Risk Prevention and Control of Real Estate Financial Management Based on Computerized Financial Accounting

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Abstract. Financial management is mainly to effectively control the form of enterprise value and the movement of capital, which runs through all the business activities of the enterprise. Enterprises should take financial management as the core, which is not only the need of long-term stable development of enterprises, but also the internal demand for enterprises to deepen the reform. With the increasing trend of economic globalization and the increasingly fierce market competition, the traditional financial management of real estate enterprises has put forward higher requirements. This paper first analyzes the outstanding problems in the financial management of real estate enterprises, and then puts forward specific Suggestions for improvement.

Keywords: Real Estate Enterprises, Financial Management, Problem, Advice

1. Introduction

With the development of market economy, the real estate industry rises gradually. As a very important work content and key point of real estate enterprises, financial management is of great significance and practical value to the long-term and stable development of real estate enterprises. On the basis of deeply analyzing the existing problems in the financial management of real estate enterprises in the current period, this paper puts forward specific Suggestions for improvement and optimization.

2. Application of accounting Computerization in financial accounting of real estate development enterprises

Financial accounting aims to obtain the best economic benefits, and USES accounting, statistical accounting and business accounting to achieve the results of living labor and material consumption in the process of production and operation. Financial accounting in real estate development is one of the more important links[1]. In real estate development enterprises, the accounting of production consumption, production cost, production results, capital accounting, financial results accounting and other financial accounting services should be scientifically and standardized to record, calculate, compare and analyze, so as to explore the potential and ways of increasing production and saving. In the financial accounting of real estate development enterprises, the most important one is to ensure
the efficient operation of enterprise finance. Therefore, in order to ensure the normal operation of economic accounting, it is necessary to do a good job in the enterprise's internal original records, quota management, measurement, production and capital verification and plant planned price, etc development work[2].

Real estate accounting computerization has the characteristics of high efficiency, convenient, functional, electronic technology is to apply information technology to accounting business, the complex real estate financial statistics for digital processing, in the later use may establish a model of financial statistics, and so can dispense multifarious artificial statistics, accounting is greatly saves manpower and financial resources. The implementation of real estate development enterprises financial accounting computerization, is conducive to strengthening enterprise management, the real estate development enterprises' financial system for scientific integration, through the financial computerization accounting, do a good job of assessment, analysis, evaluation work, fully mobilize the enthusiasm of the staff[3]. In addition, reasonable Suggestions can be put forward in the aspects of capital dispatch and development and construction of enterprises, so as to promote enterprises to improve production and operation.

Computerized accounting application in real estate development enterprise financial accounting is a basic framework of enterprise economic statistics, is the coordinated development of real estate investment and benefits of an important means of statistics[4]. The application of computerized accounting in financial accounting of real estate development enterprises In order to meet the requirements of enterprise economic accounting at the same time, the realization of the financial accounting of each department of mutual connection, to form a unified whole.

3. The current financial management problems of real estate enterprises

3.1. The professional quality of enterprise financial staff is low
With the increasing status of financial work in real estate, there is a higher demand for financial personnel. Although the number of hot financial personnel in Our country is increasing year by year, but most financial personnel only have rich theoretical knowledge, not practical experience. In practical work, the financial staff's professional judgment consciousness and ability is not strong, the bookkeeping, accounting ability is also relatively weak, unable to skillfully operate the financial computerization software, resulting in the financial work is difficult to implement smoothly. Some financial personnel although good bookkeeping ability, but in the preparation of financial statements made difficult, unable to accurately judge the financial data, the financial budget is not scientific.
Although some financial personnel have professional judgment ability, bookkeeping ability, accounting ability, but the problems encountered in the work are difficult to solve independently, not to mention some particularly difficult financial problems, which ultimately hinder the efficiency of financial work\(^5\).

3.2. There are outstanding problems in the fund management of enterprises

In the current period, there are many outstanding problems in the capital management of real estate enterprises, which also have a great obstacle effect on the financial management of real estate enterprises\(^6\). In the era of big data, there are still a lot of real estate enterprises' funds. The concept of management is weak, ignoring the important role of capital management in the development of real estate enterprises. Investment decision-making activities, the latest development of the market requirements, and not a detailed analysis of product condition, not from the perspective of quantitative analysis and scientific forecast seriously, mainly by policymakers complete investment decisions according to their own experience, ultimately affect the investment pertinence, unable to attain the goal of real estate enterprises established in advance of revenue, low service efficiency of funds, led to the development of real estate enterprises face a serious dilemma, the use of real estate enterprises can't smooth stock funds and cash flow, and certain funds have been idle, capital utilization rate of serious decline, finally makes the enterprise the management efficiency is low. In the process of designing financial statements, some real estate enterprises only introduce some cash flow indicators, which bring huge financial burden to real estate enterprises, but also make real estate enterprises face the risk of operating in debt, and the development of real estate enterprises stagnates.

3.3. Financial budget problems of real estate enterprises

The financial budget problems of real estate enterprises in the current period are mainly shown as follows: (1) Lack of scientific and perfect budget assessment mechanism. If real estate enterprises want to improve the effect of financial budget management, they must construct a set of scientific and perfect budget assessment mechanism in the economic management of real estate enterprises. (2) Lack of effective implementation of goals. In the current period, most real estate enterprises are too lax in the implementation of comprehensive budget work, with low efficiency of budget indicators. In the process of budget preparation, they neglect the cooperation and cooperation with other departments. The so-called slack budget refers to the lack of scientific and reasonable understanding of the budget management by the implementation personnel, who, out of consideration of their own interests, take advantage of the information asymmetry of various departments of the real estate enterprise and the opportunity to participate in the preparation of the budget, arbitrarily relax the budget provisions, and develop in a direction beneficial to themselves in the work implementation.

4. Suggestions on improving financial management of real estate enterprises based on computer
Table 1. Solutions to these problems.

| Improve the professional quality of enterprise financial accounting personnel | (1) Strengthen the training of accounting personnel's theoretical knowledge.  
(2) From the perspective of incentives to mobilize the accounting personnel self-learning enthusiasm |
| Set up scientific fund management idea | Enterprises in the use of funds, mainly through all kinds of advanced and efficient methods, improve the efficiency of capital turnover, guarantee the targeted investment. |
| Accelerate the informationization process of budget management to ensure good management level | The information technology into the financial budget management, help strengthen the financial budget management level, is helpful to real-time tracking monitor the whole process of financial budget management, full access to all kinds of valuable information. |

5. Conclusion
In the 21st century, real estate development enterprises are playing an increasingly important role in people's lives. With the development of social economy and the rapid progress of The Times, the real estate development industry is becoming more and more extensive, deeper and richer in content. Which in the development of real estate enterprise, the enterprise accounting system of the scientific will occupy the pivotal low, computerization has realized the computer replace the human brain to complete the analysis of accounting information, real estate development enterprises to achieve financial and improve enterprise management level and economic benefit, so as to realize the modernization of accounting work, the purpose of computerization is the inevitable choice. To sum up, in the current financial management of real estate enterprises, there are problems such as low professional quality of financial staff, defective capital management of enterprises, unreasonable financial budget, etc. Therefore, these problems should be solved to promote the sound and rapid development of real estate enterprises.

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