THE GAMBIA

BUSINESS COACHING FRAMEWORK

International Trade Centre

This coaching framework has been prepared by Mr. Suwaibou Cham at the International Trade Centre (ITC) as part of "The Gambia: Activating Skills and Employment Opportunities Project", financed by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

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For more information on The Gambia: Activating Skills and Employment Opportunities Project, contact	**Ms. Mayara Louzada** Project Manager Email: mlouzada@intracen.org Tel. + 41 22 730 0501

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INTRODUCTION

Over the last decade, the entrepreneurship ecosystem in The Gambia has witnessed a significant rise in investment by the government and development partners. There is an increasing number of business support organizations (BSOs) being created either through an act of parliament or government directives (government constituted) or registration by private individuals and organizations. These investments and growth in BSOs have created the buzz for entrepreneurship development and growth of micro, small, and medium enterprises (MSMEs) in The Gambia. Diverse and interesting models of entrepreneurship development programs are being implemented in the country by different BSOs to stimulate growth in the sector hence contributing to the overall economic development of the country.

Still, entrepreneurship support organisations are facing challenges in the way they provide assistance to entrepreneurs. ITC's Entrepreneurship Ecosystem in The Gambia Report (2019) identified key gaps in the support provided, notably overlaps in training programmes and generic entrepreneurship support with limited effectiveness. In the following years, consultations through the entrepreneurship core team meetings, implementing partners forums, and bilateral meetings with BSOs, have identified as a key priority the need for additional investments in business advisory, coaching and mentorship manuals/frameworks.

The Gambia lacks a consistent business development framework, particularly advisory, coaching, and mentoring services, and related quality assurance mechanisms. There are too many models, minimal investment in capacity development of coaches, repetitive and duplication of coaching efforts and no structured coaching program to facilitate and coordinate the growth and expansion of the provision of coaching services to MSMEs.

To promote and enhance quality service delivery, there is a need for the development of quality assurance systems through a business development framework comprising of a business advisory framework, business coaching framework and business mentoring framework.

This document is an important step in this direction. It aims at bringing together relevant actors around a common framework for coaching support. This framework outlines the key elements of an effective and professional coaching programme, while also allowing for customization to the specific needs of each company. In the future, and if further resources are made available, the other components, namely advisory and mentoring frameworks, should be developed to complete the business development framework.

WHO OWNS THE FRAMEWORK?

It is envisaged that the framework will be owned and applied by all BSOs towards standardization and harmonization of the provision of coaching services to MSMEs to ensure quality assurance and delivery.

WHO ARE THE TARGET BENEFICIARIES?

MSMEs are the primary beneficiaries of the coaching framework. However, it will serve as an important tool for BSOs and coaches in terms of providing quality assurance and delivery of services. It will serve as a guide for the provision of quality coaching services and to build coaches' capacity.

VISION AND OBJECTIVES

The ultimate vision of the BSOs contributing to the development of this framework is "To reach and exceed goals by maximizing skills of entrepreneurs to thrive through coaching".

This vison when attained will contribute to the transformation of the entrepreneurship ecosystem of The Gambia.

The vision will be attained through accomplishing the following objectives:

SUSTAINABILITY/CONTINUITY

A significant number of MSMEs do not survive beyond 3 years after formation, according to the National Entrepreneurship Promotion Strategy 2014-2018 of The Gambia. Sustainability and continuity of operations is a major challenge for most MSMEs in The Gambia. The framework envisages to support MSMEs in attaining sustainability and continuity.

PROFESSIONALISM

Professionalism amongst MSMEs operators need drastic improvement to minimize personalization of operations. This if attained can result on improved MSMEs sustainability and continuity beyond the life span of the owner or founder. The framework envisages to inject professionalism in the operations of MSMEs in The Gambia.

PROFITABILITY

A business is profitable when its total revenue exceeds total operational cost at a given time. To attain sustainability and continuity, MSMEs need to be profitable. Profitability is attained through efficient operations. The operationalization of the framework envisions to make MSMEs profitable ventures.

STANDARD & QUALITY

Standards and quality assurance are mechanisms, procedures and processes set out by enterprises to ascertain whether the enterprise's product or services meet quality standards as per customers' expectations. Improved standard and quality are benchmark for customer satisfaction, hence resulting in improved business transactions. Standard and quality delivery is an important hallmark of the coaching framework.

GROWTH & EXPANSION

MSMEs sustainability and continuity are an important factor in the development of the framework hence resulting sustainability and continuity of these MSMEs are envisaged to be the foundation of this framework for their growth and expansion.

EMPLOYABILITY/JOB CREATION

MSMEs development and growth is envisaged to contribute positively to job creation opportunities for the Gambian economy. Attaining the visions of the framework is expected to result in the creation of more employment opportunities by the MSMEs.

CONTRIBUTING TO THE NATIONAL DEVELOPMENT PLAN (NDP) AND AGENDA 2063

The overall attainment of sustainability, continuity, profitability, job creation and growth are expected to have some positive externalities for The Gambia thereby contributing to attainment of the NDP and subsequently Agenda 2063.

THE FRAMEWORK

This Coaching Framework is designed to be a springboard for BSOs looking to develop or strengthen their own coaching programmes. It seeks to outline the key steps that should be undertaken to attain the vision of the framework, while granting flexibility to the BSOs to align and deploy their respective methodologies. This framework was designed to be applicable to BSOs working with companies at all stages, i.e. MSMEs.

THE PROCESS

In this section, you will find an overview of key recommended features when setting up a coaching programme.

THE PARTIES

This framework considers that there are three parties in the coaching relationship. First, the BSO which is responsible for selecting the entrepreneurs and the coaches and doing the matchmaking. BSOs often provide additional services to the entrepreneurs, such as training, finance, and networking opportunities. Second, the coaches, who are professionals with knowledge of business and entrepreneurship and are tasked to offer 1-to-1 support to the clients (see annex for requirements to be a coach as outlined in the association of business coaches' strategy). Thirdly, the clients are the entrepreneurs / business owners who are seeking to improve their business and will receive support from the coaches and BSOs.

STRUCTURE OF COACHING SESSIONS

The coaches are expected to have a clear agreement with the clients about the outcomes of their engagement, and the key steps and activities to be conducted.
It's important to distinguish the coaching relationship to the mentoring relationship. In coaching, the coach is expected to drive the relationship and co-create with the client specific measures for success and targets they will be working on together. Coaches provide advice based on their technical expertise, rather than personal experience. This is a short-term, structured relationship. In mentoring, on the other hand, mentees are at the driving seat of the relationship and there is no performance measurement. Mentorship is often long-term and takes place on a need basis.

DURATION

This framework is to be implemented over a period of 3 months with a minimum of 2 coaching sessions per client per month and a session should range between 1-2 hours.

PHASE	STEP	DESCRIPTION	RESPONSIBLE PARTY
Pre-Coaching	Profiling of clients and development of client baseline data	The BSO will engage with its clients to better understand their challenges and map the key areas to be supported through the coaching programme. The information will serve as baseline for the program implementation. This profile should be shared with the coach assigned to the client (see annex for profile template).	BSO
Pre-Coaching	Identification of coaches' skills	The BSO will identify coaches with the necessary technical skills to address the needs identified in their client's baseline info data.	BSO
Pre-Coaching	Kick-start convergence (Matchmaking)	The BSO will match clients and coaches based on needs and skills. The BSO will introduce the parties and inform the client about the key features of the program (e.g., duration, frequency of meetings, expected outcomes). The Coach should sign a contract with the BSO inclusive of the KPIs of the assigned tasks (See Annex for coach/-client assigned template)	BSO
Pre-Coaching	Business Needs Analysis	The coaching should commence with the coach conducting a business need analysis of the assigned client building on the profile provided by the BSO.	Coach and Client
Pre-Coaching	Goal Setting	The Coach and Client should set out the goals of the coaching program derived from the business need analysis. These agreed goals will serve as KPIs for the program implementa-tion.	Coach and Client
Pre-Coaching	Action Planning	The coaching program is envisaged for 3 months hence it's necessary to outline an agreed goal to be achieved within the timeline for implementation. The action plan will serve as guide for program implementation.	Coach and Client

PHASE	STEP	DESCRIPTION	RESPONSIBLE PARTY
Coaching/ Implementation	Visiting clients	The coach is expected to meet the client twice every month for the 3 months duration. The meeting time and dates should be agreed by both parties at the site of the business. The coaches can do follow up visits or calls beyond the agreed days at their discretion. This visit should focus on implementation and progress assessment of the assigned task as outlined in the action plan	Coach and client
Coaching/ Implementation	Review and feedback on reports	The BSO should review the monthly report submitted by Coach and provide periodic feedback to the coach on performance and service delivery where necessary	BSO and Coach
Coaching/ Implementation	M&E for coaching program implementation	The BSO should conduct at least one monitoring and evaluation (M&E) assessment during the program implementation to ascertain the progress of the program in relation to reports submitted by coach.	BSO
Coaching/ Implementation	Program closure convergence	With availability of resources, the BSO should do an end of program convergence to serve as final feedback session and networking event for all the program participants. This will avail participants to network and share experiences to better improve the program implementation.	BSO, Coach and Clients
Pre-Coaching	Goal Setting	The Coach and Client should set out the goals of the coaching program derived from the business need analysis. These agreed goals will serve as KPIs for the program implementation.	Coach and Client
Pre-Coaching	Reporting results	The coach will report to the BSO on the performance of its clients and key milestones achieved with the coaching programme. The BSO will review the individual reports and aggregate the data to have a comprehensive report of the coaching programme.	Coach and BSO

GUIDING PRINCIPLES

When participating in a coaching relationship, it's important that BSOs, coaches and clients are mindful of the following guiding principles:

- Ethics
- Inclusivity
- Empathy
- Curiosity
- Trust Building
- Innovation
- Boundaries
- Governance
- Transparency
- Accountability
- Standardization
- Professionalism
- Code of Conduct
- Effective Communication
- Cultural, Religion & Social

These were guiding principles outline by BSOs during the 2 days consultation for aligning the framework to the respective institutions for ease of implementation.

GETTING STARTED

When starting a coaching relationship, it's important that the parties are committed to it. Here are a few tips for setting the relationship for success from the get-go.

RELATIONSHIP BUILDING

Every successful coaching programme is determined by the relationship between the coach and the client. Therefore, relationship building is a fundamental component of coaching process. Good relation generates competence and confidence. Relationship building is a process, hence there is a need for coaches to invest time and resources to develop a cordial working relationship with their clients to enable successful implementation of the coaching program.

The following can help building a good relationship:

- Trust: The foundation of any relationship begins with trust. Start building trust from your first interaction with your client and minimize doubts. Trustworthy relations provide elements of sensitive sanctuary.
- Dedication to work: Completely dedicate yourself to the session and minimize distractions. Whilst in session avoid taking phones calls, eating, drinking, etc.
- Be genuine: Try avoiding a "I know it all" attitude.
- Do not be judgmental: Every person is a worthy and capable person so establish respect for every client.
- Show compassion through attentive listening, exploring options and practice carefulness.

VALUE ASSESSMENT

The BSO needs to engage the clients to align expectations for the implementation of the coaching program. This can be further enhanced if the BSO can organise a kick start convergence for all the selected coaches and clients to meet and discuss.

The value of the coaching service needs to be assessed to ascertain the level of importance attached to the coaching session by the client and to determine the resources to be deployed by the BSOs and coaches. What is the key expectation the business has for the coaches? The answer to this question should help ascertain the importance attached to the coaching program. This will determine resources MSMEs will dedicate or invest in the coaching program.

Value assessment can help create understanding and enhance the coaching relationship. It important to assess the values that are important to the client through conversation. This will help develop understanding of the task at hand and how to manoeuvre through the coaching process with a clear understanding of what drives or motivates the client. The following values can clarify the client's mindset and approaches to issues.

- Family values
- Religious values
- Cultural values
- Social values

SETTING THE SCENE

In this section, we will cover three key steps and tools to frame the coaching relationship, establish business goals to be worked on together and ensure expectations are aligned among the parties.

NEEDS ANALYSIS (BUSINESS ASSESSMENT)

Beyond relationship building and understanding the core values of the client, the first important phase of the coaching process or implementation is the needs assessment to examine existing processes, outline challenges, and map out areas of the MSME's operations that requires improvement.

Different BSOs have varying tools used by their respective coaches to conduct business needs assessment. Tools like business health check and SWOT analysis are currently used by some BSOs. To enhance standardisation and promote quality delivery and assurance for coaching processes, it is envisaged over time, with successful operationalisation of the Association of Business Coaches (ABC), that a generic tool for assessment will be developed and deployed for coaches to adopt.

Need analysis can provide vital understanding of the MSMEs effectiveness and enable coaching to improve client's efficiency through identifying the strength and weaknesses of client and focus resources (coaching processes) on these areas to yield optimal result. An assessment should yield but not limited to the following insights about the client:

- MSME's history (why, when, and how it came into operations)
- An overview of the MSME (legal status, financial status, human resources etc)
- Company values
- Communication processes
- Marketing strategies
- Customers services
- Leadership quality and styles
- Critical issues of the MSME (strength, challenges, opportunities, and weaknesses)

Irrespective of the growth stage of the enterprises the BSO works with, the business needs assessment (analysis) is a key part of the coaching process that enhance goal setting and action planning through to wrap-up.

Some of the key questions to be asked during the needs assessment include:

- What are the client's undertakings now?
- How is the client performing these undertakings?
- What is going well?
- What is not going very well?
- How do you make improvements?

The expected results of the need analysis should yield sufficient information about the client to enable setting goals and subsequent action plan for the coaching program to be implemented.
In Annex I, we have a template of 'Need Analysis (Business Assessment) Summary' that can be used by the coaches and BSOs implementing this framework.
GOAL SETTING
One of the essential tenets of coaching is having a clear understanding of where the client wants to go before starting the coaching sessions. Thus, the necessity for goal setting. The coaching program implementation should be guided by the results of the needs analysis. Different growth theorists outline varying goal setting models.
It is often argued that the SMART model works well in a corporate setting where targets/goals are set out by management and executed by others. However, the SMART model can work well for MSMEs. Many BSOs in the Gambia tend to use the SMART model, hence, for the purpose of this framework, we will be recommending adoption of this model. In setting out goals for the coaching program, the SMART model should be guided by the business needs' analysis.

SMART MODEL

Specific: Goals should be precise

Measurable: Goals should be trackable to ascertain progression

Achievable: Goals should be actionable to enable attaining

Realistic: Goals should be straight forward and not vague

Time bound: Goals should be given time limits to enable accountability.

ACTION PLAN

Once it is ascertained as to what the client wants to attain through defined goals, the next phase of the coaching program is to put in motion the attainment of the agreed goals. What to achieve should be followed by how to achieve, hence action planning.

Action planning is outlining activities to be undertaken coupled with resource requirements to attain set goals. A coaching action plan is meant to serve as a guide towards attaining specific outcomes to enhance completing goals quicker, easier, more effectively and resourcefully. Goals might require varying activities to be undertaken to attain the set goals. The following are guides to action planning as outlined in the action plan template below.

- The action plan needs a goal and that is "what do we/client want to achieve" and this is already defined in the goal setting activities guided by the need analysis of the client,
- The main activity is the essential action, "how do we/client achieve," that is required to attain the identified goal, the main actions, or bigger tasks,
- Sub-activities are breaking the main task into smaller tasks to make attainment easier, quicker, and efficient,
- Every action or activity in the plan requires either financial or human resources for accomplishment. Therefore, it is important to define the resource requirements and allocation for each action point,
- Every action should be assigned to someone to enhance accountability and performance evaluation,
- As indicated earlier, goals should be time bound hence every action should have due dates.

The most important element of an action plan is for tasks to be undertaken taking into consideration what is to be done and by who, the time allocation i.e., when should it be done and the resources requirement i.e., and what specific resources should be allocated to the task to attain the goal. The action plan template outlines the framework that coach, and client can complete together and follow during the coaching program implementation.

ACTION PLAN TEMPLATE

NO.	GOAL	MAIN ACTIVITY	SUB ACTIVITIES	BUDGET/ RESOURCES	RESPONSIBLE PERSON	DUE DATE
1						
2						
3						

ACCOUNTABILITY

During the coaching sessions, it is recommended to use a tool to track progress of milestones. Accountability in this context is a duty of the client and the coach to take responsibility for activities, accept accountability for them and divulge the outcomes in a transparent manner. The following is a guide to create accountability for the coaching program implementation.

- What is the status of the goal?
- Is the goal on track for attainment?
- What resources are allocated for attaining the goal?
- Are the resources allocated for attaining the goal sufficient?
- How are the resources being utilised?
- What time frame is given for attainment of the goal?
- Are challenges/status in line with time and resource allocation?

To keep the work simple and make the action plan a living document, a column can be added relating to status updating. This will enable reporting the outcome of the coaching program implementation in a transparent manner.

ACTION PLAN FOR PERIODIC TRACKING TEMPLATE

NO.	GOAL	MAIN ACTIVITY	SUB ACTIVITIES	RESPONSIBLE PERSON	DUE DATE	CURRENT STATUS / UPDATES
1						
2						
3						

COACHING FOR BUSINESS SUCCESS

While the specific subject of the coaching sessions will be established during the Business Needs Assessment and the Action Planning steps, there are two key areas that we found to be consistently weak among MSMEs. We cover these topics in this section. It is recommended that coaches integrate them in their coaching programming.

LINKING TO MARKETS

MSMES in The Gambia frequently encounter challenges linking with their customers or buyers. These challenges include, but are not limited to, transportation costs, minimal bargaining powers, price fluctuations, highly competitive market, and a relatively small market size. Investments designed to improve market linkages can go a long way to enhance the productivity, profitability, and sustainability of MSMES in the country.

Given the scope of the coaching framework, to incorporate an element to improve market linkages programs for MSMEs is an important feature. The coach, guided by the result of the needs analysis, should encourage beneficiaries to develop and implement market linkages programs to enhance sales and expansion of the MSMEs. BSOs implementing this framework could benefit from using and/or developing guides in the following areas:

- Market analysis
- Trade fairs participations
- Business to business linkages
- Customer relationship management

ACCESSING OPPORTUNITIES

The entrepreneurship ecosystem development in The Gambia has for the past decade seen a significant increment in the role of BSOs and international donor partners to spur implementation of capacity building programs and elements of access to finance to MSMEs, a group hitherto seen as high-risk ventures for lending by commercial banks.

Under this framework, coaches are expected to guide their clients to the relevant opportunities available in the country.

Some important links for MSMEs support available in The Gambia.

- The Gambia Investment & Export Promotion Agency (giepa.gm)
- Matching Grant – Central Projects Coordinating Unit (cpcu.gm): this site provides an overview on agricultural related grants available in the country.
- YEP | Opportunities: this site provides general information on youth-related MSME support programs.
- The Gambia Chamber of Commerce & Industry – Chamber of Commerce in The Gambia | Business in The Gambia (gcci.gm)
- NATIONAL ENTERPRISE DEVELOPMENT INITIATIVE – Enterprise Initiative (nedi.gm)

ANNEX I - WORKING TOOLS TO IMPLEMENT THE FRAMEWORK.

The following templates are guides that can be deployed when implementing the framework.

ANNEX I.1: NEED ASSESSMENT QUESTIONNAIRE

Basic Business Information

Name of Business:

Name of Owner(s):

Location & Address:

Telephone Number	**Fax Number:**

Email Address:	**Website Address:**

Year Established:

Form of business:

Business Registration Number:

Description of Product/Service:

Market Coverage:

A. Local B. Regional C. National D. Export

Annual Turnover: **2019** **2020** **2021**

Capital Invested:

Number of Employees: **A. Part-time** **B. Full-time**

Name of Bank:

Account Type: **A. Personal Account** **B. Business Account**

Founder of Business:

Reason for Establishing Business:

1. FIRST IMPRESSIONS

Record your first impressions including:

A. Ease of finding the business
B. Accessibility to target markets
C. Exterior conditions (Including signage)
D. Interior condition (Layout, lighting, tidiness)
E. Dress code or appearances of staff
F. Friendliness of staff, nature of greetings/acknowledgement
G. Linguistic capability

2.0 HISTORICAL BACKGROUND

2.1 How did the idea to establish this business come to you?

2.2 How much was your start-up capital and how did you raise this amount?

2.4 How was this amount applied?

2.5 How many employees did you start operations with?

3.0 PRODUCT/SERVICE and MARKETING

3.1 Please describe your products / services including types and range

3.2 Who constitutes the market for your products? How would you describe them?

3.3 What features of your product do your clients value? / What attracts buyers to your product?

3.4 What do your customers dislike about your products or services?

3.5 Do you maintain a client data base?

3.6 What marketing and promotional activity takes place? Is it planned?

3.7 Does the company have a strategy for obtaining new customers? Explain?

3.8 How would you rate the level of competition in your industry?

3.9 Who are your major competitors?

3.10 Discuss how prices are set? Is the basis market related, taking into account competition?

4.0 PRODUCTION AND OPERATIONS

4.1 What type of raw materials do you use for production?

4.2 What selection criteria do you use for suppliers/providers? How do you select them? Do they give you attractive payment terms?

4.3 What controls are made to purchases and inventory? What kind of guarantee do suppliers/providers offer with their products? Who is responsible for receiving materials from suppliers/providers?

4.4 How is inventory for raw materials and products kept? How are products and supplies stored?

4.5 Describe your production process?

4.6 What is your production capacity?

4.7 What type of production equipment/tools do you use?

4.8 Do you have in place quality control procedures or policy?

5.0 BUSINESS ENVIRONMENT ANALYSIS

5.1 What kind of regulation affects or influences the development of your company?

5.2 What regulations, policies or standards could affect your company in the future?

5.3 Are you aware of any support offered by the government to businesses like yours and have you ever be a beneficially of such assistance?

5.4 What aspects of the economy affect your business sector the most? How do they affect your company?

5.5 How do you see the development of your economic sector?

5.6 Do you belong to any trade/professional association and what benefits are derived from your membership of such associations?

5.7 Have you evaluated the possibility of developing new businesses? Which ones? What have you done to start them?

6.0 FINANCE AND ADMINISTRATION CHECKLIST

6.1 Are books of account maintained? If so, what books and how u to date are they? Who is responsible for preparing this?

6.2 Are annual financial statements prepared? If so, are they audited; and by whom?

6.3 Do you have a business bank account?

5.2 What regulations, policies or standards could affect your company in the future?

6.4 Who are the signatories to this account?

6.5 How often are sales banked?

6.6 Do you offer credit?

6.7 Do you have a policy for debt collection? Describe it.

6.8 Do you prepare a cash flow statement?

6.9 How often do you update your Cash Flow?

6.10 Does the cash flow show that the company can finance its existing trading pattern and planned growth? If no, has the company negotiated future cash injections?

6.11 What is your current Debt / Equity ratio?

6.12 How often are your business plans/projections compared with actual results? When was it last done?

6.13 If the results do not match up to expectations, are the reasons i dentified and remedial action taken where appropriate? Give examples.

6.14 If the results exceed expectations, are the reasons identified and capitalised upon? Give examples.

6.15 Are successes and problems discussed with key personnel in the company?

6.16 Do you pay yourself a salary? If so how much, and at what intervals?

6.17 Do you maintain a record of all fixed assets?

6.18 Does the business have proper stationery, including letterheads and business cards?

6.19 Is there a formal lease on the business premises? How long does it have to run?

6.20 What insurance does the business carry?

7.0 HUMAN RESOURCES CHECKLIST

7.1 How many workers do you have?

Part time

Full time

7.2 What criteria do you use for recruitment?

7.3 Are the positions, duties and responsibilities of employees clearly spelt out to them in their Appointment Letters?

7.4 Do you provide employees with written job descriptions?

7.5 Are there documented Terms and Conditions of Employment?

7.6 Do you set performance targets for your employees?

7.7 How do you evaluate employee performance?

7.8 What incentives do you use? What kind of work or quality is rewarded?

7.9 Are employees punished for poor performance?

7.10 What penalties do you apply?

7.11 Are disciplinary procedures in place? Are they known to all employees?

7.12 What is the skill level of your employees?

7.13 Are employees given induction on recruitment?

7.14 Are there in place regular formal or informal training?

7.15 Name two (2) key management personnel?

7.16 Are there any succession planning strategies in place in the event of loss of key personnel?

7.17 Do you delegate appropriately and effectively? Who is your immediate subordinate? What decisions can he/she make when you are absent? When did you last have a staff meeting to discuss policy and what % of your staff attended the meeting?

8.0 PLANNING CHECKLIST

8.1 Do you have a clear idea of what you want to get out of the business?

- to make a decent living
- to sell the business in the future
- to become a market leader

8.2 Give two key strategies you are following which you believe will result in you achieving this objective.

8.3 Have you prepared a business plan?

8.4 When did you last update your business plan?

8.5 What are the short/medium term objectives of your business?

8.6 Are your objectives communicated to those who play a key role in the business including senior staff and external advisers/investors?

9.0 OTHER ISSUES

9.1 What are some of the major challenges confronting your business?

9.2 What steps have you taken to overcome these challenges?

9.3 Are there any other issues you would want to discuss?

Assignment completed by:

Name _ _ _ _ _ _ _ _ _ _ _ _ _ Signed _ _ _ _ _ _ _ _ _ _ _ _ _

Date: _ _ _ _ _ _ _ _ _ _ _ _ _

ANNEX I.2: NEED ANALYSIS (BUSINESS ASSESSMENT) SUMMARY TEMPLATE

Business Information			
Market Coverage:			
Type of Business:	1. Sole Proprietorship 2. Partnership 3. Cooperative/Association 4. Company 5. Others		
Owner(s):			
CEO/Manager/Contact Person:			
Telephone/Mobile			
Email:			
Address:	Town/Village: District: Region:		

Business Legal Status			
Year Business Started:			
Business Registration Status:	Registered: Not Registered:		
Year Business Registered:		Registration Number:	
Local Government Authority Compliance Status:		Taxation requirement Compliance Status:	

Products/Service and Marketing				
Sector:				
Products/Services				
Description of Product/Services				
Main Customers				
Market Coverage:	Local:	Regional:	National:	International:

Financial Status			
Capital Invested (GMD):		Business Loan (GMD):	
Revenues:	Weekly:	Monthly:	Annual:
Expenditures:	Weekly:	Monthly:	Annual:
Does the Business Keep Records of Transaction?	Yes: No:		
Types of Financial Records Kept:			
Name of Business Account:			
Name of Business Account:		Account Type	
Account Usage:	Actively used:	Partially used:	Not used:

Employment			
Total Employees:	Full-Time:	Part-Time:	Seasonal:
Male Employees:		**Female Employees:**	
SWOT Analysis			
Strengths:		**Weaknesses**	
Opportunities		**Threats**	
General Overview/Summary			
Critical Issues (5 Most Important Ones)			

ANNEX I.3: ACTION PLAN FOR PERIODIC TRACKING TEMPLATE

NO.	GOAL	MAIN ACTIVITY	SUB ACTIVITIES	RESPONSIBLE PERSON	DUE DATE	CURRENT STATUS / UPDATES
1						
2						
3						
4						
5						

ANNEX I.4: COACHES MONTHLY ACTIVITY REPORTING TEMPLATE

Client Name:	
Activity Reporting Period:	
Prepared by (Business Coach):	

CLIENT PROFILE

BUSINESS OVERVIEW	
GOALS & OBJECTIVES FOR ASSIGNED PERIOD (3 MONTHS?)	
CLIENT SKILLS LEVEL	

NO.	GOAL	MAIN ACTIVITY	SUB ACTIVITIES	RESPONSIBLE PERSON	DUE DATE	CURRENT STATUS / UPDATES
1						
2						
3						

CHALLENGES ENCOUNTERED & CORRECTIVE ACTIONS (PLEASE PROVIDE SUMMARY OF CHALLENGES):

CHALLENGES	CORRECTIVE ACTIONS
•	•
•	•
•	•

• ISSUES AND CONCERNS:

• RECOMMENDATIONS:

ANNEX II – FRAMEWORK SUPPORTING GUIDES

ANNEX II.1: A GUIDE TO BUSINESS REGISTRATION IN THE GAMBIA

The single window business registration act 2013 has simplified the processes of registering a business in The Gambia. The following are the requirements for registering businesses in The Gambia as per the SWR Act 2013:

REGISTERING A SOLE PROPRIETORSHIP:

- Photocopy of ID/Passport of proprietor (Business owner)
- Individual TIN card
- Complete form SWR3 (This is attainable at the Registrars' offices in Banjul and Kanifing)
- Payment of Registration Fees of GMD500.00

REGISTERING A PARTNERSHIP:

Apply for Name Reservation costing GMD500.00 at the Registrars' offices (in Banjul and Kanifing for now)

- Partnership Deed/Agreement usually prepare by a lawyer and the cost varies
- TIN card for the partnership business attainable at Gambia Revenue Authority (GRA) Offices
- Payment of stamp duty to GRA costing GMD1,000.00
- Registration of the partnership Deed/Agreement at the office Registrar General costing GMD500.00
- Photocopy of ID/Passport of partners and telephone numbers
- Complete Form SWR7 (This is attainable at the Registrars' offices in Banjul and Kanifing)

PAYMENT OF REGISTRATION FEES:

GMD5,000.00 for General Partnership

GMD10,000.00 for Limited Partnership

REGISTERING A COMPANY:

- Apply for Name Reservation costing GMD500.00 at the Registrars' offices (in Banjul and Kanifing for now)
- Article and Memorandum of Association usually prepare by a lawyer and the cost varies
- TIN card for the Company attainable at Gambia Revenue Authority (GRA) Offices
- Photocopy of ID/Passport of Shareholders and telephone numbers. If any of the Shareholders/Directors are non-resident, attach particulars of agent on his/her behalf in The Gambia
- Complete Form SWR7 (This is attainable at the Registrars' offices in Banjul and Kanifing)
- Payment of Registration Fees of GMD1,000.00
- Payment of Incorporation Fees:
    - Share capital up to GMD500,000.00 you pay GMD10,000.00
    - Share capital GMD500,000.00 to GMD1,000,000.00 you pay GMD15,000.00
    - Share capital GMD1,000,000.00 to GMD10,000,000.00 you pay GMD20,000.00
    - Share capital above GMD10,000,000.00 you pay GMD25,000.00
    - For Companies Limited by Guarantee you pay GMD5,000.00

ANNEX II.2: A GUIDE TO OPENING A BUSINESS ACCOUNT IN THE GAMBIA

The following are the guides for opening business accounts in The Gambia. In addition to completion of the relevant and applicable accounting opening form the following documentations are required.

OPENING AN ACCOUNT FOR SOLE PROPRIETORSHIP:

- Complete the relevant/applicable account opening form,
- Complete the bank signature card,
- Provide any of the business owner's national identification documents i.e., passport, ID, or driver's license,
- Provide business owner's TIN,
- Passport size picture,
- Provide a copy Business Registration Certificate issued by Registrar of Business.

OPENING AN ACCOUNT FOR PARTNERSHIP:

- Complete the relevant/applicable account opening form,
- Complete the bank signature card by all signatories to the account,
- 1 reference form (usually provided by the bank) completed by an individual or corporate body maintaining a current account with any Bank in The Gambia,
- Resident permit for foreign nationals who are partners or signatories to the account,
- Provide a copy Business Registration Certificate issued by Registrar of Business,
- Provide the partnership deed,
- 1 passport picture of each signatory to the account,
- Provide copy of any of all partners national identification documents i.e., passport, ID, or driver's license,
- Provide TIN card of business or partners.

OPENING AN ACCOUNT FOR COMPANY (A CORPORATE ACCOUNT):

- Complete the relevant/applicable account opening form,
- Complete the bank signature card by all signatories to the account,
- 1 reference on the business (usually provided by the bank) completed by another corporate body or a law firm,
- Provide photocopy of the Certificate of Incorporation of the company,
- Provide a photocopy of memorandum and articles of Association of the business,
- Provide 1 passport photograph of each signatory to the account,
- Provide copy of any of all signatories to the account national identification documents i.e., passport, ID, or driver's license (original copy to be presented for sighting on submission),
- Resident permit for foreign nationals who are partners or signatories to the account,
- Duly signed mandate and resolution form,
- Board resolution permitting the account to be opened,
- Provide TIN card of business.

ANNEX II.3: A GUIDE FOR FINANCIAL MANAGEMENT/RECORDING TEMPLATES

Financial recording keeping is an important element of the day-to-day operations of MSMEs as these records can be used to make business decisions. The following are some financial templates however coaches are encouraged to support the digitalization of financial records for their clients. Some recommended accounting software for MSMEs that ITC is engaging the service providers in country are as follows:

1.Afrijula: https://www.afrijula.gm/

2.Bookkeeper: https://bookkeeperapp.net/

These sample financial templates are courtesy of Sparkassen-Stiftung

ENTREPRENEUR'S RECORD KEEPING TEMPLATES

CASH BOOK

OPENING BALANCE			OPENING BALANCE		
MONEY IN					
MONEY OUT					
MONEY IN			MONEY OUT		
Date	Description	Amount	Date	Description	Amount
TOTAL			TOTAL		

CREDIT BOOK

Supplier's Name:

Supplier's Address: **Number:**

Date	Description	Credit	Payment	Balance	Signature
Total					

Supplier's Name:

Supplier's Address: **Number:**

Date	Description	Credit	Payment	Balance	Signature
Total					

Supplier's Name:

Supplier's Address: **Number:**

Date	Description	Credit	Payment	Balance	Signature
Total					

Supplier's Name:

Supplier's Address: **Number:**

Date	Description	Credit	Payment	Balance	Signature
Total					

DEBIT BOOK

Customer's Name:

Customer's Address: **Number:**

Date	Description	Dept	Payment	Balance
Total				

Customer's Name:

Customer's Address: **Number:**

Date	Description	Dept	Payment	Balance
Total				

Customer's Name:

Customer's Address: **Number:**

Date	Description	Dept	Payment	Balance
Total				

Customer's Name:

Customer's Address: **Number:**

Date	Description	Dept	Payment	Balance
Total				

INVENTORY RECORD

Item Number	Description	Beginning	Purchases	Sales	Losses	Quantity Left
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
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ANNEX II.4 ASSOCIATION OF BUSINESS COACHES (ABC) CLASSIFICATION OF COACHES AND CERTIFICATION REQUIREMENTS:

ABC will take steps to ensure that the various designation of Junior Coach, Mid-Level Coach, or Senior Coach will stand up to thorough professional and client scrutiny at any time. To accomplish this, ABC has identified the following objectives, which form the foundation that leads to the designations mentioned above:

1. The designations are based on independently verifiable standards determined by ABC's Certifying Board

2.Require business coaches to prove their competencies for the levels which they apply

3. Are awarded through Board Certifications, by satisfying all the requirements

4. Require that recipients maintain the designation by satisfying the Continuous Professional Development and registration requirements annually

JUNIOR LEVEL BUSINESS COACH

Junior Business Coach Admission Requirements

1.The applicant must be sponsored by an ABC Member in good standing.

2. The applicant must have at least three years' working experience or operating a business. The candidate's CV must document and verify the evidence of this experience, accompanied by three references who can vouch for them.

3. After acceptance by ABC Certifying Board, ABC matches the applicant with a Senior Coach for six (6) months hands-on coaching training

4. The applicant completes two (2) Business Coaching Training Programs; Business Coaching -01; Business Coaching – 02

5. Upon satisfactory completion of items above, ABC Certifying Board reviews and certifies the applicant as Junior Business Coach

Evaluation & Certification Process for Junior Business Coach

The following steps will be followed for the Junior Business Coach Evaluation:

Step 1: The applicant submits the application form and pays the fee

Step 2: ABC reviews and confirms receipt of application and fee

Step 3: Board reviews and schedules an interview with the applicant.

Step 4: After the interview Board sends an email stating acceptance into the Junior Business Coach Program

Step 5: ABC matches applicant with ABC mentor for on-hands coaching experience

Step 6: Applicant schedules training with ABC secretariat

Step 7: The applicant satisfies all requirements and prepares a reflective essay, approximately 500 words in length, describing the learning gained through completing the six (6) months program for Junior Business Coach certification.

Step 8: ABC Certifying Board reviews and certifies applicant as Junior Business Coach

One extension to the six (6) months completion date is permitted without penalty. After three months into the completion period, extensions will only be accepted due to extenuating circumstances. The rationale is that reasonable self-discipline is part of being a professional.

Junior Business Coach Re-Certification Requirements

The ABC Certified Junior Business Coach requires annual re-certification and requirements are:

1. Always maintain an ABC membership in good standing.

2. Submit a record of the professional development that has taken place during the previous 12 months. The submission will be reviewed, validated, and accepted by ABC's Certifying Board. Evidence of the submission might include conferences, workshops, work-based learning, training and supervision activities, research, presentations, and activities of ABC. This will ensure ABC Coaches are active business coach practitioners.

Fees for Certified ABC Junior Business Coaches

An initial fee of D1,000 includes processing of the application to be accepted into the ABC program, and it includes all costs for the program leading to the certification. Annual re-certification for the junior level is an additional fee of D500 annually.

MID-LEVEL BUSINESS COACH

Mid-Level Business Coach Admission Requirements

1. The candidate must be an ABC Full Member in good standing and maintain all the applicable membership standards, as amended from time to time.

2. The candidate must also have been actively engaged in business coaching for at least three (3) years and has mentored at least two (2) coaches. The candidate's CV and/or resume must document and verify the evidence of this practice.

3. Candidate must present to a group a minimum of three (3) different topics on Business Coaching prior to renewal of the annual certificate

Evaluation & Certification Process for Mid-Level Business Coach

The following steps will be followed for the Mid-Level Business Coach Evaluation:

Step 1: The applicant submits the application form and pays a fee

Step 2: ABC reviews and confirms receipt of application and fee

Step 3: Board reviews and schedules interviews with applicants.

Step 4: Candidate develops and submits a Continuous Professional Development Plan to ABC secretariat

Step 5: The applicant satisfies all requirements and prepares a reflective essay, approximately 1,000 words in length, describing CPDs through mentoring junior coaches, presentations on business coaching, number of clients served, conferences attended, etc.

Step 6: ABC Certifying Board reviews and certifies applicant as Mid-Level Business Coach

Mid-Level Business Coach Re-Certification Requirements

The ABC Certified Mid-Level Business Coach requires annual re-certification and requirements are:

1. Always maintain an ABC membership in good standing.

2. Submit a record of the professional development that has taken place during the previous 12 months. The submission will be reviewed, validated, and accepted by ABC's Certifying Board. Evidence of the submission might include conferences, workshops, work-based learning, training and supervision activities, research, presentations, and activities of ABC. This will ensure ABC Coaches are active business coach practitioners.

Fees for Certified ABC Mid-Level Business Coaches

The initial fee of D1,500 includes processing of the application to be accepted into ABC's Mid-Level program, and it includes all costs for the program leading to the certification. Annual re-certification for the mid-level is an additional fee of D1,000 annually.

SENIOR BUSINESS COACH

Senior Business Coach Admission Requirements

1. The candidate must be an ABC Full Member in good standing and maintain all the applicable membership standards, as amended from time to time.

2. The candidate must also have been actively engaged in business coaching for at least five (5) years, has a minimum of bachelor's degree, and has mentored at least five (5) coaches. Three years of additional work experience may be substituted for a Bachelor's degree. The candidate's CV and/or resume must document and verify the evidence of this practice.

3. Candidate must research and publish at least one paper on the ABC website and Newsletter prior to renewal of the annual certificate

Evaluation & Certification Process for Senior Business Coach

The following steps will be followed for the Senior Business Coach Evaluation:

Step 1: The applicant submits the application form and pays the fee

Step 2: ABC reviews and confirms receipt of application and fee

Step 3: Board reviews and schedules interviews with applicants.

Step 4: Candidate develops and submits a Continuous Professional Development Plan to ABC secretariat

Step 5: The applicant satisfies all requirements and prepares a reflective essay, approximately 1,000 words in length, describing CPDs through mentoring junior coaches, presentations on business coaching, number of clients served, conferences attended, etc.

Step 6: ABC Certifying Board reviews and certifies applicant as Senior Business Coach

Senior Business Coach Re-Certification Requirements

The ABC Certified Senior Business Coach requires annual re-certification and requirements are:

1. Always maintain an ABC membership in good standing.

2. Submit a record of the professional development that has taken place during the previous 12 months. The submission will be reviewed, validated, and accepted by ABC's Certifying Board. Evidence of the submission might include research and publication of papers, conferences, workshops, work-based learning, training and supervision activities, research, presentations, and activities of ABC. This will ensure ABC Coaches are active business coach practitioners.

To access the business coaching framework online, scan this qr code