

# **Factors affecting the perception of small and medium- size companies financing problems(Case study: Small and Medium Enterprises active in Bandar Anzali Industrial City)**

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**Small and medium-sized enterprises are drivers of economic growth and job creation in developing countries. Which, despite their importance, face significant barriers that hinder their development. "Access to finance" is one of the main obstacles perceived by managers small and medium enterprises. In this research, we try to examine the factors affecting the perception of small and medium enterprises financing problems. It is one of the biggest barriers to the growth of small and medium enterprises. The factors are age, size, ownership and growth. The research data were collected using a questionnaire and research sample 103 small and medium enterprises were ed in Bandar Anzali Industrial Town.The results show that three factors such as age, size, ownership have a significant relationship with the perception of financing problems, but the growth of the company does not affect the perception of the financing problems of these companies. By increasing age and size the perception of financing problems is reduced, as well as the change in ownership to privatization, the perception of financing problems increases.**

**Keywords : financing problems, Small and medium-sized enterprises, the perception of financing problems**

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