exactly that.

*Essentials of Entrepreneurship and Small Business Management, 3/E*, is designed to provide future entrepreneurs with the tools they need to master the most important issues involved in starting and managing a successful new business venture. This book uses a variety of tools to stimulate student interest and to promote learning. The following are some of the features that are included in this third edition:



**“You Be the Consultant . . .” features.** These short vignettes, drawn from actual small businesses, develop students’ critical thinking skills by allowing them to apply the knowledge they gain to actual business problems. The best way for students to learn is to put their knowledge into practice; these exercises give them the opportunity to do just that. This edition continues the tradition of this practical feature that users and reviewers continue to rave about.



## I. Learning Objective

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**Learning Objectives.** Every chapter begins with a set of learning objectives, but it doesn’t end there! The learning objectives are integrated into the chapters as “markers” that appear at the beginning of the appropriate section in the chapter. The chapter summaries also are built around these learning objectives, reinforcing the key concepts covered in every chapter.

## Example

**Lots of “real-world” examples.** Many students find that the learning process is more effective when they see examples of how entrepreneurs apply the principles they are studying. Meaningful, real-world examples are a major strength of this book. Every chapter is loaded with many examples of small companies that are living proof that the concepts and techniques covered in the text actually do work! These examples are easy to spot; they are set off in italics and include an in-margin marker containing the company’s name.

- **Expanded coverage of E-Commerce and the World Wide Web.** The Web is transforming the way that companies do business, and some of the most exciting entrepreneurial stories are taking place in the world of e-commerce. This edition of *Essentials of Entrepreneurship and Small Business Management* is the first book in the field to include a complete chapter on the rapidly growing field of e-commerce (Chapter 15, “E-Commerce and the Entrepreneur”). This chapter describes the factors entrepreneurs should consider before launching into e-commerce and discusses the twelve myths of e-commerce. It also covers strategies for success in e-commerce, offers tips on building a killer Web site, and discusses security issues. In addition, many of the examples throughout the text are based on companies engaging in e-commerce.
- **A supporting Web site.** The World Wide Web brings another dimension into the modern classroom. Using the Web site that accompanies this book, professors can find online examples to enhance their in-class presentations and both students and professors can use the site as a valuable research tool. The site also includes Web activities for students, sample test questions, PowerPoint downloads, and Web links relevant to each chapter. Preparing to run a business in the twenty-first century begins at: <[www.prenhall.com/zimmerer](http://www.prenhall.com/zimmerer)>.
- **Comprehensive cases drawn from highly respected case writers and the North American Case Research Association (NACRA).** Selected by the authors, these cases add another dimension to students’ classroom experience. They allow students to study, analyze, and solve a small company’s problems and opportunities in detail and can serve as the basis for either oral or written reports on an individual or a team basis. These cases are available as a package through the publisher.
- **High-quality tables, charts, and figures.** Thanks to computers, television, and movies, today’s students are very visually-oriented, and modern textbooks should recognize this. Every chapter in this book contains helpful tables, charts, and figures designed to help students capture and retain meaningful concepts and information. The authors believe that learning should be fun and include many quality cartoons that are relevant to each chapter.
- **Thought-provoking quotations.** Every chapter begins with two or three thought-provoking quotations that set the stage for what the student will be learning.
- **A sample business plan.** A sample business plan for a children’s bookstore, The Hundred Story House, that was developed by a student entrepreneur is available on the Web site. It offers a good example of how students can convert their ideas into businesses.
- **Business Plan Pro software.** Professors can have *Business Plan Pro*, the best-selling business planning software package from Palo Alto Software, packaged with their students’ textbooks for a minimal fee. This software is a valuable tool that helps students build winning business plans for their entrepreneurial ideas.

*Essentials of Entrepreneurship and Small Business Management, 3/E* includes topics that are vital to any entrepreneur considering launching a business, all in a manageable 15 chapters. There is a right way—and a wrong way—to launch a business. This book teaches entrepreneurs and entrepreneurs-to-be the *right* way to launch their companies so they can maximize their probability of success. It progresses in a logical fashion that reflects the input of dozens of experienced, successful small business professionals. It provides a map for building a business plan to guide a business down the road to success.

This book provides valuable guidance in the critical areas entrepreneurs face as they evaluate the potential of their business ideas. Its major strengths include in-depth, practical coverage of topics such as strategic management, choosing a form of ownership or a franchise, buying an existing business, developing a marketing strategy, managing cash flow, building a financial plan, assembling a strong business plan. Once established, a business must maintain its competitive advantage. *Essentials of Entrepreneurship and Small Business Management, 3/E* addresses this need with strong chapters on advertising and

pricing; building a leading a successful team; exploring global business opportunities, and, of course, e-commerce.

Students and faculty also have access to our World Wide Web page at <[www.prenhall.com/zimmerer](http://www.prenhall.com/zimmerer)> that serves as a valuable resource to those interested in learning more about the exciting world of small business and entrepreneurship. It offers a handy “Before You Start Checklist” designed to help entrepreneurs make sure they have everything they need to launch a successful business and a “Business Plan Evaluation Scale” that allows entrepreneurs to measure the quality of their business plans. It also provides more than one thousand links to other Web sites relating to topics in small business management and entrepreneurship, all organized by topic. Students and faculty literally can access a world of information on small business and entrepreneurship from this one Web site. In short, it serves as a one-stop WWW location for all of your small business needs!

As you can see, the authors have used their combined 60 years of teaching experience (and their 54 years of experience writing textbooks) to produce a book that contains a multitude of both student- and professor-friendly features. We trust that this edition of *Essentials of Entrepreneurship and Small Business Management, 3/E* will help the next generation of entrepreneurs reach their full potential and achieve their dreams of success as independent business owners. It is their dedication, perseverance, and creativity that keep the world's economy moving forward.

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