







Rapid Assessment Report 2022





Table of Content

Acronyms	
Background4	
Project Brief	
The objective of the Rapid Assessment5	-)
Methodology and Approach	5
Sampling Approach	5
Data collection and analysis	7
Limitations	7
Findings	7
Key outcomes1	3
Learnings and recommendations1	.5
Annexe1	.6





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Acronyms

AFDB	African Development Bank
FGD	Focus Group Discussion
FIGA	Florida Insurance Guaranty Association
TEF	Tony Elumelu Foundation
TEFEP	Tony Elumelu Foundation Entrepreneurship Programme
YEI	Youth Entrepreneurship and Innovation Multi-Donor Trust Fund
USD	United States Dollars
JfYA	Job for Youths in Africa
MSMEs	Micro Small and Medium Enterprises
ICT	Information and Communication Technology





Background

The Tony Elumelu Foundation (TEF) Entrepreneurship Programme (TEFEP) is a 10-year, USD100 million commitment to identify, train, mentor, and fund 10,000 African entrepreneurs. The Programme capacity builds, trains, mentors, and funds programmes for entrepreneurs across Africa. The goal is that the 10,000 entrepreneurs will create 1 million jobs and generate USD10 billion in additional revenue on the continent.

The programme is open to citizens and legal all residents of any one of the 54 African countries, that operate a start-up or MSME in Africa. TEFEP informs entrepreneurs through its website, and active social media campaign and has also set up Alumni Country Chapters networks and across the African countries. The evaluation selection and of entrepreneurs to join the programme follow a very strict methodology developed and conducted external by and independent consultancv firms to ensure transparency and impartiality at the entry point of the selection process.



Map of the project area

The Youth Entrepreneurship and Innovation Multi-Donor Trust Fund (YEI MDTF) signed a grant agreement with the Tony Elumelu Foundation to fund the capacity building of youth-led start-ups and micro, small and medium enterprises, under the TEFEP. With funding from YEI MDTF, the Bank supported TEFEP to scale up its reach and capacity to build support under the AfDB/Tony Elumelu Entrepreneurship Programme, with a focus on supporting youth entrepreneurs of whom 50% are women, in countries of fragility and/or hotspots of economic migration. The YEI MDTF's support made it possible for TEFEP to reach an additional 1000 high potential youth start-ups in Africa and provided them with business development services. On completion of the training, all the entrepreneurs received a \$5,000 grant to start or grow their businesses. The endoutcome is strong viable businesses, which go on to create new jobs, increaserevenue and ultimately enlarge Africa's private business sector





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Project Brief

Youths account for 60% of all of Africa's jobless, according to the World Bank. In North Africa, the youth unemployment rate is 25% but is even greater in Botswana, the Republic of the Congo, Senegal, and South Africa, among others. With 200 million people aged between 15 and 24, Africa has the largest population of young people in the world.

The objective of the YEI MDTF is to provide grants and implement projects to support the implementation of the Bank's JfYA strategy. The Fund empowers youth-led startups and MSMEs, both in the formal and marginal informal economy, to run viable businesses and create employment. The Fund contributes to the Bank's efforts towards increasing the capacity and access to finance for youth-led start-ups and MSMEs. Theobjective of the Fund's support to the TEFEP was to provide structured, robust, and multifaceted support to entrepreneurs in Africa, who were starting a business or havestarted a business within the last three years prior to 2019. This was to be achieved by delivering comprehensive, quality, evidence-based and largescale business development services – including training, mentoring, and access to networks and funding for business development – to youth-led startups and MSMEs in Africa, enabling them to develop entrepreneurial skills and mindset.

The TEFEP has seven pillars which are a holistic set of components and activities that equip youth with the basic skills to launch and run their businesses at the early stages of their growth. The pillars were taken into consideration through a set of activities that exercised due diligence through a selection of youth-led start-ups/MSMEs; conducting 12-week online training on Startup/MSMEs Enterprise Toolkit; providing online mentoring from global mentors; disbursing technical assistance grants; providing ongoing business advisory services; enrolling youth-led start-ups/MSMEs in Alumni Networks; opening access for youth-led start-ups/MSMEs to online Resource Library; participating in TEF Entrepreneurship Forum and Meetups; organising African marketplace and TEF forum pitch events; facilitating early-stage financing for TEF alumni. Facilitate early-stage financing for training graduates, development and validation of business plans and support for legalization of youth business entities.

The entrepreneurs were equipped with essential skills required to launch and run successful businesses, they were paired with mentors who would support and guide them on a successful business career path to grow and create decent jobs. The table and graph below show the beneficiary countries and the number of entrepreneurs supported. The agriculture sector and ICT were responsible for 28.7% and 9% of all the entrepreneurs selected indicating a strong interest in the food value chain and technology across the continent.

The objective of the Rapid Assessment

The evaluation was conducted to:

- I. Assess business growth in terms of new jobs created, added revenue for project beneficiaries
- II. Check business survival rate amongst beneficiaries
- III. Assess business access to market and more funding





- IV. Assess the impact of changes in context from COVID on businesses of beneficiaries
- V. Document learnings, and opportunities and make an adequate recommendation forfuture programming

Methodology and Approach

The assessment adopted a descriptive cross-sectional survey mixed methodology consisting of both quantitative and qualitative methods. Quantitative and Qualitative data was collected using online survey coded questionnaires from 128 survey respondents from the 1000 AFDB selected entrepreneurs funded in 2020 on the TEF entrepreneurship programme.

Region	Sample collected
Eastern Africa	28
Southern Africa	25
Northern Africa	2
West Africa	58
Central Africa	15
Total	128

Sampling Approach

The study Population was 1000 of 2020 AFDB beneficiaries cutting across several business sectors and sub-regions of Africa. Regarding the conduct of the survey, an online survey form was developed and sent to all the beneficiaries. A timeframe was set within which the survey will be closed to enable analysis. All 128 respondents responded to the survey. The survey intended to get an overall picture of the programme across the continent.

To statistically ascertain the appropriate sample size across the implementation subregion, Cochran's Sample Size Model was adopted. The model allows us to calculate an ideal sample size per sub-region given a desired level of precision, desired confidence level, and the estimated proportion of the attribute present in the total population. This was modified further based on population size. We applied the Cochran optimum sampling approach for the sampling across all the 1000 AFDB funded beneficiaries on the TEF Entrepreneurship Empowerment Programme implementation.

Cochran's optimum sample size

$$n = \frac{n_0}{1 + \frac{(n_0 - 1)}{N}}$$

The Minimum sampling requirement for the implementation region was calculated using a confidence level of 95% and a confidence interval of 5. With a total population of 1000 and varying percentages from different regions, the sample size was estimated by region and summed to get a target sample size of 300. However, ascaptured in the limitations for this assessment, only 128 responses were captured and analysed. And the effort is now intensified to ensure more entrepreneurs are reached for the next round of assessment in 2022.





Data collection and analysis

Adequate measures were taken to ensure the consent of respondents were obtained to conduct the assessment and data handling to ensure all the data used for this study are valid and reliable. During analysis, the qualitative data were triangulated with the quantitative survey data for responses. The Evaluation Team identified further supporting evidence proving or disproving opinions. Triangulation of qualitative with quantitative data assisted in validating the claims. The use of survey monkeys assisted in getting organised data for timely processing. The quantitative data were analysed and presented in charts using MS Excel.

Limitations

- I. Data was not captured from all project countries, hence would not allow for disaggregation of findings by country. However, all subregions were represented in the data which allowed disaggregation by sub-region.
- II. Limitations with capturing feedback from non-English speaking countries. Some information may not get the intended meaning after translation
- III. Remote data gathering has not allowed for observation of businesses to verify claims of growth.
- IV. Slow response to the survey and limited time for data gathering, hence target sample size was not reached to ensure reduced margins in error but qualitative data were carefully collected to ensure that findings are indicativeof actual reality
- V. Data was not collected from all project countries, but all regions were captured, hence disaggregation was done by region and not a country. The assessment will not provide the much-needed country reference for more country-focused learning

Findings

1.0: Demography of Sampled beneficiaries



Age distribution of respondents

Figure 1.0: Distribution of gender of respondents

To adequately insure gender-inclusive feedback, data was gathered from both male and female beneficiaries. Fig.1.0 indicated that 64% of the data was gathered from male beneficiaries and 36% was gathered from female beneficiaries. This disaggregation allowed for the capturing of a sufficient gender balanced





perspective to enable bases for more streamlined findings and more reliable conclusions on the actual situation of female and male-owned businesses. This will also ensure the assessment can draw inferences that would feed into a balanced programmatic decision. Focus Group Discussions (FGD) were also carried out for male and female groups to ensure a gender balance in qualitative feedback for triangulation.



Regional Spread and nature of the business location

Figure 1.1: Sub-regional distribution of respondents Figure 1.2: Nature of business environment

Figure 1.1 represents the distribution of collected data across sub-regions in Africa. 58% was gathered from the West African region which is significant considering that West Africa makes up a similar percentage of the beneficiary spread among the 1000 entrepreneurs. Southern Africa has a 25% data contribution, 28% of data was gathered from East Africa, Central Africa contributed 15% while 2% of data was gathered from North Africa. These are also consistent with the proportion of regional distribution of beneficiaries in the total population of selected entrepreneurs.

However, more of these entrepreneurs have their businesses located in the urban areas, mostly in the middle of the cities. Figure 1.2 reflects that 63% of these entrepreneurs have their businesses located in urban areas and the middle of the city with a lot of economic activities and opportunities. 37% are not entirely in the middle of the city but also nearby a city. 22% are in rural areas that are far from the cities but are within 30 minutes car drive from a major city and 6% are in rural communities with no cities nearby. This provided insight as to the nature of economic activities within the business environment, possible limitations, and opportunities within





their business environment. Future assessments will seek to capture how these indices may affect the performance of businesses within different communities

2.0: Assessment of business growth in terms of new jobs created, added revenue for project beneficiaries



New job creation and added revenue



Figure 2.1 represents the amount in revenue at the period of funding (2019) and now. Findings show that sampled beneficiaries have driven their revenue from 189,020 USD to 957,973 USD from 2019 to 2022. This reflects a 400% increase in revenue from the funding period to now. The actual revenue added which was estimated by (current revenue – initial revenue) is 770,953 USD.

Further analyses showed that 61% of this revenue was generated by male-owned businesses and 39% was generated by female-owned businesses. Also, 40% were generated from businesses in the West African region, 28% from the Central African region, 20% from the southern African region,12% from east Africa and 0.15% in the North African region. This indicates a general improvement in revenue creation across gender and region. However, proportions are correlated to the percentage of beneficiaries selected and responses sampled for gender and region.



New Job Creation

Figure 2.2: New jobs created

During the same period (2019 to 2022), these businesses created 708 new jobs and retained 276 of the existing 286 jobs. With a high job retention rate, only 3% of old jobs were lost between 2019 and 2022. Most of these retained jobs are selected entrepreneurs who work full or





Part-time for their business. Qualitative feedback gathered that most beneficiariesstopped taking salaries from their business, took part-time jobs and cut down on salaries to sustain their business. With about 300% increase in jobs created, 432 werefemale, 302 were male and a significant number of these jobs were youth within the age range of 18 to 35.

Further disaggregation by the business sector indicated that about 42% of these jobs came from businesses in the Agricultural sector, and about 15% were created in tech.businesses, 21% came from processed food and 5% from renewable energy businesses. Further analysis reflected that 59% of this revenue was added by male-owned businesses, while 41% was added by female-owned businesses. However, this couldalso be because of the gender spread for sampled data. More analysis by regionreflected that 31% of these jobs were created by entrepreneurs in East Africa, 28% inSouthern Africa, 29% in West Africa, 8% in central Africa and 2% in the northern African region



: Assess business survival rate amongst beneficiaries

: business status at funding period Figure 3.2: business status currently

An assessment of business status to establish the rate of migration in business stages and business survival rate as shown in figures 3.1 and 3.2, reflects a huge shift of businesses from start-up or idea stages and non-operational stages at the funding period in 2019 to fully operational and partially operational stages as the first quarter of 2022. At the funding period, 39% of businesses were still at the startup stage and 5% had not yet begun operations. Thesebusinesses have completely migrated to operational stages in the current assessment. However, 15% of the surveyed businesses opined to have closed or completely stopped operations. More of these closures occurred within the last quarter of 2020and the first quarter of 2021. Closures were attributed to the impact of strict COVID lockdown measures across countries on the continent. This was more significant in business that requires more physical contact and less in business around the food and agricultural sector which were considered essential commodities during the





lockdown. With about 85% of businesses still operational, entrepreneurs attributed these successes to increased capacity and continued mentorship from the programme.

"I had to strategise, deploy new skills from the TEF programme, create new opportunities for the target market I could reach, go into other sectors I could offer a solution to their problem". A female beneficiary in Nigeria

"The restrictions birthed a new idea which we have through our research, birthed a solution that addresses post-harvest losses. That was how we managed to survive". Male Agro-prenuer in Uganda

"We prevented further material loss through our door-to-door services. We started selling directly to homes. Those who were locked up in their homes could buy directly from us as we supply to their house". Female entrepreneur in Malawi



4.0: Assess business' access to market and more funding

Figure 4.2: Access to market

Figure 4.1: Access to more funding

An assessment of beneficiaries' access to the market through the programme reflected a very significant increase in access. Figure 4.2 reflects that 81% of respondents opined to having access to market while 6% attested to not having market access. More of this access was deduced to have been a result of increased networking and collaboration with other emerging entrepreneurs created by the programme. Where there have been very few opportunities for onsite exhibitions, beneficiaries have constantly engaged with their peers from other countries to explore larger marketopportunities. Technology and increased online presence were also identified to be major contributing factors. "We increased our supply by purchasing in bulk to reduce the expenditure. Also, we harnessed digital marketing to solve the challenges of traditional marketing". In addition to market access that has ultimately increased business reach and spread beyond the immediate business communities, 35% of beneficiaries surveyed attested to have gained access to other funding opportunities to scale their businesses as shown in figure 4.1. The capacity to identify and accessother funding has been seen as a critical indicator to reflect further contributions that have added to programme sustainability in terms of investment in entrepreneurship development in Africa. Funding sources identified include AGRA, KFW equipmentgrant to start processing soybean and maize into nutritious porridge, Accelerator of





the 2021 Nigerian Tech Summit Start-up Lab, ongoing Women for Entrepreneurship Programme (WE4E), NIRSAL Microfinance Bank (COVID19 Targeted Credit Facility) in Nigeria, IATF2021-AFREXIMBANK, FIGA (World Bank- Republic of Congo), and the ongoing NEPC funding for export businesses in Nigeria





Figure 5.1: Was your business affected by COVID19? Figure 5.2: How was the impact of COVID 19 on your business?

Like many other engagements in 2020, businesses were affected not only by the devastating help effect of Covid 19 but the lockdown measures adopted by all the countries in the world to limit the spread of the pandemics had an equally more limiting impact on individuals' ability to go on with their business and hence led to the closure of so many businesses within that period. Figure 5.1 shows the proportion of surveyed beneficiaries whose businesses were affected by both the health implications of COVID, and the lockdown measures put by the government to curtail its spread. 79% of the respondent attested to having been affected by covid while 21% said they weren't affected.

"The funding came in around the time COVID started in February 2020, so it was quite hard gaining momentum with sales, production and marketing that period. We were unable to generate the intended revenue and had to strategize the business model" male beneficiary in Algeria

"COVID has affected Tanzania's economy and reduced individuals' purchasing power. Although my business is still operational, we haven't had a major influx in customers as people are prioritising their spending to basic needs". Beneficiary in Tanzania

A further drill down to measure the nature of the impact Covid had, as shown in figure 5.2 indicated that 57% described the impact as mild as it was not enough to harm their businesses. 8% opined that covid 19 didn't have any real impact on their business while 5% said that covid 19 did impact positively on their business. A very significant 30% of the respondents said the impact of covid was very severe and completely stopped their operations.





AFRICAN DRVELOPMENT BANK GROUP GROUPE DE LA BANQUE AFRICAINE DE DEVELOPPEMENT

"I lost my business rental space because events had been stopped by our Ugandan government. I lost almost all my esteemed employees because they had to leave for their villages, and it crippled my business". Beneficiary in Uganda "It is hard to work from home rather you must be at the client premises, which was impossible due to the Lockdown measures, so we shot down operations temporally until the lockdown was eased". A female beneficiary in Nigeria

Key outcomes

Business Survival Rate

There was a higher business survival rate than anticipated. This was attributed to the demonstration of increased capacity of entrepreneurs through the programme training and mentorship support. Entrepreneurs were able to deploy innovative measures to adapt to new realities and changes in context. Although 12% of the surveyed beneficiaries indicated to have stopped operations largely due to covid 19 lockdown measures taken in their countries, a significant 88% were still operational (49 fully operational, 39 partially operational). Businesses that are currently partially operational are thriving in the hope of access to more funding opportunities to scale theirbusiness. However, a very notable improvement was observed as more businesses (45%) scaled from the start stages after funding to growth regardless of the limitations imposed by COVID.

"With some reorganisation, a show of resilience, adoption of a new approach and strategy, we also had to lower the price for our services so that our customers can be able to pay, and we also can stay in business". Beneficiary in Zimbabwe

Impact of COVID

changes in context due to COVID 19 impacted the business of entrepreneurs across all regions. 79% opined on the significant impact of COVID on their business. However, 57% of this impact was attested to be mild. This indicated that although it may have affected their businesses, it was not enough to lead to a complete shutdown of operation. In fact, 9% of these respondents indicated that COVID 19 has helped their businesses. This was however more for businesses that had more to do with technological solutions that did not require physical contact. But a significant 29% had indicated that the impact was severe and stopped business operations in some cases.

Access to Market

Rapid shift to virtual engagements in all sectors increased the demand for more soft skills in growing businesses. Network platforms provided opportunities for increased engagement and peer to peer mentorship that gave further opportunities for market expansion. Offline business exhibitor opportunities diminished, and online marketing opportunities surged. This equally highlighted the gaps in technology for businesses in locations with limited access to the internet and technology to engage customers online. Such businesses struggled. More qualitative feedback from beneficiaries highlighted this as a limitation to market access which ultimately led to the closing of some businesse.





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Job Retention

Findings from the rapid assessment survey reflected a significant retention of existing jobs which is indicative of the fact that most of the early jobs were business owners who continued to drive their businesses regardless of the pandemic. Speaking more the resilience of selected entrepreneurs, some opined to taking a pay cut and selling their personal belongings to keep their business afloat.

"I didn't have a choice, most of the famers whose business is service needed to continue even during the lockdown. If I stop, their crops will be damaged, and their families will starve" project beneficiary in Uganda.

Rapid Migration

At the start of the programme, 93% of the beneficiaries were more at the stages of ideation, infancy (early market) and some were just testing the market. Currently, 88% are operational. More of this progress is attributed to increased capacity gained from the training and access to mentorship support, and networking with other emerging entrepreneurs across the continent. Most beneficiaries interviewed attested to the benefits of the training as it adequately resonates with the current needs of their business. However, they also reiterated the need for more networking engagement like the TEF annual forum which has been suspended due to Covid 19.

Opportunities and diversification

Challenges presented by covid 19 created some opportunities for entrepreneurs to change the focus of their businesses to the current needs of their environment. Initially funded businesses no longer seemed ideal at the time of funding. People focused more on opportunities that provided immediate returns than a longer-term venture that may not survive the restrictions of covid. For instance, some entrepreneurs attested to going into production of nose masks, hand sanitizers and water dispensers for hand washing to meet increasing demand at local communities. This was seen as a major source of immediate income while they also looked to see the end of the covid lockdown. With several uncertainties on when things could be back to normal, entrepreneurs diversified into more profitable ventures without necessarily considering longer term implications. Several cases of migration from earlier intended business to ensure profitability, hence leading to physical migration to communities with comparative advantages for the new business.

I had to put more investment into businesses that generated income in a short time, mostly those that do not require a lot of expense. e.g., chicken farming, coffee farming. Beneficiary in Benin

Growth and Innovation

Businesses reported increased revenue, added jobs, high retention, and access to markets. Most businesses expanded their spread and market reach. These outcomes were recorded regardless of the persisting impact of covid. Progress was attributed to the capacity of entrepreneurs to leverage on networks to drive innovation through the growing digital presence in the current business ecosystem. Entrepreneurs demonstrated resilience and skill to drive their businesses through the limitations posed by the changes in context faced just at the period of funding





Learnings and recommendation

Tailored Mentorship

Innovative ways of mentorship deployed by the project during the pandemic ensured the needed support by entrepreneurs to thrive regardless of the restrictions. More tailored support targeting businesses that are partially operational would ensure more migration of businesses to a more stable position to drive the creation of more jobs and sustained revenue

Remote Monitoring

Covid restrictions created a demand for remote monitoring which provided the much-needed access to continued monitoring data and follow up response to challenges and opportunities during the lockdown. Most businesses thrived with quick response mechanisms deployed through a remote monitoring system that allowed for real-time update on current situations with active support from hub leads. However, as the relaxation of restriction measures across countries continues, rounds of onsite monitoring will help deepen the insight and learnings from observed changes and current project status.

Peer to peer engagements

Participation in more peer-to-peer engagements to share learnings and knowledge of what works increased confidence and bridged knowledge gaps through experience sharing among entrepreneurs. More offline peer to peer engagements would further cover gaps for businesses that are more rural located and may have limited access to the internet and hence have not benefited from the programme networking sessions

Second Stage Scale-up Funding

Second stage funding will be appropriate to ensure scale-up for growing businesses and support for partially operational businesses. This could also be in the formof a COVID relief to limit the impact of COVID-19 on these businesses.





Annex

Tool		
S/N	Survey Questions	Responses
Demog	graphic data	
	Please state your name	(Insert response)
	Please provide us your current contact number	(Insert response)
	What is your age category?	I. 18 - 23 II. 24 - 33 III. 34 - 43 IV. 43 - 50 V. Above 50
	Kindly State your gender	a. Female b. Male
	Select your business country	List of countries
	Select your business sub regional location	 I. West Africa II. Northern Africa III. East Africa IV. Southern Africa V. Central Africa
	Select your business sector	 I. Renewable energies II. Energy efficient construction of buildings III. Environmentally friendly transport / electromobility IV. Organic agriculture / sustainable agriculture or fisheries V. Sustainable forestry VI. Recycling VII. Energy- and water saving technology VIII. Eco-tourism IX. Product exportation Others Specify
	What is the nature of your business community?	a. Urban b. Rural
	Please select an option that best describes your business neighbourhood	 I. Urban: I am in the middle of a city II. Mainly urban: I am nearby a city III. Mainly rural: I am quite far from the nearest city (e.g., 30 minutes by car) IV. Rural: there are no cities nearby
We now	eated by youth led start-ups/MSMEs w want to ask how many individuals are w e works on the business)?	vorking on this business (include the owner if
	Before the TEF programme did your business have employees working on your payroll?	a. Yes b. No





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	If yes, how many employees did you have (or owners) that are permanent employees, meaning that they show up to the premise of the business most of the days, and work there most of the time?	(Insert response)
	How many were female?	(Insert response)
	How many were male?	(Insert response)
	What number were youth?	(Insert response)
	If yes, how many temporary or part- time employees that show up only a few days a week, or work for only a few hours (for example to perform special tasks or when there is more need to work)?	(Insert response)
	How many were female?	(Insert response)
	How many were male?	(Insert response)
	What number were youth?	(Insert response)
	How many of these existing jobs are retained till today?	(Insert response)
	How many new jobs have you added to your business since the programme?	(Insert response)
	How many were female?	(Insert response)
	How many were male?	(Insert response)
	What number were youth?	(Insert response)
Added	revenue of youth led start-ups/MSMEs	
	Before the TEF entrepreneurship programme, was your business making any revenue?	a. Yes b. No
	If yes, what was the typical amount of revenue that your business made in a year? (Insert response in dollars)	(Insert response)
	What typical amount of revenue does your business make now in a year? (Insert response in dollars)	(Insert response)
Access	to market and more funding	
	Since the TEF programme have you had access to more business funding opportunities?	a. Yes b. No
	What was the funding opportunity?	(Insert Response)
	Would you say your experience with the TEF programme helped you to access this additional funding?	a. Yes b. No
	How would you describe the level of your business just after the TEF programme (three month after funding)?	I.Beginner/Start-upII.Not yet OperationalIII.Fully OperationalIV.Partially Operational
	How would you describe the state of your business now?	I. Fully operational II. Partially operational III. No longer operational





	If sold or closed, please tell us when?	(Insert response)	
	Would you mind giving us why you sold or closed your business? (Give some details on the challenges)	(Insert response)	
	What are some of the major challenges you are currently experiencing in your business?	(Insert response. 50 words)	
	Has changes in context due to COVID affected your business in any way?	c. Yes d. No	
	How were you able to adjust through these challenges?	(Insert response)	
Knowl	Knowledge use, Networking and Partnerships		
	What part of you training have you been able to deploy into your business?	(Insert response)	
	The programme provided sufficient networking opportunities with other alumni	a) Agree b) Disagree c) Not sure	
	through the programme, I identified partnership opportunities that impacted my business	a) Agree b) Disagree c) Not sure	
	What kind of support do you need now?	(Insert response)	
	Would you be willing to have a group discussion with us on issues relating to the programme?	a. Yes b. No	