Research and Analysis of Informatics on Credit Risk Evaluation Index System of Supply Chain Logistics

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Keywords: Informatics, Supply chain, Logistics, Credit risk evaluation, Index system.

Abstract: Improve the quality of inventory pledge financing and management level, help to increase the credit support for small and medium-sized science and technology enterprises. Based on the connotation and business process of inventory pledge financing, this paper analyzes the main risk sources of inventory pledge financing. On the basis of analyzing the current situation of logistics research, this paper puts forward the development mode of logistics informationization, and puts forward the strategy of integration, standardization, informationization and synergetic development around the effective implementation of logistics information management.

Introduction

As a new way of financing, supply chain financing can evaluate the credit risk of small and medium-sized enterprises from the perspective of supply chain, pay attention to the stability of supply chain and the reliability of trade background. It is effective to solve the financing problem of small and medium-sized enterprises way. At present, the supply chain financing mainly includes advance payment financing, inventory pledge financing, accounts receivable financing and other three types of business model. Among them, the inventory pledge financing is the use of small and medium enterprises and upstream and downstream enterprises in the real trade behavior of the pledge of money from banks and other financial institutions to obtain loans for the lack of effective real estate as a mortgage for small and medium enterprises to expand the financing channels. However, there are still a number of risk sources such as borrowing enterprises, collateral, supply chain system or logistics enterprises in the pledge financing, how to strengthen the credit risk management in combination with the risk source, so as to effectively control the credit risk, whether it is inventory pledge financing business the key to success.

Tourism is a tourist, travel agents and tourist scenic spot all participation in the process of tourism experience as the center. Effectively implemented in the process of the passenger flow, logistics, business flow, cash flow, information flow unified. As people living standard rise, tourism has gradually become an important contribution to the growth of national economy strength. However each year during the "golden week" scenic spot travel blowout, material supply shortages, traffic congestion, lack of capacity, tourism commodity prices, living garbage everywhere. These caused serious negative influence on the development of tourism industry [1]. How to strengthen the tourism logistics planning and management, improve the level of tourism logistics informationization, intelligent, to improve the process of tourist experience satisfaction, build wisdom tourism has very important practical value.

The Main Source of Risk for Inventory Pledge Financing

In accordance with the "People's Republic of China national standard logistics terminology" (GB / T 183454-2006), inventory pledge financing refers to the need to finance the enterprise (ie debit), the possession of its movable property as a guarantee to the funds to provide enterprises (ie credit) Quality, at the same time, the quality of goods transferred to the legal custody of the qualification of the logistics enterprises (intermediary) to keep in order to obtain the loan business activities, is the logistics enterprises involved in the chattel mortgage business. According to the latest issue of the
"People's Republic of China Property Law", the scope of inventory used as pledged has been greatly expanded, the procurement process of raw materials, the production stage of semi-finished products, sales stage products, business-owned machinery and equipment can be used as Pledge of pledge of stock. In the course of the actual operation, the third party logistics enterprises as regulators involved, banks, borrowing enterprises and logistics enterprises signed a tripartite contract, the bank for the borrower to provide short-term loans. In our country, the pledge financing mainly adopts the entrusted supervision mode and the unified credit model, the specific business model includes: stock pledge credit, financing warehouse, unified credit, warehouse receipt pledge and so on.

① Borrowing enterprises, banks, third-party logistics enterprises signed a financing agreement and warehouse supervision agreement, the borrowing business will be pledged to the third party logistics enterprises (hereinafter referred to as the third party logistics enterprises The bank shall, according to the documents provided by the third party logistics enterprise, and the approved amount and the type of inventory, according to the certain amount of the taxpayer, The borrowing rate to the borrowing enterprises to issue loans; ④ borrowing enterprises in accordance with the needs of the business process free to use the goods, and in stages to the bank to repay the loan to obtain inventory or to the supervision of the warehouse to add new goods to maintain the warehouse level; ⑤ bank to inform the third party logistics enterprises The third party logistics enterprises to issue goods, borrowing enterprises will be used for the production of goods or sales.

According to the connotation and business process of inventory pledge financing, the main risk sources of inventory pledge financing include:

(1) Credit risk of borrowing enterprises.
(2) The right to deposit and security arrangements.
(3) The realization of the risk of inventory.
(4) Supply chain system risk.
(5) The regulatory risk of logistics enterprises.

Management Mode of Tourism Logistics Based on Supply Chain

Tourism related to transportation, hotels, restaurants, business, scenic, entertainment and other industries. In order to effectively integrate all aspects of tourism, to build a supply chain based tourism logistics information management platform, to fully integrate tourism information, integration of all resources, to create efficient, low consumption of tourism logistics chain to enhance the core competitiveness of the tourism industry. The logistics information management system platform is a logistics information platform which integrates the information resources of all nodes in the tourism supply chain based on Internet technology. It ensures the timely and reliable supply of tourism materials through the collection, collation, analysis, forecasting and regulation of information, Improve customer response rate, optimize the allocation of resources, strengthen the coordination of relevant links.

Tourism logistics information management platform, including Web-based logistics information platform, tourism products, sales platform and supply chain based tourism logistics and distribution center. Through the web-based tourism information platform to achieve all aspects of tourism resources sharing, improve the response speed and reduce the cost of travel; through the tourism product marketing platform to facilitate tourists to understand the product information, through the field experience or online comparison, select their own goods, Commodity flow; through the tourism logistics platform to achieve tourism supplies suppliers, tourism products manufacturers, tourism products exhibition platform, the supply and demand between the tourists balance the logistics chain. The use of modern logistics concept to establish tourism logistics and distribution center, will effectively promote the flow of tourism materials. Tourism logistics distribution center and around the tourism distribution center to establish an information network, effective transmission and feedback of tourist information.
Tourism distribution platform using LD-CED model, that is, L (Logistics Center) -D (Distribution Center, distribution center), CED is C (Collection), E (Exchange, exchange), D (Delivery, Send) and other logistics activities (shown in Figure 2). LD-CED mode can be divided into "D-L-D", "D-L-L-D" two types. "D-L-D" type of tourism logistics and distribution center to deal with large quantities of logistics, to achieve the storage and transit items, to carry out some logistics operations [2]. The logistics center will sort the items distributed by each distribution center in accordance with the region, Sorting, Consolidation, Assembling and Packaging will be sent to the area via trunk delivery center. "DLLD" tourism logistics center mainly for the location of the regional logistics center can be transported through the trunk line between the regional tourism materials between the regional logistics, and then through the distribution center and the logistics center between the flow, to achieve door to door service The Distribution center is engaged in distribution operations of the logistics sites, including the collection center, cargo center and circulation processing center and other components. The distribution center is mainly responsible for receiving and processing terminal customers' distribution information, sorting items from each point of receipt, according to the customer's delivery requirements for selection, matching and other operations. LD-CED model will be scattered, sporadic business together to achieve a decentralized, small batch, variety of small items of distribution, and provides a platform for business exchange, is a value-added business model.

Tourists use the air transport, railways, highways, water transport and other long-distance trunk transport mode, from the starting point to the scenic area where the passenger flow of space displacement (shown in Figure 3). Scenic tourist center with the various attractions, hotels, shopping centers through the feeder transport to achieve travel passenger flow, to meet the tourists travel, accommodation, shopping, entertainment needs. Scenic passenger flow center to become the trunk transport and feeder transport transit station, the overall planning and dispatching capacity will affect the overall passenger transport efficiency, while the scenic passenger center will also become a scenic area of the transfer station. Zijiayou tourists can rest here, Supplementary materials, tour guide advice, do the next step tour plan. In the travel agency and other tourism intermediary coordination and guidance, visitors can or tour, or stay at the hotel, or enter the shopping center shopping, or enter the entertainment center leisure, and the convergence of these tourism projects need to short-distance feeder transport links to be achieved. In the process of real tourism planning, how to effectively plan and set up tourism shopping center, tourism and entertainment center, to provide consumers with convenient, flexible choice of tourism projects, completely out of the impression of compulsory consumption, to improve the quality of tourism services is very important to promote effect.

Index System Construction

Based on the main risk sources of inventory pledge financing and comprehensive domestic and foreign related research results, with reference to the guidance of credit rating management of the People's Bank of China (Yinfa [2006] No. 95) and the credit rating index system of Ping An Bank's supply chain trade financing, The basic elements of enterprise credit assessment (such as basic quality, business management, financial situation, innovation ability, external environment, etc.), follow the scientific, objective, systematic, functional, dynamic, relatively independent, feasible (or operational The quality of the supply chain system, the risk of the logistics enterprise, and so on. The paper puts forward the principle of selecting the inventory pledge from the borrower's credit risk, the stock right and the security arrangement, the realization risk of the stock, the risk of the supply chain system and the supervision risk of the logistics enterprise Under the scientific and technological small and medium-sized enterprise credit risk evaluation index system.

Some indicators indicate that R & D investment intensity refers to the ratio of R & D expenditure to sales revenue. Property rights structure refers to the different types of property rights between the main types of property rights within the same relationship or interconnection, coupling pattern, the state capital in the enterprise paid in the proportion of capital for the property structure measure. Manager of the quality of business managers who refer to the years, professional ethics, social
reputation and so on. Staff quality refers to the professional skills of employees, education, professional ethics and so on. Product quality competitiveness refers to the inherent characteristics of a product than the competitor to better meet the requirements of the ability of each product quality characteristics in the customer, laws and regulations and business requirements relative to the level of competitors. Product quality competitiveness can be achieved through the physical quality of the product, the level of conformity and the level of market demand. Market share refers to the proportion of product sales to market sales of similar products. The degree of information sharing is an index to measure the level of information sharing between the upstream and downstream enterprises of the supply chain. It is determined by the information degree of the enterprise and the compatibility between the information systems among the enterprises, which reflects the timeliness, validity and validity of the information transmission in the supply chain system. Accuracy, affecting the supply chain system response to market demand and supply chain system operating efficiency.

Information sharing degree = shared information amount / total information amount * 100%. Industry status refers to the company in the industry's competitive position, the main indicators of the industry has a comprehensive ranking and product market share. The scale of logistics enterprises in the medium or medium-sized, all kinds of equipment, security measures complete. Cash flow can measure whether the business situation is good, whether there is sufficient cash to repay the debt, the liquidity of the assets, etc., the annual net cash flow (NCF) = operating income - pay the cost - income tax. The goods inspection and warehouse management system should include a sound, strict inspection and inspection system for goods inspection, warehousing system and custody system, and can carry out comprehensive supervision and control of collateral. Technical strength mainly refers to the pledge value evaluation system and network information technology to carry out real-time monitoring of collateral. Because pledge in the pledge of inventory is generally movable, it is necessary to establish a scientific pledge value evaluation system to monitor the pledge in real time to ensure the value of the pledge in the process of inventory pledge financing business in the controllable range. At the same time, the need for the use of network information technology on the collateral of all the data systematically processed and analyzed, real-time monitoring of the relevant information on the changes in pledge, timely detection of possible problems.

Summary

Based on the supply chain perspective of tourism logistics information construction should give full play to the government departments in the overall planning and construction of the guiding role, the effective integration and allocation of various aspects of resources, with modern information technology on the logistics process of all or part of the information collected Classification, transmission, aggregation, identification, tracking, query and a series of processing activities to achieve the entire process of logistics control, thereby reducing costs and improve the efficiency of tourism logistics services.

References


