

Administrative and financial model for classified as sundries microenterprises Izúcar de Matamoros, Puebla

Modelo administrativo y financiero para las misceláneas clasificadas como microempresas de Izúcar de Matamoros, Puebla

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Abstract

In the last decades, the miscellaneous stores, also known as "the little store on the corner", have become an essential economic sector in the Mexican economy, generating a great contribution to the national GDP, due to its high potential for introduction in the market and for being a traditional channel, favoring the work environment by being highly competitive. The miscellaneous stores are viable spaces for the family economy, because they are a great support and backing for the increase of their income, contributing to improve the quality of life of their owners. This research is an opportunity to promote business development in commercial microenterprises, implementing an administrative and financial control of the economic entity to prolong its life in the market and to create employment stability in its environment. Objectives:

- Identify the current and real state of the miscellaneous stores.
- Prepare a diagnosis and identification of weaknesses, focused on the administration of cash
- Design the Administrative and Financial Model for the miscellaneous stores.

Methodology: Stratified simple random sampling. Contribute to the solution of the problem that causes the high mortality of miscellaneous stores, due to the lack of planning and the inexistence of an administrative financial model that allows microentrepreneurs, the correct and timely business decision-making guided by timely and veracious information.

Msmes, Miscellaneous, Economic, Financial and Administrative

Resumen

En las últimas décadas las tiendas misceláneas, también conocidas como "tiendita de la esquina", se han convertido en un sector económico esencial en la economía de México, generando gran contribución al PIB nacional, por su alto potencial de inserción en el mercado y por ser un canal tradicional, favoreciendo el entorno laboral por ser altamente competitivas. Las tiendas misceláneas constituyen espacios de viabilidad para la economía familiar, pues son un gran apoyo y soporte para el incremento de su ingreso, contribuyendo a mejorar la calidad de vida de sus dueños. Esta investigación es una oportunidad para impulsar un desarrollo empresarial en las microempresas comerciales, implementando un control administrativo y financiero del ente económico para prolongar su vida en el mercado y crear una estabilidad laboral en su entorno. Objetivos

- Identificar el estado actual y real de las tiendas misceláneas.
- Elaborar un diagnóstico e identificación de debilidades enfocado en la administración del dinero en efectivo.
- Diseñar el Modelo Administrativo y Financiero para las tiendas misceláneas.

Metodología: Muestreo aleatorio simple estratificado. Contribuir a la solución de la problemática que provoca la alta mortalidad de las tiendas misceláneas, debido a la falta de planeación y la inexistencia de un modelo administrativo financiero que permita a los microempresarios, la acertada y oportuna toma de decisiones de negocio guiadas por información puntual y verídica.

MSMEs, misceláneas, económico, financiero y administrativo

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Introduction

In recent decades sundries shops, also known as "corner store" have become an essential economic sector in the economy of Mexico, creating great contribution to the national GDP, because of its high potential for market penetration and being a traditional canal, favoring the working environment to be highly competitive. Sundries stores are spaces feasibility for the family economy, as they are a great support and support for increasing their income, helping to improve the quality of life of their owners.

Justification

Research "Administrative and Financial Model for sundries classified as micro, Izucar de Matamoros, Puebla stores," provides important data for the competitive development of such businesses in the execution of business, providing an opportunity for improvement in relation with its administrative and financial control, in order to strengthen corporate culture of shopkeepers, using as main tool the direct training of business operators and their family.

Problem

Given the high mortality rate of microenterprises in Mexico, it is essential to provide them with an administrative and financial model that contributes to the process of effective decision making in economic-administrative aspect, the purpose of the organization is managed efficiently and efficiency, promoting optimal management of technical and human factors in the process control and management of financial resources.

Hypothesis

An efficient financial management model is a key to significantly reduce mortality of micro factor, companies called "Sundries Stores", making them more productive and profitable.

Goals

Overall objective

Providing microentrepreneurs, sundries shop owners, an effective tool for improving financial management of their business and strengthen their existence in the market.

Specific goal

Designing an administrative and financial model for sundries shops, classified as micro, Izúcar de Matamoros, Puebla.

Theoretical Framework

Control and management in the allocation of financial resources.

Company types according to their size:

- **Microenterprise:** Are those with up to 10 employees and generally are privately owned, the owner usually work on this and billing meets the fiscal requirements and accounting standards.
- **Small companies:** Have between 11 and 49 workers, aim to be profitable and independent, have high specialization of labor, its activity is not capital intensive and its financial resources are limited.
- **Medium businesses:** They are those with 50 to 250 workers, often have areas whose functions and responsibilities are delimited.
- **Big enterprises:** Those that have more than 250 workers generally have their own facilities. In addition, these companies are likely to access loans and credits important.

In the Official Journal of the Federation dated 30 March 1999 classification assigned by the Ministry of Economy and Industrial Development (SECOFI), now known by the Ministry of Economy was published, the Ministry of Finance and Public Credit (SHCP) , the Ministry of Labor and Social Welfare (STPS), Nacional Financiera (NAFIN) and bancomext.

Definition of small and medium enterprises as today secofi Ministry of Economy (SE)			
STRATUM	NUMBER OF WORKER		
	INDUSTRY	COMMERCE	SERVICE
Micro	up to 30	Up to 5	up to 20
Little	31 to 100	6 to 20	21 to 50
Median	From 101 to 500	21 to 100	51 to 100
Big	More than 500	More than 100	More than 100

Table 1 Definition

PALMA-BERMEJO, Yetzabel, GUERREO-MENTADO, Sonia, ROMERO-JIMENEZ, Enrique and GUERRERO-HERNANDEZ, Oscar Esteban. Administrative and financial model for classified as sundries microenterprises Izúcar de Matamoros, Puebla. Journal-Economic Systems. 2018.

By comparing the statistics of companies from different countries during a given study period, there is considerable confusion as to their classification, but generally called MSMEs the set of micro, small and medium enterprises or companies that are not large corporate business, that is, those with more than 100 or 500 employees.

Companies today are a fundamental part of the economy of any country from them resources and jobs are created, so its permanence and growth is essential. Today Corporations perform mergers achieving grow significantly and although) not all cases are successful in many others are favorable.

Types of companies

The author of Accounting Two CP, Sastrias Fraudenberg Marcos, provides a comprehensive perspective of different types of companies and, according to the rotation, classifies them as follows:

1. **Trading companies**, are those that make their products or goods for resale with a margin or benefit you can be specified in:
 - a) wholesalers; They are those that perform large-scale sales to other companies, both retail and retail
 - b) Retail: they are selling a product both in large quantities and per unit, for either resale or use of the final consumer
 - c) Retailers or retailers are those that sell products in small quantities to the final consumer
 - d) Brokers are those that engaged in selling goods on consignment den producers, in percent by this function a profit or commission.
2. **Industrial business**: They are those that are based on raw materials, process them and get finished products for sale. This in turn is classified as:
 - a) **Extractive**: They are engaged in the extraction of natural resources and renewable or non-renewable ASEA.
 - b) **Manufacturing**: They are those that transform raw materials finished products and can be of two types:

- ✓ Companies that produce consumer goods
- ✓ Companies that produce goods production.

c) **Agropecuarias**: Its function is the exploitation of agriculture and livestock.

3. **Service companies**, which provide a social service to the community, such as transport, telephones, schools, banks, etc.

4. **Companies with specialized activities**As is the case of agriculture, livestock, fisheries, cultural, sports, cooperatives and others.

Classification of MSMEs

Microenterprise

It is a small company, its definition varies according to each country, but in general, can be said that a small business has a maximum of ten employees and a turnover bounded; On the other hand, the owner of the microenterprise usually work on it. Its capital, number of employees and their incomes are set only in very personal level. It is businesses that have no significant impact on the market (not sold in large volumes) and whose activities do not require large amounts of capital (instead, if labor predominates). Such companies are of great importance in the economic life of a country, especially for the most vulnerable from the economic point of view

Fami-company

Is a new type of farm where the family business is the engine of becoming a productive unit. These companies often entirely created by the need to earn an income for family survival or to address certain risks or expenses. Therefore, they are not programmed to develop but to meet the needs of its promoters.

Little

Small business is an independent entity created to be profitable not prevalent in the industry to which it belongs, the annual sales in values does not exceed a certain limit and the number of people who form does not exceed a certain limit. Like any other company.

You have desires for material goods and technical and financial capabilities, all of which allow you to engage in the production, processing and presentation of products and services to meet specific needs and desires existing in society.

Median

The median company is one economic unit with the opportunity to develop their competitiveness based on improving their organization and processes and improve their business skills.

In these businesses involved several hundred people and in some cases thousands, which generally have a union, there are well defined areas of responsibilities and functions, which has automated systems and procedures for the benefit of the organization.

Big.

They are characterized by managing capitals and major financings, usually have their own facilities, sales are several million pesos, have thousands of trusted employees and unionized, have a management system and operation closely to the forefront and can get lines credit and loans with international financial institutions and nations.

Research Methodology

The research topic will be addressed in three chapters: first, the state of the art will be realized in different areas involved in the project, indicating a complete view of the business sector framed by SMEs and MSMEs under study; second, will be held the characterization of the current financial sundries stores state administrative and, in order to identify their problems on these aspects in controlling the economic entity, as well as the methodology proposed by the research team and multidisciplinary strategies improvement for the economic sector.

Finally, the administrative and financial model where the most important features of the employment structure is evident sundries shops is presented.

Administrative Process

In business known as stores or sundries commonly known as micro-enterprises, it is important to note that should implement the stages of the administrative process, in order to carry out the functions considered as a whole known as the administrative process with the scope of the effectiveness and efficiency of an organization by meeting its objectives that allow feedback to comply with the stages of the administrative process.

A process is the set of steps or stages required to perform an activity

It is very important to mention that based on the neoclassical approach to management, which is to "identify the functions of managers and then deduce from them the fundamental principles of the complicated practice" defines what is an administrative process.

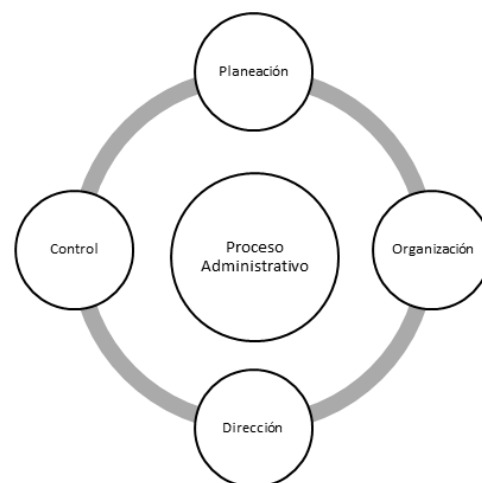


Figure 1 Administrative Process
Source (First Convention, 2006 Seventh Ed.)

Planning is the first function of the administrative process of any administrative action is essential to determine the results that seeks to achieve social group and future conditions and necessary to enable it to function effectively. Planning provides the basis for determining the risk and minimize element. The effective implementation depends largely on proper planning and good results. For Porter, the essence of planning is based on generic strategies to achieve competitive advantage where the actions to be applied in the different functional areas of the company, because as the manifest "created a strategy business unit is the means to get the competitive advantage that will govern their performance "(M P., 2009)

Planning is the process to decide the actions to be taken in the future. Usually in the planning process it is to consider the various alternatives in the course of action and decide which one is the best (Anthony Robert N., 2015, p. 72)

It is well known that in all organizations is very important to perform and the functions that are an essential part of the administrative process, which is through the techniques and procedures for decision-making and achieve the objectives necessary for its implementation, considering the goals, policies and strategies, etc.

Organization corresponds to the stage of the administrative process that is central to the company for any event through rational planning and coordination of all resources that are part of the social group. The word organization has three meanings: an etymological from the Greek organon which means tool, the other referred to the organization as an entity or social group and finally referred to as a process.

Within the company is substantial structure established by the arrangement and correlation of the social group tasks must be performed for attaining the objectives in order to effectively coordinate resources. This function is determined by aspects such as organizational division in the departments, the use of an organizational chart identifying a control line, manuals and implementation of rules, etc.

According to Porter, the organization is an area of analysis of the strengths and weaknesses in order to outline general aspects focused on the competitiveness of organizations. (Porter, 1980). Eugenio Sisto Velazco points out that the organization is grouping and sorting activities necessary to achieve the stated purposes by creating administrative units, assigning where applicable duties, authority, responsibility and hierarchy and establishing the relationships between these units must exist (Much, 2015)

The address in the administrative process also known as execution, command or leadership is a function performed by directors, officers, managers, etc. which should help people meet their personal interests and those of the company, allowing optimization of resources.

While achieving the objectives of the company in order to have the importance considering the organizational structure of management tools that are focused on the use and optimization of human factor, motivation, leadership and communication.

Burt K. Scanlan. It is to coordinate the joint efforts of subordinates, to achieve the goals of the organization.

Joel J. Lerner and HA Baker. Sewed in direct operations through cooperation efforts of subordinates, to achieve high levels of productivity through motivation and supervision.

In each organization or entity, it is important to know the charges according to the development of the tasks performed by the management is the essence of motivation to accomplish goals with the social group.

Control is the last stage of the administrative process and it is related to the planning. Which is responsible for monitoring and supervising the administrative process elements making adjustments that have been made successfully, with the aim that the present administrator plans established entity, fulfilling a procedural Aseri

Burt K. Scanlan. Control aims to ensure that the facts are aligned with established plans. Robert C. Appleby. Measurement and correction of the achievements of subordinates in order to ensure that both business goals and plans to achieve them are met efficiently and economically.

However it is vital that the administrative process in the last stage is control is a function of compliance corrections settings, plans, goals and objectives of the organization that is with time can be limitedly short or to endure years.

Therefore, the administrative process is a fundamental part of an entity and the basis of study of certain adjustments and corrections that involve perform better success of the social group manuals, goals, objectives and policies with the role to establish mechanisms apply with responsibility conferred.

Financial Process

Sundries known as microenterprise have a major impact on the financial part that affects the livelihood of the business.

This means that if this formalized must comply with the preparation of financial statements is the fundamental basis to verify whether it is feasible to how the company is financially and make decisions in the future, in order to comply with financial reporting standards in the case of not formal, it should of doing the same compliance recording inputs and outputs known as cash flow.

Results

This investigation is in process, data collection.

Acknowledgments

This research is conducted to microenterprises Izúcar de Matamoros, Puebla., Which are in the process of analyzing the results on the part of the instrument that is the basis for determining the analysis of weaknesses and strengths of the entity, especially Ms. Lidia Mendoza Oliván and Mr. Alberto L. Morales Velázquez for their dedication and the opportunity to carry out the administrative process and financially.

Conclusions

At present it is essential to carry out the administrative process that is an essential tool for microenterprise all kinds, Izúcar de Matamoros, Puebla. Management is a vital tool that aims to identify the strengths and weaknesses found in the same organization, which is why it is an essential aspect influencing the effective and efficient development of organizations that currently has the impact microenterprises are from generation to generation or born evidently not handle basic aspects of administrative processes and are affected and forced to suspend activities accordingly or liquidate a company.

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