

ISSN 2047-2854



# THE BUSINESS & MANAGEMENT REVIEW

ABRM 7th INTERNATIONAL CONFERENCE ON  
RESTRUCTURING OF THE GLOBAL ECONOMY (ROGE)  
3-4th JULY 2017, OXFORD, UK

Volume 9, Number 1





**ABRM-7<sup>TH</sup> INTERNATIONAL CONFERENCE 3-4 JULY**  
**"RESTRUCTURING OF THE GLOBAL ECONOMY (ROGE)"**

**Co-hosted by the**

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&  
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## **ABRM-7<sup>th</sup> International Conference on Restructuring of the Global Economy (ROGE)**

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Dear Conference Participant,

I am delighted to welcome you to the 7th International Conference on Restructuring of the Global Economy (ROGE), University of Oxford, UK. It is a particular pleasure to see so many countries being represented at this conference, a fact that is not only healthy, but vital if lasting solutions are to be found for some of the challenges facing the world today. We are happy that you are joining with us, and are grateful for your trust and willingness to place your research into the public domain at such an event.

The Academy is indebted to the reviewers for the vitally important role that they have played in ensuring that this conference is well placed to continue to maintain the high standards that we all aspire to. We want to thank our keynote speakers in anticipation of their insightful contributions, as well as our various track chairs for their time, observations and feedback. To all the academics present or *in absentia* who have placed their research in the public domain via this conference, we are grateful for your good faith and trust. We also please that various observers from diverse organisations are able to be present with us.

Is our earnest wish that all participants will feel fully engaged, every ready to ask searching yet constructive questions and eager to learn. Whether you be an academic with many years of experience or one in the early years of your professional journey, we trust that you find the conference stimulating and gain some welcome insights into new research from across the globe. We certainly hope that you will Tweet about the conference deliberations using the following hashtag: #ROGE2017

Finally, all connected with ROGE 2017 wish you a positive and productive time in Oxford - the City of Dreaming Spires.



Dr. P R Datta

Conference Chair

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## Acquiring start-up capital for small entrepreneurs

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### Keywords

Acquiring Start-up Capital, Small Entrepreneurs, Business Plan

### Abstract

*The research is aimed to study the influence of entrepreneur characteristics, business plan and financial management affecting acquiring start-up capital for small entrepreneurs, types of production. Quantitative research method was employed in this research. Questionnaire was developed to collect data from 561 entrepreneurs in Bangkok, Nonthaburi and Pathumthani. The findings showed that most entrepreneurs, who owned and ran businesses themselves, had experience and skills from education, training, and daily experiences. They still wanted to enhance their management knowledge and skills and to be supported with news and information by government and private sectors. Regarding the influence of entrepreneur characteristics, business plan and financial management were found when first running a business, financial management and business plan were affected acquiring start-up capital.*

### 1. Introduction

Small enterprises are important basic small business of any nation all over the world (OECD, 2008). They are vital businesses as a driving force of the economy (Tanbunan, 2017). This is because small enterprises are the major employment of the nation. Since the start-up cost is not very high, therefore, they are an increasing number of small enterprises in many countries. Many developed countries have small enterprises comprised of 70-80 percent of their total business of the nation (Publishing Depository Service, 2008) which resulted in distribution of income and high employment.

Nowadays, the small and medium enterprises (SME) of Thailand accounted to 95 percent of the total business in Thailand and comprised of the employment of 50 percent of the total business in Thailand. Therefore, SMEs are important to the economy of Thailand in terms of job creation, revenue building, and developing to be a larger business in the future. Start-up investment is one of the most important factor of success (Nieuwenhuizen & Kroom, 2003) (Wongleedee, 2016). It is important for small enterprises to have sufficient start-up funds in order to sustainable grow and to create work effectively (Jurgens, 2008). Many of the problems and setbacks or limitations of small enterprises included limitations of entrepreneurs, lack of investment fund, lack of management skills, lack of organization skills and financial skills, accounting skills, marketing skills, human resources skills which were the heart and soul of the SMEs (Punyasavatsu, 2008). These problems results in many setbacks of the obstacle to the success of small enterprises.

### 2. Literature Review

Entrepreneur characteristics are the person who starts the business by himself by using his personal skill that he possess (Entrepreneurial skills in agribusiness management, 2008). The entrepreneur characteristics comprised of three indicators. First is the working experience in management (Hisrich, Peter, & Shepherd, 2005). Second is occupation skills which the special skills to produce something in terms of occupation (Peneder, 2009). Third is the access to information which is the information about business, production, market competitive, management and technology (Weave, 2009).

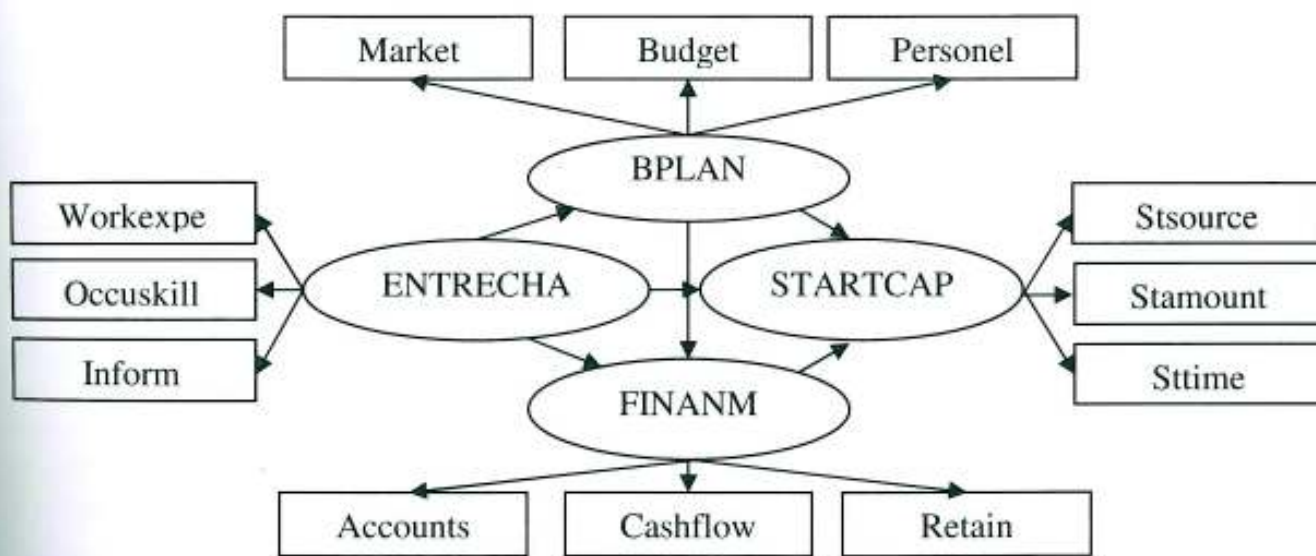
Business plan is the plan that set up by the entrepreneurs in each steps in order to guide them to the road of success. There are three indicators of business plan. First is marketing which is an important plan which need to schedule to achieve the goal on time (McDonnell, 2008). Budgeting

helps to control the cash flow and control the success of the entrepreneurs (Redmon, 2008). Personal which means the more efficiency person, the more highly success of the entrepreneurs.

Financial management is an important factor of success when there is a confidence in financial management with three indicators: accounting system which is the tools to help entrepreneurs to success (Cote, 2008). Cash flow is the way to show ability to manage cash to operation successfully. Retain earning is the income that come from the accumulated at the beginning until present to be used as capital (Weave, 2009).

Start-up capital means the amount of money ready to invest at the beginning in order to set up the business enterprise and be able to manage. The major problem is that many small entrepreneurs are unable to access to obtain the sufficient start-up capital (Shehrawat, 2007). The three indicators include start-up sources, start-up amount, and start-up time.

**Research framework**



**3. Findings**

From the findings summed up in table 1 which shows characteristic of entrepreneurs, it found that the majority of the respondents were owners and entrepreneurs and had occupation experience from education, training, and experiences. Also, they were eager to gain more knowledge, skill in management, and information from both government and private section. In addition, the analysis from SEM revealed that financial management had a high influenced to start-up cost, then business plan, and financial management depended on business plan, but business plan was not depended on characteristics of entrepreneurs. In terms of the influences of start-up cost. It found that financial management had a highest total influence, then business plan by ways of business plan as direct influence and indirect influence via financial management. Characteristics of entrepreneurs, however, had no influenced to start-up fund both direct and indirect way.

Table 1. Characteristics of Entrepreneurs

List	Percentage
Business Involvement	
Owner and Entrepreneur	77.7
Partners	22.3
Have Experience in other business	60.1
Source of production knowledge	
Ancestor	14.1
Experience	38.0

Education/Training	47.9
Level of Information needed from Government	32.3
Medium	67.7
High	

Table 2. Total influences both direct and indirect to start-up fund

Variables Influence	Relationship		Total
	Direct	Indirect	
Characteristics of Entrepreneurs	-	-	-
Business Plan	0.14	0.01	0.15
Financial Management	0.19	-	0.19

#### 4. Discussion

From the analysis, it found that financial management and business plan had an influence to start-up fund of the entrepreneurs who had unclear goal and work which may resulted in insufficient funds, not enough to pay for expenses. Therefore, the entrepreneurs must pay heed to financial management to make sure that they understand the accounting system, had accumulated income, had financial stability, and work with a sure direction (Chan, 2003). Most of the financial problem began with insufficient fund at the beginning process, then unable to calculate expected expenses. Therefore, the entrepreneurs need to change their behavior and could be success as planned.

#### 5. Recommendations

The recommendation for the entrepreneurs was to focus on the financial management and had business plan as well as to predetermine the costs and be able to control all expenses. Also, the entrepreneurs needed to improve the skill and knowledge of their human resources by training staff to be able to produce high quality goods to meet customers demand. The entrepreneurs needed to have business plan both short term and long term and had strategic marketing plan for reaching target groups.

The recommendation for the financial institutes to develop a better plan to allow entrepreneurs to gain access to the loan by studying entrepreneurs' behavior and using more of public relation and advertising to provide more information directly to entrepreneurs. The recommendation for public sector was to set up policy to offer more assistance to small and medium enterprises such as start-up fund via government banking system by set up the process that allow entrepreneurs to access their start-up fund as soon as possible. Moreover, the public sector must help the entrepreneurs by setting up the exhibition to promote the products of small and medium enterprises to customers at large and provided the awards for entrepreneurs to encourage them to offer high quality products and had a good reputation to gain access to financial assistance.

#### 6. Acknowledgment

This research study benefits from the grants and the financial support from the Research and Development Institute, Suan Sunandha Rajabhat University, Bangkok, Thailand. The researcher would like to thank Assistant Professor. Dr. Kevin Wongleedee, Director of Creative Learning for proof reading this research paper.

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## 7<sup>th</sup> International Conference on Restructuring of the Global Economy (ROGE)

3-4th July 2017

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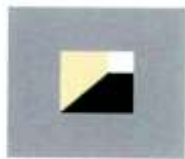
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