

博士



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## 企业内部财务控制研究

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# 前 言

国内外研究企业内部财务控制的文献已经不少，但绝大部分是从企业管理、会计和审计的视角去进行研究，对企业内部财务控制的系统研究还很薄弱。现有财务控制的文献，基本上是对货币资本的筹集、投资、耗费、收入、分配等如何具体控制的研究居多，几乎没有涉及人力资本的控制问题。黄娟同志的著作《企业内部财务控制研究》，突破了现有研究企业内部财务控制文献的框架，从全新的视角构建了自己独立的理论与方法体系，使人耳目一新。本著作的特色主要表现在以下几个方面：

1. 本著作以系统论、控制论、信息论为理论基础，以现代财务理论为指导，构建了一个以理财环境、人力资本财务控制、物力资本财务控制、财务控制评价体系为经线，以筹资、投资、成本、收益、分配为纬线的财务控制理论框架。这一理论创新，不仅突破了传统财务控制局限于货币资本控制的旧体系，而且也打破了传统财务控制局限于计划与目标实现过程纠偏的旧观

念，将企业内部财务控制的对象拓展到人力资本控制，将控制目标拓展到企业治理结构的完善与治理目标的实现，从而发展了财务控制理念，具有重要学术价值。

2. 本著作借鉴西方财务理论重视科学假设研究的思路，提出企业内部财务控制赖以成立的四个基础假设，即财务理性人假设、财务可控性假设、理财环境影响假设和财务信息可靠假设，论述了上述假设构成财务控制前提条件的依据，这一研究推进了财务控制基础理论的发展。

3. 本著作运用现代经济数学的理论与方法，创新地提出了基于复杂条件下财务分层控制效果评价的新模式，对现行财务评价方法有新的发展。

黄娟同志的著作《企业内部财务控制研究》，是她在博士论文的基础上作进一步深入研究后所取得的成果，在基础理论和应用方法等方面均有重要创新，对推动财务学科建设和财务管理实践有着积极的作用。作为黄娟同志的博士生指导教师，我为她取得的成果感到高兴，预祝她在未来的教学和科研中取得更大的成绩。

**郭复初**

二〇〇九年九月于光华园

## 摘 要

一部人类社会发展史从某种意义上说也是一部人类对自然与社会的控制史。数千年来，人类总是不断地在与控制问题打交道：早期有洪水侵害控制、异端邪教说控制；近期有地震次生灾害控制、SARS 病毒控制、甲型  $H_1N_1$  流感控制、空间站装置报废控制等等，因而对控制问题的研究是人类生存和发展所不可缺少的。然而，从人们对控制问题研究的成果看，迄今为止，人们对自然科学领域控制问题研究较多，而对社会科学领域的控制问题研究较少；社会科学领域中对宏观控制问题研究得较多，而对微观控制问题研究较少。一个没有控制的社会是不可想象的。控制，仿佛已成为社会运行的一个组成部分；同样，缺少控制的企业也必将走向衰亡。

企业是一个复杂的耦合运行的系统，它是为了达到一定目的，由许多相互关联的元素组成的，并依靠因果关系链连接在一起的集合体，因而就有可能和必要对企业的经营管理活动及其过程实施控制，实现科学有效的管理，提高企业的经济

效能。著名经济学者闫培金曾说：“解决企业心腹之忧，铸就领导驾驭才能，建立科学管理体制，内部财务控制是最重要的先决条件。”的确，在市场经济管理中，无论对于企业，对于政府，乃至对于全社会，建立与不断完善企业内部财务控制都是必须的。内部财务控制使企业得以强身健体，防范内部管理失控，防止财务信息失真，从而可以有效防治经济犯罪现象的发生；内部财务控制不仅为财务工作的质量提供了保证，而且为维护利益相关者利益保驾护航；同时，健全的内部财务控制制度也为政府监管工作的顺利进行奠定了管理控制基础，为防止金融危机和财务危机创造了基本条件。

内部财务控制是随着企业的发展而发展起来的，当企业规模较小、业务量少的时候，矛盾并不突出，而当企业规模越来越大，业务量巨大的时候，其风险随之增加，对于企业内部财务控制的要求也随之增加。由于企业业务的迅速发展，摆在管理者面前的越来越多的控制问题需要解决，这就需要建立一个有效的财务控制体系。在经济日益走向市场化、知识化和全球化的时代，市场竞争更趋激烈，产品生命周期缩短，迫使企业寻找改进工作的新技术、更新管理的新方法来适应市场竞争，迎接挑战，以保持企业生机和竞争力。纵观世界各国，许多成功的企业将内部财务控制看作血液对生命那样重要，将强化内部财务控制作为成功的秘密武器。也有些企业却由于忽视内部财务控制，造成巨大损失以致破产。正是在这样的背景下，内部财务控制正日益引起企业界和管理界的重视，特别是咨询顾问公司的发展更促进了内部财务控制的健全。不少著名的管理咨询公司就是以内部财务控制为切入口，来了解客户的总体经营情况，诊断这些公司存在的问题，并从强化内部财务控制方面提出建议，以改善这些客户的经营情况，从而取得事半功倍的效果。随着企业再造、学习型组织、提高效率等管理方法的出现，内部财务控制也作为现代企业管理的

一个前沿问题出现在我们面前。基于此,本书以现代企业作为参照系,综合运用现代财务学、经济学、管理学、运筹学等学科知识,以企业财务活动内容作为研究主线,通过对企业内部财务控制内涵、目标等基本理论问题研究,结合我国财务控制的环境,提出了财务控制的一般框架,并初步构建了企业内部财务控制体系。本书力图构建一个相对完整的财务控制体系,以期能对解决我国企业内部复杂的财务控制问题提供参考。

全书总体上分为四个部分,共7章:

第一部分即第1章导论,主要讨论企业内部财务控制研究的必要性与可行性、财务控制的研究意义、研究方法以及研究的基本内容,旨在从历史与现实、理论与实践相结合的角度,论证企业内部财务控制产生与发展的现实必然。

第二部分即第2章,讨论了企业内部财务控制的理论架构,寻找、论证企业内部财务控制的理论基础,搭建财务控制的理论框架,主要评述了财务控制理论研究的历史与现状、阐释财务控制研究的方法论基础,界定了财务控制的内涵与外延,构建了财务控制的理论框架,为下文的展开提纲挈领。

第三部分包括第3、4、5、6章,分别对企业内部财务控制体系的四个子体系进行了系统阐述。第3章讨论企业内部财务控制环境再造,从企业内部财务控制与理财环境的关系入手,剖析了财务控制与公司治理结构的异同,探讨了企业公司治理结构的现状,提出了再造财务控制环境、完善公司治理结构,以强化企业内部财务控制的具体对策和措施,为财务控制的有效运行提供坚实的平台。第4章内容为人力资本财务控制,分析了人力资本财务控制的特殊性与控制目标,构建了由筹资控制、投资控制、使用控制、收益分配控制组成的人力资本财务控制系统,并剖析了深圳华为技术有限公司以及我国古代政治家曹操的人力资本财务控制实践。第5章内容为物力资本财务控制,与第4章体例平行,



主要论述物力资本财务控制的必要性与控制目标,构建了由筹资控制、投资控制、成本控制、收益分配控制组成的物力资本财务控制系统,并对物力资本财务控制在四川长虹公司以及小说《红楼梦》中的实际运用进行了综合分析。第6章内容为企业内部财务控制评价新方法——分层控制法,融合现代财务理论与运筹学的层次分析理论,构建了基于复杂条件下的财务控制评价方法——分层控制法,运用企业内部财务控制评价矩阵,对企业内部财务控制运行绩效进行了实证分析,为财务控制理论能够真正指导财务控制实践提供了实践平台。

第四部分讨论企业内部财务控制理论研究的未来发展方向。第7章从开环互动的视野出发,将价值创造、财务伦理、财务生态纳入企业内部财务控制理论体系,着力研究财务控制与价值创造、财务控制与财务伦理、财务控制与财务生态的多维互动,体现学术研究的传承、发展与创新。

本书把企业内部财务控制系统作为一个开环系统来进行研究,与目前有关企业内部财务控制研究相比,主要有以下特点:

第一,以系统论、控制论、信息论为基础,建立了企业内部财务控制系统的理论框架;

第二,将控制环境纳入企业内部财务控制系统之中研究,并重点分析了公司治理结构这个特殊的制度环境对内部财务控制的影响;

第三,将内部财务控制作为开环系统进行了整体研究,阐明了企业内部财务控制系统各个子系统的功能、特征及其相互关系。

本书系统研究了企业内部财务控制的理论与实践问题,主要创新之处在于:

1. 初步建立了一套较完整的关于财务控制研究的理论体系,融合管理学、经济学、财务学的理论观点,在深入剖析财务控制内涵与外延的基础上,构建了由理财环境、人力资本财务控

制、物力资本财务控制、财务控制评价体系等构成的企业内部财务控制的理论框架。

2. 提出了财务控制的理论假设。理论研究，离不开逻辑假设，笔者从财务管理假设透视财务控制的理论假设和研究前提，指出财务控制研究的理论假设包括：财务理性人假设、财务可控假设、理财环境影响假设、财务信息可靠假设。

3. 构建了人力资本财务控制子系统。传统财务控制系统的研究对象仅局限于物力资本，而忽视了人力资本。为适应知识经济的需要，本书将人力资本纳入财务控制系统，构建了由人力资本筹资控制、人力资本投资控制、人力资本使用控制、人力资本收益分配控制组成的人力资本财务控制子系统，扩展了财务控制理论的研究范畴。

4. 本书对财务控制的传统解释进行质疑。笔者重新审视了传统财务控制概念，提出并论证了重新认识财务控制内涵的必要性。在概念界定上，不同于《会计辞海》、《会计大辞典》等对财务控制的权威定义，笔者认为财务控制是利用控制论的基本原理和方法，对财务活动进行科学的规范、约束、评价等一系列的方法、技术、程序及理念的总称，以期达到财务活动预定目标的控制活动，从而与会计控制、财务监督、内部控制等相似概念进行区分，为全文的展开作好铺垫。

5. 研究方法创新。在理论上，将财务分层理论与运筹学中的层次分析理论、多层综合模糊评价理论相融合，提出了基于复杂条件下的财务控制评价方法——分层控制法，通过规范与实证的融合、定性与定量的结合，使财务控制理论真正指导财务控制实践，这也是完善财务控制评价体系的有益尝试。

**关键词：**财务控制 内部系统 人力资本 物力资本 财务控制评价

## Abstract

The human society evolution history is, in certain sense, a human nature and society controlling history. Since thousands years, people have been dealing with controlling affairs over and over again, such as flooding control, earthquake control, SARS control and space station waste equipment control. However, during the research on controlling affairs, there are more research in natural science area than in social science area, more research on macro controlling problems than on micro controlling problems in social science. A society without control could not be imaginable; an enterprise without control would be definitely going dead.

An enterprise is a complex man-made system, which is made of many co-related sub-systems. In order to realize effective management and enhance economic benefit, enterprises will and have to control their operating and management activities. Yan Peijin, the famous economist, once said, "Internal financial control is of most impor-

tance to solve enterprise puzzles, to exercise managerial abilities and to set up scientific management system". Indeed, it is very necessary for enterprises, for governments and even for the whole society, to establish and improve internal financial control in market economy.

Internal financial control develops with the development of enterprises. When enterprises have a small scale and small business volume, it's not very necessary to have a internal financial control system. But when enterprise scale becomes larger and larger, business risk increases with the increase of business volume, and the requirement of internal financial control appear more and more urgent. In a time of market economy, knowledge, and globalization, competition become more and more severe, companies are forced to adopt new technology, to renew managerial method to take up the challenge and comply with market competition. As seen from many countries, there are many successful companies which take internal financial control as important as blood of body, and take strengthening internal financial control as their secret weapon; there are also many companies which ignore internal financial control and fall in huge deficit or bankruptcy. In recent years, as many new managerial methods such as enterprise restructuring, learning organization and efficiency enhancement are introduced in the companies, internal financial control becomes a front line question for modern enterprise management. In this sense, this book takes the internal financial control of enterprises as research topic. Taking the enterprise financial activities as research contents, synthetically applying modern financial theory, economic theory, and management theory, this book studies the basic theories of internal financial control of enterprises, presents a general framework of financial control combined with financial control environment of our coun-

try, and establishes the internal financial control system of enterprises preliminary.

Following the analytical path above, there are four parts, totally seven chapters in this book:

Chapter one is the first part, which describes the research background and writing motive, points out that lack of financial control will endanger social economy, and analyses the realistic necessity of financial control. At the beginning, the book retells the Barling bankruptcy event in 1995, systematically analyses the bankruptcy crisis and draws the lesson for the whole world. On this basis, this book describes its research purpose and research significance, research theories and research methods, analytic structure and main conclusion, innovations and defects.

Chapter two is the second part, which tries to set up the theoretical framework of financial control through discussing the theoretical basis of internal financial control. Firstly, this part briefly recalls the theoretical development of internal financial control of enterprises, which is separated as two phases: preliminary exploring phase of western financial theorists and deeply research phase of domestic financial theorists. Western theorists are good at positive study, and focus their research on practical operation; but they fail to do systematic research on some theoretical questions. On the contrary, domestic academics focus on standard research. They discuss deeply the phases, methods and system of financial control, and further the theoretical study. Secondly, this part analyses what roles the basic methods such as systematic theory, information theory and controlling theory play. The conclusion shows that the three theories are tightly correlated and applied in doing this research. Thirdly, this part discusses the con-

cept of financial control, and analyses further the relationship of several concepts with financial control. On the basis, this part discusses the theoretical hypotheses and theoretical components, and sets up and describes the framework of internal financial control of enterprises concluding financial environment, human capital financial control, property capital financial control and financial control evaluation system.

The third part includes Chapter three, Chapter four, Chapter five, and Chapter six. Chapter three explains the financial environment where financial control exists and plays roles. Firstly, the book points out that the research purpose of financial environment is to discuss how to set up the internal and outer environment in favour of financial control of enterprises by analysing the relationship between controlling environment and financial control of enterprises. Secondly, among the factors of controlling environment, the book analyses especially corporate governance and concludes that corporate governance is an important component of internal financial controlling environment. Finally, the book presents some suggestions on strengthening the internal financial control of enterprises by rebuilding financial controlling environment and improving corporate governance.

Chapter four tells how the enterprises, facing human capital, catch the opportunity and choose the control methods to realize the control purpose. Firstly, the significance and characteristics of human capital financial control are analyzed. Secondly, this part builds a set of financial controlling system of human capital comprising of financing control, investment control, application control and earning distribution control. There are two paths of studying financial control: one focuses on business process, the other focuses on financial activi-

ty. By comparing the two paths, the book thinks that the second path is of more importance for both the theoretical research and practice of financial control, thus, the second path is chosen. In the end of this part, examples about Shenzhen Huawei Technology Company and Cacao, the famous politician in three country time are given to show how the financial control theory of human capital is applied in practice.

Chapter five, structuring similar as the Chapter four, tells how the enterprises, facing property capital, catch the opportunity and choose the control methods to realize the control purpose. Firstly, the significance and characteristics of property capital financial control are analysed. Secondly, this part builds a set of financial controlling system of property capital comprising of financing control, investment control, application control and earning distribution control. In the end of this part, examples about Sichuan Changhong Electrical Appliance Company and Wang Xifeng in the classical novel "the stone story" are given to show how the financial control theory of property capital is applied in practice.

Chapter six, the book creates the evaluation matrix of internal financial control of enterprises using gradation analysis theory and positive analytic method. After studying the financial gradation theory and gradation theory, the book invents the gradation analysis method of financial control evaluation on the complicated condition. At the same time, the writer gives forth to the basic principles of the gradation analysis method, which comprises of the principle of purpose, the principle of science, the principle of systematic, the principle of effective, the principle of synthetic and the principle of adaptable. On this basis, the book explores and examines the evaluation matrix of fi-

financial control in the theoretic framework of internal financial control of enterprises. At last, the book compares the gradation analysis method with achievement evaluation method of state owned capital, and points out the advantages of the former method.

In the last part, the book turns to study the new field about financial control research. This chapter analyses the relationship of financial control and value creation, financial control and financial ethics, financial control and financial ecology, and systematically discusses its basic theories and application.

The innovations include:

First, this book preliminary set up the theoretical framework about financial control research, which includes financial environment, human capital financial control, property capital financial control and financial control evaluation system.

Second, the theoretical hypotheses of financial control are constructed, which include financial rational person hypothesis, financial controllable hypothesis, financial environmental effect hypothesis and financial information reliable hypothesis.

Third, this book integrates the theories of economics, management and finance, and deeply discusses core concept about financial control. Thus, it forms the theoretic framework of human capital financial control. Complying with knowledge economy, human capital is included in research object, which extends the content of financial control.

Fourth, the concept of financial control is examined and new explanation is presented in this book. A series of similar concepts such as financial control, accounting control, financial supervision, internal control are analyzed and compared, which presents a clear idea of



further research.

Fifth, research methods are also innovated. Combining financial gradation theory, gradation analytic theory in and multi-level synthetic fuzzy evaluation theory, this book presents the gradation control method in complicated conditions.

**Key words:** financial control, internal system, human capital, property capital, financial control evaluation