

A'S PAID FINANCE AND TAXATION BUSINESS SERVICE

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ABSTRACT

When amending the accounting law in 1993, the provision of "agency bookkeeping" was added to allow those units that do not have the conditions to set up an independent accounting institution or allocate accounting personnel to entrust relevant accounting service institutions to carry out agency bookkeeping, thus establishing the legal status of China's agency bookkeeping business for the first time. Nowadays, agency bookkeeping has a development history of 20 years in China. Modern agency bookkeeping has developed into high value-added services based on accounting, supplemented by tax, industry and commerce, financial management consulting, tax planning and so on. It is an important part of modern service industry.

Taking the financial and tax business service project of company a as an example, this paper comprehensively analyzes the project design business plan. Firstly, the detailed rules for the implementation of the project are evaluated and finalized, the industry environment, market division and operation mode of the project are analyzed in detail, the financial situation of the project is predicted, the relevant marketing plan is formulated, and the business service mode and management mode are described in detail. It is hoped that this plan can be used as a reference for the team decision-making group of the project. The author believes that this business plan has the following functions: first, it can be used as a communication tool to promote the communication between the project operation subjects. The business plan fully reflects the value of the project and can attract investment, strategic partners, employees, credit, etc. the project plan involves many stakeholders. The second is the management tool. The project operation subject can use the business plan as a tool to promote the company to formulate an overall, long-term and strategic strategy. Finally, it can be used as an action guidance tool to promote the operation of the project. The business plan involves all aspects and can be used as the basis for practical guidance of the project.

Keyword: Business plan; Management consulting; Fiscal and tax services

INTRODUCTION

The project company was established at the end of 2019. Up to now, it is mainly engaged in two tasks. On the one hand, it provides financial and tax consulting, business processing and other services for small, medium-sized and micro enterprises. On the other hand, we are committed to building a financial knowledge training platform to provide complete and systematic knowledge training for personnel with relevant needs under the current situation of continuously strengthening the knowledge training of financial and accounting talents.

One belt, one road, has developed rapidly, and a large number of financial services have been generated. Based on this, the company is committed to building a professional bookkeeping company with wide service range and deep business level and a new integrated financial and accounting service platform in line with the professional quality of professionalism, integrity and respect for the law. On the one hand, based on the agency bookkeeping business, it provides professional bookkeeping services and other related services for small economic organizations and individual industrial and commercial merchants in the school and Shanxi that have the obligation to establish accounts but do not have a separate accounting institution. On the other hand, through the accounting knowledge payment platform, provide knowledge training services for accounting personnel, strengthen accounting practice training, popularize basic accounting knowledge and relevant laws and regulations, and provide professional management accounting business consulting services.

PROJECT INTRODUCTION

2.1 current situation of the company

At present, company X has been rooted in the province for more than two years in financial and accounting services, with more than 200 fixed customers, responsible for customers' daily agency bookkeeping and tax consultation. Among them, there are three listed companies, and the audit department under company X also undertakes the audit of customers' annual reports. The enterprise's revenue in 2020 is 14.5 million yuan, including 8 million yuan of agency bookkeeping revenue, 5 million yuan of tax consulting revenue, 2.2 million yuan of annual audit revenue and 300000 yuan of fiscal and tax consulting and training revenue. In recent years, with the state's tax relief and preferential policies for small and medium-sized enterprises and the reform of tax collection and management system, the traditional statutory reporting businesses such as final settlement and payment of enterprise income tax and audit and assurance have declined significantly. At the same time, due to the high-frequency changes in the collection and management system and policies and the implementation of the three tax payment big data of gold tax, the financial standard consulting, consulting and training business of enterprises has become a new business growth point. The company plans to gradually shift the business focus of the enterprise to consulting and training through the transformation of financial and tax integrated training services. It is planned to significantly expand the market of fiscal and tax consulting and training projects in 2022, and the planned revenue will increase by more than 500%.

2.2 company objectives

2.2.1 stage objectives

In the early stage of establishment, the company mainly focused on offline business services, established fixed service objects, expanded the enterprise market, and provided fixed services for some small and medium-sized enterprises with account establishment obligations but no independent account establishment ability.

2.2.2 long term objectives

Establishment of talent training mechanism A

After the enterprise enters a stable development stage, establish a stable talent training mechanism and training mechanism, steadily improve the work level and professional ability

of employees, and continuously improve the company's professional level and service level. At the same time, rely on the talent resources of the University of Finance and economics to enrich the team and improve the team ability. At present, some agency bookkeeping institutions in the industry need to be standardized, and the potential of agency bookkeeping institutions has not been brought into full play. The company has a professional team, will abide by laws and industry norms, operate in good faith, and be customer-oriented, establish a good reputation in the industry, build a professional agency bookkeeping brand, and steadily seize the market in the industry.

PROJECT PROSPECT ANALYSIS

3.1 industry analysis

3.1.1 industry scale, growth rate and sales forecast

Comprehensive knowledge payment platforms appeared in a blowout in 2016, including get, Zhihu live, and Himalaya. A number of knowledge payment apps such as kaikrypton and Douban time have also broken out of the cocoon in the new trend of knowledge service model reform. Among them, kaikrypton's payment column focuses on venture capital and Internet, while Douban time's payment content is mainly in the field of literature and art. Through the baptism of the market, the emerging knowledge service platform began to develop vertically in professional segments, focusing on building the positioning differentiation, content differentiation and business model differentiation of the platform, and gradually formed a vertical and differentiated core competitive advantage.

The development of financial training has also experienced three different stages, from the original face-to-face service mode focusing on offline finance and tax teaching to the exam oriented teaching mode based on PC online audio, and then to today's professional differentiation, live broadcast interaction and community application knowledge payment platform mode. At present, the knowledge payment platform in the subdivided field of financial management is still in its infancy, and there are also a few immature and not rich platforms such as "Beijing together finance and taxation").

With the intensive adjustment of national fiscal and tax policies and the increasing importance of financial management to the standardized development of enterprises, China's financial management knowledge service industry has entered a stage of rapid development. With the upgrading of the Golden Tax three tax collection and management software and the establishment of big data tax assessment system, it provides a driving force for the improvement of the financial management level of enterprises and institutions.

The financial management knowledge payment service platform is attached to the experienced offline certified public accountants, tax agents, asset appraisers and other practical lecturers of itself and the alliance accounting firm, and the customer base of itself and the alliance accounting firm. It is the supply and demand sides, and outputs the value of the platform with the help of knowledge payment tools such as app, gooseneck and small program. Through the secondary distribution mode of consumers as communicators and lecturers as communicators, we can realize the mutual benefit and win-win of all parties involved in knowledge payment (suppliers, demanders, platforms and operation centers), and realize the community of interests of all participants.

3.1.2 industry characteristics

The financial management knowledge payment platform is based on the problems encountered in the development of traditional finance and taxation firms, such as the low degree of intelligent application of information, the lack of efficient coordination within the firm management, the high cost of customer development and maintenance, and the difficulty of talent replication. Through the platform integration under the knowledge payment mode, it helps to realize the integration of information system tools and new business models, Improve value collaborative output and management efficiency, so as to reduce costs and realize market advantage resource allocation. The platform has the following obvious characteristics compared with traditional financial management institutions and various comprehensive knowledge payment platforms:

3.2 market analysis

3.2.1 market segmentation and target market selection

The rapid development of the fiscal and taxation business services industry has been in the past few decades. The market research data show that the market size has exceeded 25 billion 700 million yuan. In 2020, due to the influence of New Coronavirus pneumonia, China launched a first level response. The tax payment industry has been booming in the market during the epidemic period, and the market size has been increasing dramatically. With the release of the epidemic and the resumption of work and production, the market of fiscal and tax payment industry will become more mature and increase the competitive situation of market segmentation. This project studies market segmentation from the following six aspects.

Through the above market segmentation research, our target market selection has a clear positioning. The construction value of fiscal and tax business services and fiscal and tax basic business payment platform is based on professional work ability and job promotion needs, solve the problems existing in the work with practical experience and improve the cognitive level of financial management knowledge in practical operation. In order to focus on the strength and give full play to the inherent advantages of our project, we focus on the practical application field of financial management at this stage.

3.2.2 competitor analysis

The understanding of industrial structure is the basis for the formation of enterprise competitive strategy. Michael Porter's research provides an analytical framework for structural factor analysis, which restricts the competition in the industry, and gives some basic competitive strategies. Porter believes that the competition within the industry is rooted in its basic economic structure and exceeds the behavior scope of existing competitors. The competition situation within an industry depends on five basic competitive forces, namely, the bargaining power of supply, the bargaining power of buyers, potential entrants, substitutes and competition among existing enterprises. These five competitive factors are integrated into a model to analyze the competition situation of a specific industry, which is called Porter's five forces competition model for short.

These forces together determine the competitive intensity and profit margin of the industry. The competitive strategic goal of an enterprise is to make the company in the best position within the industry and defend itself by resisting and influencing these five competitive forces. As the resultant force of the five competitive forces is easy to see for all competitors, the key to strategy formulation is to analyze the source of competitive pressure after going deep

into the surface phenomenon. In short, the model can effectively analyze the company's competitive environment and has an important impact on the formulation of enterprise competitive strategy.

A competition among existing enterprises

The competition among existing enterprises is the most powerful of the five forces. In order to win market position and market share, they usually gain competitive advantage at any cost. In the agency bookkeeping industry, the core of competition is price, which makes the competition within the industry particularly fierce. If the company wants to stand out in the fierce price war, its clear development strategy is to win through barbaric development with low gross profit rate and high quantity.

As the saying goes, when the industrial development is stagnant, the only way for competitors to maintain competitiveness is to continuously occupy a high market share, that is to say, the competition will become stronger until competitors withdraw or merge.

B potential entrants

New entrants will increase the capacity of the industry. When the capacity is greater than the demand level, the average profit of the industry will decrease.

For the financial and tax service market, the competitive threat faced by new entrants mainly comes from the barriers to market entry and the response of existing companies to it. Once it is difficult for new entrants to open the market or the economic factors of the market make potential entrants at a disadvantage, barriers to entering the market arise.

Therefore, for start-ups such as company X, it may be necessary to pay more attention to business activities with low entry barriers, rather than repeating the value chain of the whole existing enterprise. A better way is to broaden their own business circle and create disruptive innovations for themselves, so as to win the market.

C alternatives

Substitutes generally refer to products that can play the same effect and meet the same needs compared with existing products. If substitutes are cheaper or more efficient, the whole industry may be destroyed by the emergence of substitutes.

At present, the substitutes of fiscal and tax services mainly include the following two aspects.

First, the construction of financial shared service centers is becoming more and more extensive. Shared service centers in the form of companies often provide more outsourcing options for small and medium-sized enterprises.

Second, enterprises cultivate relevant financial personnel themselves, but this is difficult, which often requires enterprises to invest corresponding costs and bear the risk of personnel loss.

D supplier bargaining power

The suppliers of fiscal and tax service products are generally Kingdee, UFIDA, Inspur and other system service software. In the market of this field, there are many competitions, and the bargaining power of suppliers is relatively weak

PROJECT OPERATION PLAN

4.1 business model and procedures

(1) Online financial management course training

Through the drainage of free public inclusive financial management courses, promote the transformation of paid high-quality theme courses and VIP paying members, mainly online and supplemented by offline, and carry out high-quality minority systematic course training and consultation.

(2) Headhunting of high-end financial management talents

The paid cloud service platform for financial management knowledge can also establish a portrait map of knowledge structure for all kinds of VIP users, provide headhunting services for financial management talents for all kinds of enterprises, and do professional evaluation and talent hunting for professional financial management talents.

(3) Financial management consultant

The financial management knowledge payment cloud service platform provides online financial management consulting services for enterprise VIP users. If users have any questions and puzzles related to financial management, they can ask questions on the online platform, and professional and authoritative financial management talents will answer them.

(4) Agency outsourcing services

If VIP customers can not solve the problem of financial management through online learning and consulting, or for the consideration of sharing cost, VIP customers have entrusted agency outsourcing services, the financial management knowledge payment service platform can also provide financial agency outsourcing services by the local operation center. On the basis of knowledge structure and professional same frequency, enterprises are more conducive to solve the problems existing in enterprises.

(5) Risk assessment and analysis of enterprise financial and tax data

By uploading financial and tax data such as the enterprise's financial statements and tax returns, hundreds of data indicators are analyzed to evaluate and analyze the financial and tax risks faced by the enterprise, issue tax data risk evaluation and analysis reports, and provide rectification opinions and plans.

The planned profit model is a three-dimensional integration of training + consulting + service outsourcing, mainly online and supplemented by offline. Knowledge sharers can be both teachers of one course and consumers of another course, both marketing benefit sharers and service providers of consulting and service outsourcing. The platform adopts the mode of Online + operation center. In order to realize the benefit distribution of the value chain, the online platform and urban operation center will charge 30%, and the operation center and platform will be divided into 7:3, i.e. 21% and 9%. Teachers or service providers charge 50%, and marketing adopts two-level distribution. The first level is 13%, and the second level is 7%.

4.2 business strategy and plan

Phase I

The customers established within 1-2 years after the establishment of the project are seed users, senior experts under the firm and urban operation partners, and the chief financial officer of star large enterprises is based on seed teachers. Apply the technology service providers of knowledge payment platforms such as gossamer and litchi wechat to establish the

terminal architecture of financial management knowledge payment cloud service platform, provide users with public welfare and inclusive financial management knowledge payment services free of charge, accumulate users' fans and expand the brand influence of the platform. Accumulate talents and platform operation experience; Expand financing efforts, establish regional operation centers with more accounting firms and tax agent firms across the country, and research and develop derivative services and financial management connection tools.

Establish a network information platform (gossamer, litchi micro course, applet and APP), enrich the content of the platform and improve the brand image and popularity through uploading and live broadcasting courses by urban operation center and users; Gradually improve and polish the business model; Occupy the financial management knowledge payment cloud service platform market in Guangdong Province; The cumulative number of member users is more than 100000, and the knowledge payment income is more than 20 million yuan.

Phase II

Further improve the operation of network platform; Within 3 to 5 years of platform operation, focus on developing online and offline collaborative consulting services and firm collaborative agency services, and develop a three-dimensional integrated service model of training + consulting + services by using network brands and rich content resources. Among them, the application revenue of online market services accounts for 80%, and the driving online services account for the core dominant position; Offline share reached 30%. Develop urban operation centers in key regions of the country and agent urban operation centers in second tier cities. Achieve a market share of more than 20% in vertical industries and a revenue of more than 200 million. Consolidate and expand the market share of financial management knowledge payment platform.

Phase III

Taking advantage of the company's brand and customer advantages, the company has operated on the platform for more than 5 years to realize the closed-loop ecology of hard and soft knowledge learning, talent hunting and employment, tax data risk assessment and diagnosis, consulting and agency services, continue to expand its market share, and become a leader in the field of knowledge services in the financial division industry. Make great efforts to modernize the company's internal control and governance, solidly practice internal skills and equity incentive, corporate culture and risk control mechanism, and realize the strategic goal of financing and listing in the capital market. Ensure that the market share of financial knowledge service industry is more than 30%, and achieve the goal of revenue of more than 500 million.

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