

Research on the Financial Support System for the Construction of Maker Space Innovation and Entrepreneurial Service Platform

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Abstract. Maker Space is in line with the innovation 2.0 era of user innovation, open innovation, collaborative innovation, and mass innovation trends. Grasp the opportunities of the rise of the global wave of makers. Based on the in-depth development of the Internet and its applications, the characteristics and needs of innovation and entrepreneurship under the knowledge-social innovation 2.0 environment, a low-cost, convenient, full-fledged, open-type new entrepreneurial public service platform was built through market-based mechanisms, specialized services, and capitalization. The development of a public space to promote popular innovation and entrepreneurship is an inevitable requirement for implementing innovation-driven development strategies, adapting to and leading the new normal of economic development, and adapting to the new trends of popular entrepreneurship and innovation in the era of the Internet. This article briefly describes the significance of innovation and entrepreneurship and the development of the public space, and lists some measures to improve the financial support system for the innovation and entrepreneurship service platform.

Introduction

Maker space is a generic term for a low-cost, convenient, full-fledged, and open-type new entrepreneurial service platform that conforms to the characteristics and needs of innovation and entrepreneurship in the Internet era and is built through market-based mechanisms, specialized services, and capitalization. Such platforms provide entrepreneurs with workspaces, cyberspace, social spaces, and resource sharing spaces. The popularization, low-cost, and full-fledged features of the space-building model have determined that the Maker space model puts forward new demands for financial support models, financial support systems, and financial value-added services on the basis of financial needs. Innovation and entrepreneurship are the concrete manifestations of China's deepening reform of the market economy and have an important role in promoting the prosperity of China's market economy. Financial support, however, restricts the success of entrepreneurship, but the risks and uncertainties of entrepreneurship for all people Complexity also determines the complexity of financial support for entrepreneurship for all people. Therefore, all people's entrepreneurship should receive government financial support, market financial support, and private financial support. Only by receiving government financial support, market financial support, and non-governmental financial support at the same time can we promote innovation and entrepreneurship so that it can play its huge socio-economic role.

Social Significance of Innovation and Entrepreneurship

Backtracking on the long history of human development, innovation and entrepreneurial activities have always been an important source of creating advanced productive forces and new economic formations, and are fundamental to the survival and revitalization of the nation. Innovation and entrepreneurship is not a matter of one person or part of a person. It requires the participation and efforts of the general public. At present, under the guidance of building an innovative national strategy, "mass entrepreneurship and innovation" is changing from a fashionable vocabulary to a heavyweight reform decision. China's policy executives have repeatedly emphasized the importance

of innovation and entrepreneurship. If China's economic development wants to break through bottlenecks and solve deep-level contradictions and problems, innovation and entrepreneurship are a key way out.

Innovation and Entrepreneurship are Fundamental to the Survival and Rejuvenation of the Nation.

Entrepreneurship, understood from a narrow sense, generally refers to the founding of a business or other economic organization. It is a social activity characterized by the creation of wealth. Broadly speaking, it covers all creative activities characterized by innovation. Apart from the creation of enterprises and the creation of wealth, it also includes the creation of new fields of development, the creation of new social undertakings, etc. Innovation and entrepreneurship can be described as the most fundamental manifestation of human social practice. If a nation lacks a strong entrepreneurial spirit and sustainable innovation capability, it will be impossible to create advanced social productivity. It will be difficult to achieve revitalization and rise in the fierce international competition, and even survival and development will face severe challenges. Only a constant Innovation, through the creation of the "industry" to continuously improve the living conditions, meet people's material and spiritual needs, can provide the perpetual power for national rejuvenation.

Popular Entrepreneurship and Innovation are Major Social Reforms in the New Period.

Under the influence of the "three-phase superposition" of the shift period of growth speed, structural adjustment pain period, and early stimulation policy digestion period, China's economy has gradually entered the new normal state of medium-to-high-speed from a period of high-speed growth. In order to solve the problem of insufficient economic growth under the factors and investment-driven model, and at the same time optimize and adjust the economic structure and achieve long-term sustainable development, innovation-driven development as the new engine of economic development is both an objective requirement of the phase transition under the new normal and current The realistic choice of development. The national strategy of advancing popular entrepreneurship and innovation is aimed at creating a good environment for innovation and entrepreneurship, inspiring hundreds of millions of people to create vitality, and encouraging popular entrepreneurs to apply new technologies to develop high-quality new products that meet individualized and diversified consumer demands. To nurture new markets and create new business models, fully stimulate and release new consumption potentials, inject constant momentum into economic development, and adapt to and lead the new normal of economic development.

From a broader perspective, mass entrepreneurship and innovations provide all social members with an opportunity for fair entrepreneurial development, which is conducive to the promotion of vertical social mobility. More than 30 years of reform and opening up have greatly improved the living standards of the Chinese people. However, many problems such as income distribution, social security, and urban-rural dualism have become increasingly prominent, especially as young people in the society are faced with institutional obstacles to professional development "glass ceiling". An important task of popular entrepreneurship and innovation is to break the barriers of all institutional mechanisms, provide a free and smooth entrepreneurial atmosphere and equal conditions for entrepreneurship, so that everyone can have the opportunity to pursue their dreams, promote the free and rational distribution of social resources and social wealth, make the development results more fair to all people, and promote the formation of a harmonious society full of vitality and vitality.

The Development of the Space-Building Model and Analysis of the Need for Financial Support

The driving force of the development of the space model for space building mainly comes from two aspects. On the one hand, we are making great efforts to develop the space for creativity, with innovation as the new driving force for technological advancement, economic development entering the new normal, and increasing social employment pressure. It can effectively inspire the public's entrepreneurial inspiration and improve the ability of social innovation. On the other hand, with the increase in the complexity of innovation objects, innovative entities have become an effective form of inspiration inspired by open innovation and collaborative innovation. Compared with the

traditional mode of entrepreneurial innovation, the characteristics of the mode of space creation are mainly reflected in three aspects. Firstly, popularization. The process of entrepreneurship and innovation is no longer solely affiliated with the social elite. The majority of young people, including recently graduated college students, are the main players in entrepreneurship and innovation. The crowd-sourced model reduces the threshold for entrepreneurs. Secondly, low cost. The space for creativity not only provides the physical space for entrepreneurs to gather, but also provides entrepreneurs with the necessary hardware facilities for practicing entrepreneurial creativity, which reduces the cost of entrepreneurs. Thirdly, the full factor. The space for the creation of entrepreneurs and investors to communicate with each other, good venture projects can not only get financial support, but also from the investment team to obtain a variety of value-added services such as entrepreneurship counseling.

The popularization, low-cost, and full-fledged features of the maker space model have determined that the maker space model puts forward new demands for financial support models, financial support systems, and financial value-added services on the basis of financial needs.

Innovative Financial Support Model.

Funding channels can be roughly summed up as endogenous financing channels and external financing channels. Endogenous financing channels mainly include financing sources such as increased shareholders' equity and corporate endogenous debt. External financing channels mainly include External debt financing and equity financing forms. The public nature of the crowd-building model determines that in the initial stage of a venture, the entrepreneur's credit rating and financing guarantee measures such as mortgages, pledges, and guarantees are difficult to effectively meet the financing needs of commercial banks and other traditional financial support models. Therefore, it is necessary to actively develop a matching financial support model based on the general characteristics of the crowd-sourced model. On the one hand, we should give full play to the guiding role of the government, actively establish industrial investment funds led by the government, and use government credits and government capital to incite social capital; on the other hand, we should vigorously develop equity financing models and corporate bonds such as angel investment, venture capital, collecting bills and other debt financing models.

Establish a Multi-Layered Financial System.

As a kind of production factor, financial capital itself is an important basis for realizing the rational allocation of financial capital and improving the efficiency of the use of financial capital, and the foundation for realizing the liquidity of financial capital lies in the construction of a multi-level financial capital market system. China's current capital market mainly includes the main board market, the GEM market, etc. Due to the strict approval system, the liquidity of financial capital in the above capital market is limited to a certain extent, and it is necessary to increase the efficiency of financial entry and exit through the further enrichment of the capital market and improve the efficiency of financial capital allocation.

Making use of financial value-added services.

The "grassroots" characteristics of popular innovation and entrepreneurship determine that under this popularized innovation model, entrepreneurs and entrepreneurs need not only financial capital, but also the knowledge of economy and management in the entrepreneurial process. Therefore, in the process of financial support, it is necessary to develop value-added services for financial capital. On the basis of capital support, it provides all-round entrepreneurial tutoring services for high-quality entrepreneurial projects, and provides organizational structure and market development for the development of venture projects. Value-added services such as marketing models and human resources accelerate the realization of the value and value of entrepreneurial projects.

Measures to Improve the Financial Support System for Innovation and Entrepreneurship Service Platform Construction

Improve Bank Credit Measures.

The first choice for funding needs for innovation and entrepreneurship is bank loans. China's banks have a college student interest-free loan program, the purpose is to encourage more college students

to carry out business, this interest-free loan is mainly the government subsidies for interest, the bank pressure is relatively small, formal reporting procedures, help college students start-up capital support. However, the complexity of filing procedures and the short period of financial support have made the interest-free loan business useless, and it has also limited financial support for college students' independent innovation and entrepreneurship. In order to solve this problem, government departments can promulgate policies to extend the time limit of funds, simplify loan declaration procedures, and enable the bank's loans to be networked across the country. This can reduce the risk of bank loans, increase the operability of bank loans, and increase interest-free loans' coverage.

Strengthen the Construction of Innovation and Entrepreneurial Charity Fund.

The most powerful financial support force is the establishment of a charity fund organization. China's relatively mature public funds for entrepreneurship education are China Youth Venture International Program. The government must strengthen the introduction of the public welfare nature of social funds, encourage social capital and capital to create venture capital, and through the introduction of these public-benefit funds, it can cultivate some potential innovation and entrepreneurship teams, and at the same time, it can also make up for the inadequacies of the state's investment in innovation and venture capital. The government must establish a public-welfare fund system and publicize it through multiple channels such as television, radio, and WeChat, and establish a standard procedure for the application of public-benefit funds to strengthen the funding support for public-benefit funds in innovation and entrepreneurship.

Establish a Financial Guidance system for Innovation and Entrepreneurship.

High credit risk is an important reason that restricts the normal implementation of financing. In the early days of startup, the internal management of the team was not perfect, and the bank could not provide corresponding certification materials. Therefore, it was difficult to conduct financing. The government must establish a nationwide financial guidance guideline for innovation and entrepreneurship in order to guide entrepreneurs in the correct filling of financial information during the innovation and entrepreneurship, regular management of the financial situation, reduce the information asymmetry between the innovation entrepreneurs and investors, promoting both faster and more accurate choices.

In short, innovation and entrepreneurship can reduce employment pressure and it is another way to promote the development of the national economy. At present, the problem for innovative entrepreneurs in China is capital. The government and related departments must strengthen financial support for innovation and entrepreneurship through multiple channels, and provide a strong financial support system for innovation and entrepreneurship to promote the healthy development of innovation and entrepreneurship.

Summary

Innovation is the most distinctive national endowment for the Chinese nation. "mass entrepreneurship and innovation" embodies our ambition and confidence to dare to be the best in the world. At present, under the guidance of building an innovative national strategy, "mass entrepreneurship and innovation" is transforming from a fashionable vocabulary to a heavyweight reform decision. With good use of live financial strength, innovative thinking and entrepreneurial mentality are carried through to the end. Financial leadership and promotion of national strategies are the objective requirements for innovation and entrepreneurship in the new era. Many countries in the world have combined their own characteristics and have closely integrated finance with innovation and entrepreneurship to create a booster for economic growth. While China is at the threshold of entrepreneurial finance innovation, how to research and absorb these innovative achievements and thus explore a road for entrepreneurial finance that suits the characteristics of the country's entrepreneurial ventures is a matter of urgency for the implementation of an innovative national strategy.

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