



Financiamiento y rentabilidad de las microempresas en el Cantón Jipijapa

Finance and profitability of microenterprises in Jipijapa Cantón

Financiamento e rentabilidade de microempresas no cantão de Jipijapa

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Ciencias Económicas y Empresariales.
Artículo de Investigación.

***Recibido:** 23 de enero de 2022 ***Aceptado:** 12 de febrero de 2022 *** Publicado:** 27 de marzo de 2022

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Resumen

Las finanzas y la rentabilidad son indicadores que muestran si la empresa está registrando ganancias, pérdidas, entre otros; las mismas que determinan el crecimiento de las microempresas. Por lo tanto, el presente trabajo de investigación tiene como objetivo "Analizar las finanzas y rentabilidad de las microempresas del Cantón Jipijapa" A través de la metodología analítico-sintética A, debido a que se analizarán los diferentes datos que se encuentran en revistas científicas, posteriormente se sintetizarán para captar datos relevantes. información, incitar a realizar un análisis financiero y evaluar a las microempresas del cantón Jipijapa en relación al financiamiento y rentabilidad. Concluyendo que no existe información sobre las variables desarrolladas, lo cual es una preocupación inminente para la continuidad de estas microempresas.

Palabras clave: indicadores; Información; Deficiencias; Micro; Problemas.

Abstract

Finances and profitability are indicators that show whether the company is registering profits, losses, among others; the same ones that determine the growth of microenterprises. Therefore, the objective of this research work is to "Analyze the finances and profitability of the microenterprises of the Jipijapa Canton" Through the analytical-synthetic methodology A, because the different data found in scientific journals will be analyzed, later they will be synthesized to capture relevant data. information, encourage a financial analysis and evaluate the micro-enterprises of the Jipijapa canton in relation to financing and profitability. Concluding that there is no information on the variables developed, which is an imminent concern for the continuity of these microenterprises.

Keywords: indicators; information; deficiencies; Micro; Issues.

Resumo

Finanças e lucratividade são indicadores que mostram se a empresa está registrando lucros, prejuízos entre outros; os mesmos que determinam o crescimento das microempresas. Portanto, o presente trabalho de pesquisa visa "Analisar as finanças e a lucratividade das microempresas no Cantão de Jipijapa" Através da metodologia analítico-sintética A, porque os diferentes dados encontrados em revistas científicas serão analisados, posteriormente serão sintetizados para capturar informações relevantes, incitar a realizar uma análise financeira e avaliar as microempresas do cantão de Jipijapa em relação ao financiamento e rentabilidade. Concluindo que

não há informações sobre as variáveis desenvolvidas, o que é uma preocupação iminente para a continuidade desses microemprendimentos.

Palavras-chave: Indicadores; Informação; Deficiências; Micro; Problemas.

Introduction

Historically, science has evolved at the pace of social progress, according to the needs of material production in all its fields and aspects, including its control. Humanity has always needed information about the material resources it possesses and the information it needs to survive and achieve its goals, which is the basis for the emergence of finance as a science. (Pérez Álvarez, 2019)

Likewise, in a globalized and numerous world of companies, characterized by the volatility of financial markets and greater commercial freedom, the need for companies and investors to develop clear strategies to adapt to business realities is highlighted. Profitability is related to the return obtained after making an investment, making this standard known is crucial for investors and the company itself, as it helps them to know the economic and financial situation in which an organization is. (Coca Loas, 2021)

Las pequeñas y medianas empresas o microempresas nacen con la necesidad de en muchos casos

abastecer mercados que no han tenido gran interés por las grandes corporaciones, también nacen con

la necesidad de emprendimiento de un grupo de personas que buscan mejorar su calidad de vida mostrando mayores ingresos que los pueden llevar a cabo al desarrollo

Microenterprises are born with a need, in many cases supplying a market that is not of great interest to larger companies, and they are also born with the need to start a business of a group of people who yearn to improve their quality of life, diversifying their generation of incomes that can lead them to the end of their development.. (Baque Cantos, Baque Sánchez, Chiquito Tigua, & Baque Parrales, 2018)

According to Álvarez Vásquez, Morán Chilán, & Baque Sánchez et al., (2020) It is found that microenterprises in the Jipijapa canton are experiencing problems related to organization within their institutions, affecting decision-making through real estate management. and the accounting information they have to deal with, reducing the likelihood of higher levels of profitability and

continued growth. No financial analysis has been carried out, so it is not possible to understand the profitability of microenterprises.

The present research work aims to "Analyze the finances and profitability of microenterprises in Jipijapa Canton"

Through the analytic-Synthetic A methodology, because the different data found on the web will be analyzed, later they will be synthesized to capture relevant information, emphasizing the solution of the various deficiencies that the microenterprises of the Jipijapa Canton have in relation to finance and profitability.

Development

Finance

According to Riveros-Cardozo and Becker(2020) They claim that finance is the part of the economy that manages and optimizes the flow of money related to investments, financing, and other collections and payments.

Companies that are considered vulnerable when they suffer unforeseen financial instability due to low liquidity, and because financial policies have little effect, are often also due to strategic, financial, productive or poorly managed performance, such as the financial and economic conditions of companies. In order to identify existing problems, changes and factors that create problems, so it should be provided as a suitable tool to enable problem detection. Corrective actions can be properly applied to achieve the right plan and better results in the future. (Marcillo Cedeño, Aguilar Guijarro, & Gutiérrez Jaramillo, 2021)

Financial Planning

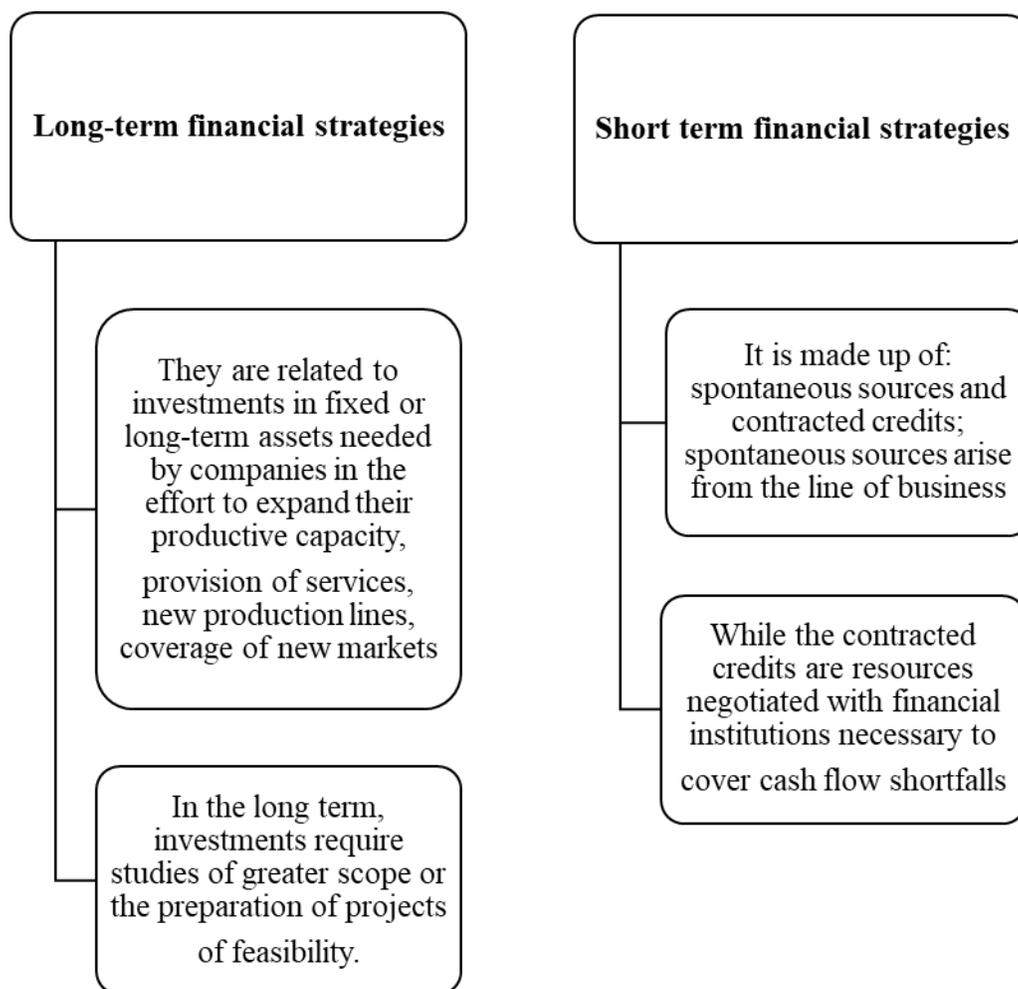
Valle Núñez et al., (2020) It states that financial planning is considered a useful and effective mechanism for companies, as it adapts to the range of their deposits and characteristics, promoting sustainable profits over time. This is why it is imperative that entities carry out continuous and timely financial planning to optimize existing processes, improve finances and identify areas of the company that are not working properly and that require special attention to improve management and achieve the proposed goals.

Improve understand and identify the real situation of the company and then take the necessary actions to correct possible management errors.

Financial Strategies

Guillen, Quintana Monroy and Beltrán López et al. (2021) He described financial strategies as an objective, model or alternative, designed to refine and optimize the financial management of an organization with predetermined goals creating value for the organization, improving existing results and achieving or near optimal status. These metrics allow you to visualize the financial situation of a company in order to determine the ability to assume commitments and obligations to ensure its correct economic and social functioning.

Classification of strategies



Graph 1: Prepared by the authors

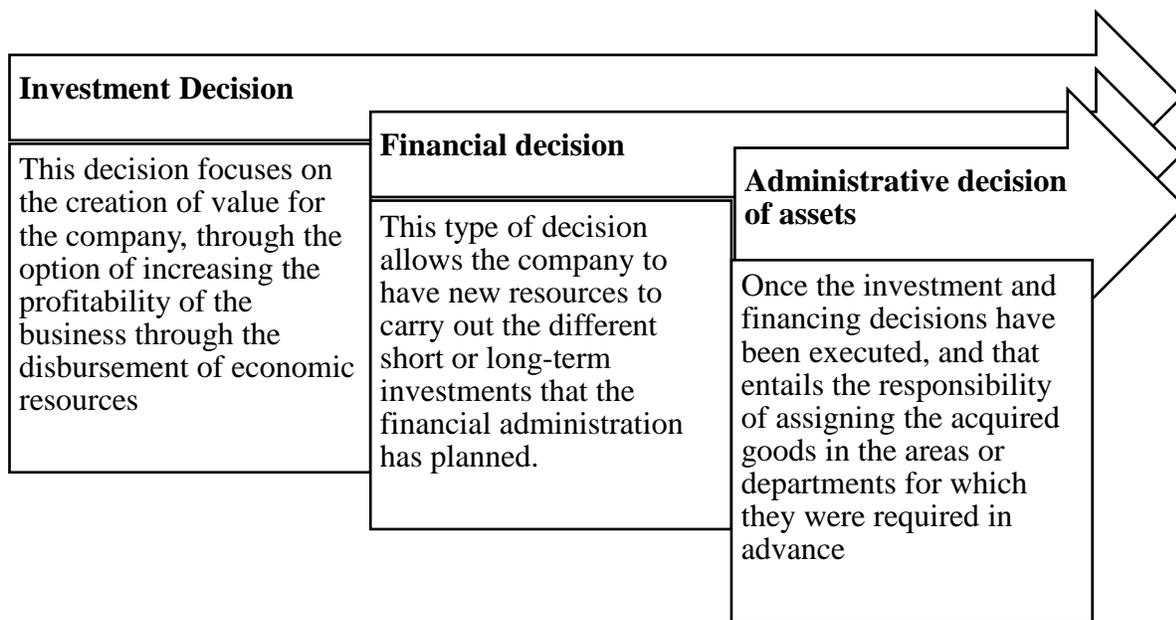
Fountain: (Cevallos Vique, Arellano Diaz, Santillán Valle, & Valverde Aguirre, 2020)

Financial analysis

Financial analysis is composed of profitability analysis as a result that investors have had of the contribution of capital to the company through gains or losses, risk analysis understood as the ability of the company to meet its financial obligations and analysis of the sources and use of funds where the origin and application of the funds originated in the company is analyzed. (Barreto Granda, 2020)

Fajardo Ortíz & Soto González et al., (2017) Exposes that the financial analysis is the study that is made to the accounting information of the company, expressed through the results of the financial statements, this information is of little use if it is not interpreted, so that with the conclusions decisions of the same can be made, in order to obtain a better performance in the organizations over time.

The most important decisions in financial management are:



Graph 2: Prepared by the authors

Fountain: (Fajardo Ortíz & Soto González, 2017)

Profitability

Profitability is a measure of efficiency that allows to know the return on investment when carrying out a series of activities and is related to the sales of a company, the assets and the fund contributed by the owners, generating future liquidity. It is an efficiency measure of an economic nature linked to competitiveness to control the level of costs and expenses presented in the operation of the undertaking. (Gutiérrez Janampa & Tapia, 2020)

In general terms, profitability tries to measure the way in which the company is able to generate a surplus to distribute it to shareholders, which can be compared with the total resources invested in the activity, as a measure of the efficiency achieved. The most profitable companies are the ones that grow the most, due to their ability to generate profits. (Caiza Pastuña, Valencia Nuñez, & Bedoya Jara, 2021).

Profitability levels

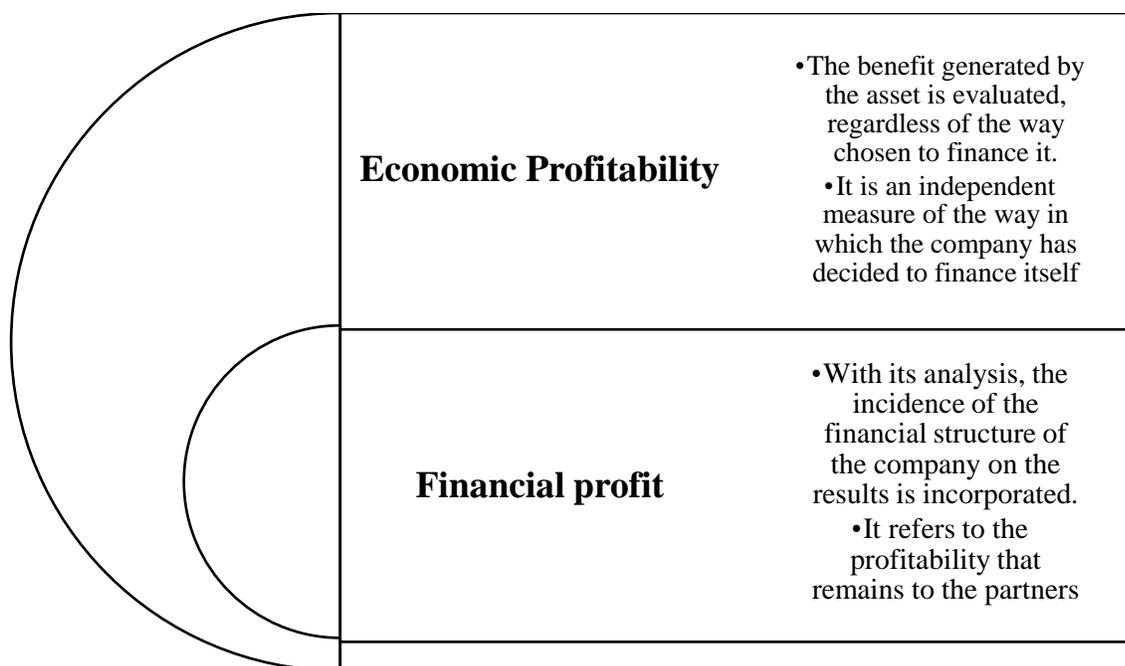


Figure 3: Prepared by the authors

Fountain: (Hong Ki, 2020)

Zambrano Farías & Sánchez Pacheco et al., (2021) Microenterprises are defined as small, owner-managed organizations, typically created by a member of a marginalized and vulnerable segment of the population that, to address capital constraints, access to credit, and barriers to entry, adopt various organizational forms. Often, the creation of these organizations is done empirically, that is, without the knowledge or experience necessary to evolve in a highly competitive market, resulting in the business failure of these companies being high compared to large ones.

Characteristics

Among the most relevant characteristics of microenterprises are their formality, their operability, the evident existence of a production that can be measured and valued. Its formality must be supported by a duly registered commercial register, whether it is a firm, person or a company; Already the operational part, is basically, to have an infrastructure, that is, facilities and equipment for the development of the economic activity and accounting records that allow to determine the capital invested, the operating capital and the income statements.. (Thian Martin & Murillo Rivera, 2018)

Methodology

The Analytical-Synthetic method was used, used to analyze the theoretical references, building a central idea of the problems of the microenterprises of the Jipijapa Canton and the systemic method that allowed to have a comprehensive vision of the deficiencies around the finances and profitability of the same. (Torres Merlo, Uvidia Ramírez, & Carapas Revelo, 2021)

Obtaining information

Information was collected from books, scientific basis Scielo for having a wide range of articles published in relation to the developed topic, articles, national and international degree projects of different scientific journals and university repositories.

Results

In the Jipijapa Canton, no studies have been carried out by the different public entities in order to study the microenterprises of the Canton in detail. Being of great importance because this sector is dedicated mainly to the commercial sector.

The authors Salazar Ponce et al., (2022) They state that according to unofficial data there are 50 to 70 microenterprises in the Jipijapa Canton operating in different productive sectors such as commercial activities, restaurants, nightclubs, among others; of which not all are legally constituted. In the financial field, they establish the following:

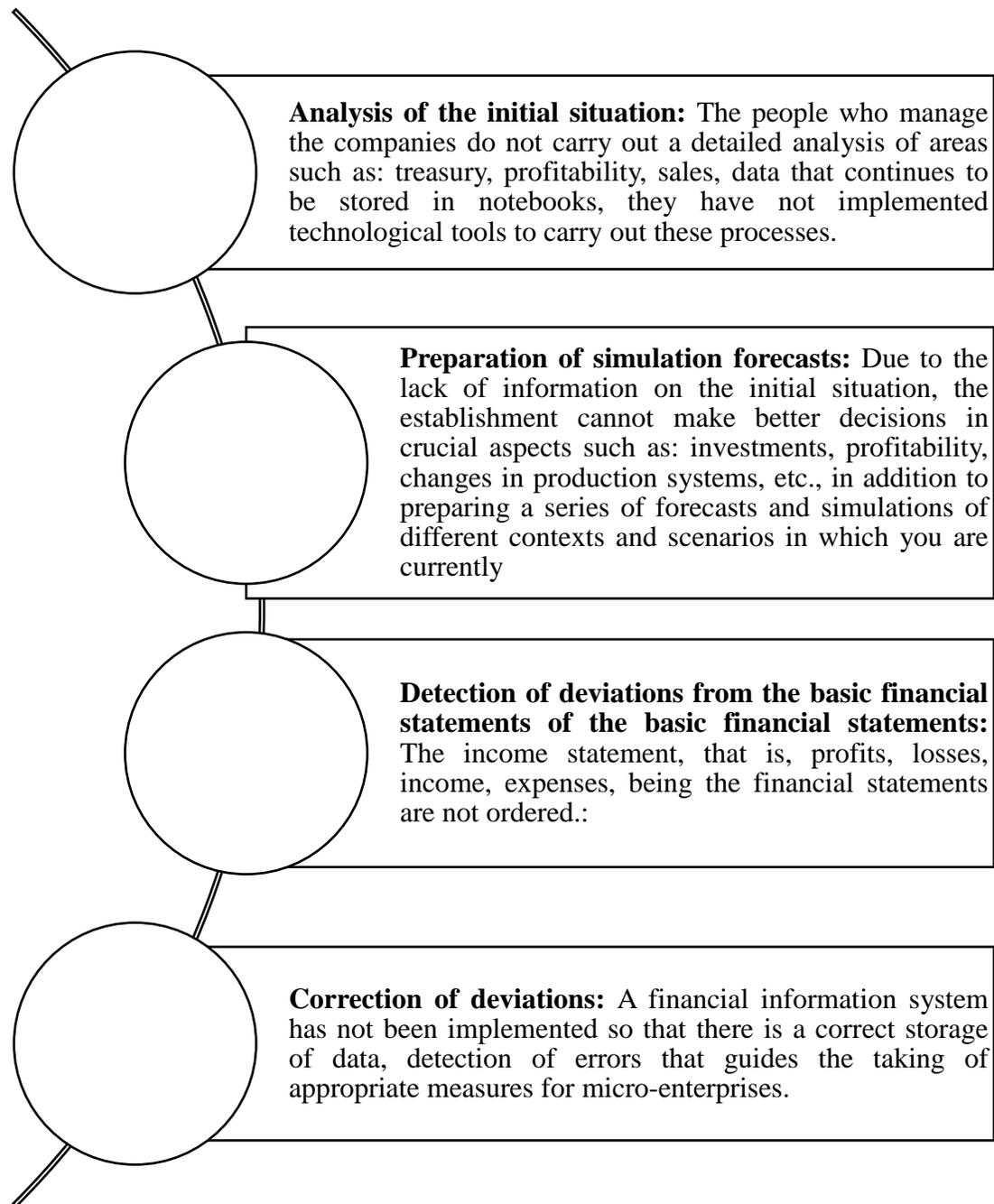


Table 2: Prepared by the authors

Fountain: (Salazar Ponce, Álava Peñafiel, Ángel Nuñez, & Cruz Salvatierra, 2022)

To evaluate the profitability of microenterprises, processes are executed, which are based on profitability or profit, others on growth, stability and even on service to the community, in all

business analysis the center of the discussion tends to be located in the polarity between profitability and security or solvency as fundamental variables of all economic activity.

As we do not have general data on the companies of the Jipijapa Canton, an analysis will be presented below, determining the profitability of microenterprises.

Profitability of microenterprises in Jipijapa Canton	
Economic Profitability	The microenterprises of the Jipijapa Canton do not have a defined investment system, they do it empirically and according to the profits they have generated, the products or services most requested by customers.
Financial Profitability	Financial profitability is an indicator that measures the profit obtained by a company in relation to equity, which is reflected in the growth and expansion of the same, consequently, the financial profitability of microenterprises in the Jipijapa Canton is not developing on a large scale.

Table 2: Prepared by the authors

Source: Own

Discussion

The Microenterprises of the Jipijapa Canton do not have an analysis in the financial field, the research shows the lack of information that is around, therefore, it is intended to highlight that financial information is the main source to make financial decisions. This includes information about investments and profit margins, allowing them to properly choose which financial proposal to suggest. This is because choosing the best financial option results from analyzing the benefits of renewing old investments or saving new ones. (Aguirre Sajami, Barona Meza, & Dávila Dávila, 2020)

(Arrieta Adrianzen & Villanueva Jurado (2019) Determining the profitability of an organization requires an examination of its assets, regardless of their source of funding. Economic profitability is defined by the behavior of a company's assets. In addition, failure to take into account the way in which the assets have been financed will make it possible to determine whether an unprofitable company is unprofitable because of problems in the development of its economic activity or

because of a deficient financing policy; being necessary for microenterprises to register growth and expansion.

In addition, Freire Quintero et al., (2018) They argued that, in order to be viable and profitable, companies must create added value to the products they produce. They must also balance expenses and income to achieve economic profitability. Consumers and shareholders reward companies that add significant value by predicting their success and contributing to its achievement. Together, the financial processes of microenterprises must be updated, supported by technological tools that allow the correct management of the company.

Conclusions

The finances and profitability of microenterprises in Jipijapa Canton could not be determined due to lack of information, but it has been visualized that they carry out their productive activities using empirical methods. They plan their investments, but are unaware of the processes and requirements disclosed in this article, and make decisions based on the day's cash flow.

They have great potential, they know their customers, the products and services they offer are friendly and have all kinds of unique and differentiating characteristics, so financial processes must be implemented and their profitability evaluated.

Public institutions should guide microenterprises to use the necessary tools, apply them correctly and help them overcome difficulties, continue to develop, achieve goals, generate more profits and become a stable and successful company.

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