

All Project Report Should Follow this Format

Location

Description/Observation of the Business

Description/Observation of the Entrepreneur

Coaching Session

Milestones

Recommendations

1st Coaching

1. Location
 - a. Describe in simple terms how to get to the business site
2. Description/Observation of the Business
 - a. Sector of the Business and the business process of the business. Note the traction of the business (existing business) by reviewing business records if available or assumptions through discussions.
 - b. Does your observation of the business align / match up with the project description on WIDU platform?
 - c. Baseline data for Monitoring (project specifics): What is currently in place to support the business in terms of:
 - Green /Circular Economy** - Energy efficiency: Current energy consumption (light bills), Water Conservation: Current water consumption (water bills), Waste reduction Pollution reduction: Sustainable sourcing, Risks Prevention: Current Risks Levels (Risk assessment)
 - Financial Management and Records Keeping**: Sales book, financial plan, Receipts, Assets register, (provide evidence available or tools developed or introduced to business
 - Profitability**: Current profit margins (financial records)
 - Management structure and business management**
 - Human Resource Management - Staff/Employee List**
 - Marketing and Advertising** - indicate action taken in respect of this.
 - Business Formalisation and processes**
(provide documentary evidence if available) - if unavailable, discuss process to achieve this important milestone
 - d. Who are the major stakeholders and players in the business
 - e. What are the gender dynamics of the business
 - i. Ownership and leadership
 - f. Assess whether the business is sustainable.
 - g. Anything unique worth noting about the business
3. Description/Observation of the Entrepreneur
 - a. General description of the entrepreneur

- b. Knowledge of the area of business (explain why you think he/she has knowledge of it or otherwise)
 - c. Capability to carry out the project (explain why you think he/she has the ability or otherwise)
- 4. Coaching Session
 - a. Discuss the explanation of the terms and conditions and if he/she understood it.
 - i. What were some of the concerns raised
 - ii. Let them understand the first coaching is just a part of the process and it does not mean the case has been approved for the implementation of private investment
 - iii. The grant payment involves a 10% retention by WIDU which will be paid after proper documentation and verification is carried out
 - iv.
 - v. Proper receipts and financial documentation (linking it to discussions held on the investment plan items)
 - b. Indicate whether the entrepreneur has access to the platform by letting him/her login into it. If there are challenges note exactly what the challenges were
 - c. Discuss If there are third parties involvement in terms of assisting the entrepreneur and clearly note the type of involvement or how the third party is assisting the entrepreneur
 - d. Discuss the BMC with the entrepreneur and note the significant issues identified.
 - i. Incorporate Gender responsiveness into the discussion (project specifics) - consideration to female engagements and equal opportunities
 - ii. Note Challenges faced due to gender
 - e. Relating the investment plan to the BMC discuss what came up with the discussion of the investment plan. Evaluate if the investment items intend to help achieve the objective of the project. In the end, the items need to support the project implementation (Please note agreed changes if any and why there was the need to change the investment plan).
 - f. Discuss job creation potential proposed in the project and give feedback. Discuss income generation potential/improvement from the project and give feedback.
 - g. Kindly note/discuss the practical coaching you provided to the entrepreneur based on the coaching needs you identified.
 - h. Verify the proof of personal funds for private investment (bank statement - a day or 2 late, bank notification via SMS and shortcodes, live bank balance on apps etc.)
- 5. Social Remittance
 - a. Is the donor providing any other support to the business aside from the financial support (remittance)? If yes, please provide information of these additional support
- 6. Milestones
 - a. What were the challenges and issues identified in the course of the BMC that required immediate attention
 - b. What were the agreed milestones needed to address the issues
Set up goals and come up with an Action Plan
(Milestones should be specific - SMART)
- 7. Recommendations
 - a. What are some of the recommendations that you think can assist the business to succeed?

- b. What are your recommendations for the next stage of the widu process and the reason for recommending the business for the next stage or otherwise?
 - c. Follow on Finance Initiative Pilot
 - a. Inform the entrepreneur about WIDU's new pilot initiative, which offers concessional loans to entrepreneurs who have successfully completed at least one round of the WIDU process.
 - b. Encourage the entrepreneur to maintain accurate and up-to date records of their business activities throughout the process, as proper documentation will be essential for eligibility under the financing initiative. For more information, they should write to ghana@widu.africa.
8. *Pictures*
Selfie, ID Cards, Business Environment, Employee List, Evidence of Financial Record Keeping, Employees, Entrepreneur, bank statement or cheque book or account opening chit and any other relevant picture you deem fit. Business Registration Certificates and Evidence of Funds for personal investment.

2nd Coaching

1. Location (**If the first coaching does not have directions or the business location has changed please do if it does kindly note nothing has changed**)
 - a. Describe in simple terms how to get to the business site
2. Description/Observation of the Business
 - a. Compare the description of the business in the first coaching to what you are observing during the second coaching
 - b. Note the changes observed in relation to all the points noted during the first coaching
 - c. Note progress and traction.
 - d. If no baseline data was captured during 1st coaching visit, please ensure to document the baseline data in this visit
3. Description/Observation of the Entrepreneur
 - a. Compare the description of the entrepreneur in the first coaching to what you are observing during the second coaching
 - b. Note the changes observed in relation to all the points noted during the first coaching
 - c. Note any entrepreneurial progress
4. Coaching Session
 - a. Indicate/list the items you verified and their quantities (except in extreme cases where breaking the seal will affect sales take pictures of the contents of sealed boxes and sacks)
 - b. Indicate whether they reflect what was put into the investment plan
 - i. If there are challenges kindly note the explanation the entrepreneur gave for the differences and validate the explanation or otherwise
 - c. Discuss the improvement in the business with the private investment and coaching
 - i. If there are no improvements explain why it is the case
 - d. Verify whether the entrepreneur still has access to the platform by letting him/her log in into it. If there are challenges note exactly what the challenges were

- e. If there are third parties involvement in terms of assisting the entrepreneur clearly noting the type of involvement or how the third party is assisting the entrepreneur
 - f. Discuss what came up with the discussion of the investment plan (Note agreed changes if any and why there was the need to change the investment plan)
- (Evaluate if the investment items helped to pursue the green goal. In the end, the items need to support the green approach).
- g. Has there been any job created after private investment? How has private investment in business affected the income level of entrepreneurs?
5. Milestones
 - a. Discuss the extent the milestones set in the first coaching has been achieved or otherwise give explanations to them.
 - b. What were the current challenges and issues identified with the business
 - c. What were the agreed milestones needed to address the issues (Milestones should be specific - SMART)
 6. What is the progress of this business with respect to record keeping and documentation discussed in the 1st visit? (Provide proof of progress in documentation and record keeping
 7. Recommendations
 - a. What are some of the recommendations that you think can assist the business to succeed?
 - b. What are your recommendations for the next stage of the widu process and the reason for recommending the business for the next stage or not?

7. Pictures: Selfie, ID Cards, Transfer receipts, Items Purchased, Business environment, Employee List, Financial records keeping, Entrepreneur, bank statement or cheque book or account opening chit and any other relevant picture you deem fit

3rd Coaching

1. Location **(If the first and second coaching do not have directions or the business location has changed please do if it does skip this part)**
 - a. Describe in simple terms how to get to the business site
2. Description/Observation of the Business
 - a. If the first or second coaching has a description of the business, compare it to what you are observing in the Third coaching

- b. If the first and second coaching does not have a proper description of the business then please:
 - i. What is the business into
 - ii. What is the business process (how business is conducted)
 - iii. Who are the major stakeholders and players in the business
 - iv. What is currently in place to support the business in terms of financial management, business formalisation, marketing and sales etc.
 - v. Anything unique worth noting about the business
 3. Description/Observation of the Entrepreneur
 - a. If the first or second coaching has a description/observation of the entrepreneur, compare it to what you are observing in the third coaching
 - b. If the first and second coaching do not have a proper description/observation of the entrepreneur, then please:
 - i. General description of the entrepreneur
 - ii. Knowledge of the area of business (explain why you think he/she has knowledge of it or otherwise)
 - iii. Capability to carry out the project (explain why you think he/she has knowledge of it or otherwise)
 4. Coaching Session
 - a. Indicate/list the items you verified and their quantities
 - b. Indicate whether they reflect what was put into the investment plan
 - i. If there are challenges kindly note the explanation the entrepreneur gave for the differences and validate the explanation or otherwise
 - c. Discuss the improvement in the business with the grant investment and coaching
 - i. If there are no improvements explain why it is the case
 - d. Verify whether the entrepreneur still has access to the platform by letting him/her log in into it. If there are challenges note exactly what the challenges were
 - e. If there are third parties involvement in terms of assisting the entrepreneur clearly note the type of involvement or how the third part is assisting the entrepreneur
 5. Milestones
 - a. Discuss the extent milestones set in the second coaching has been achieved or otherwise give explanations to them.
 - b. What were the current challenges and issues identified with the business
 - c. What were the agreed milestones needed to address the issues
 - d. Has there been any job created after grant investment? How has grant investment in business affected the income level of entrepreneurs?
 6. What is the progress of this business with respect to record keeping and documentation discussed in the 1st and 2nd visit? (Provide proof of progress in documentation and record keeping)
 7. Recommendations
 - a. What are some of the recommendations that you think can assist the business to succeed?
 - b. What has been the impact of the WIDU grant on the business/project
 - c. What is the endline data in comparison to the baseline after grant investment

Follow on Finance Initiative Pilot

- a. Inform the entrepreneur about WIDU's new pilot initiative, which offers concessional loans to entrepreneurs who have successfully completed at least one round of the WIDU process.
- b. Encourage the entrepreneur to maintain accurate and up-to date records of their business activities throughout the process, as proper documentation will be essential for eligibility under the financing initiative. For more information, they should write to ghana@widu.africa.

8. Endline data for Monitoring (project specifics):

Circular Economy - Energy efficiency: Current energy consumption (light bills), Water Conservation: Current water consumption (water bills), Waste reduction Pollution reduction: Sustainable sourcing, Risks Prevention: Current Risks Levels (Risk assessment)

Financial Management and Records Keeping: Sales book, financial plan, Receipts, Assets register,

Profitability: Current profit margins (financial records)

Management structure and business management

Human Resource Management: Employee List

Marketing and Advertising

Business Formalisation and processes

(provide documentary evidence if available)

9. *Pictures*

Selfie, ID cards, Transfer receipts, Items purchased, Business environment, Employee List, Financial records keeping, Employees, Entrepreneur and any other relevant picture you deem fit.