

SME Loop Standard M&E System Handbook

Part II

-

System and User Administration –
KoboToolbox and Microsoft Power BI

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Acronyms

AuV	Outsourcing of data processing (German: Auftragsverarbeitung)
BMZ	Federal German Ministry for Economic Cooperation and Development
COVID 19	Coronavirus Disease 2019
DCP	Data Collection Point
DIGITS	GIZ's Digital Information Technology Department
DSM	Data Protection Management (German: Datenschutzmanagement)
EDP	Enterprise Development Plan
EPP	Employment Promotion Programme
EU	European Union
FMB	GIZ Sectoral Department (German: Fach- und Methodenbereich)
FTE	Full-time Equivalent
GDPR	General Data Protection Regulation
GIZ	Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) GmbH
ID	Identification Number
IDDS	Indicator and Data Definition Sheet
ISO	International Organization for Standardization
IT	Information Technology
KPI	Key Performance Indicator
M&E	Monitoring and Evaluation
MQS	Minimum Quality Standards
MS	Microsoft
PM	Product Management
RCC	Regional Competence Centre
RCCEP	Regional Competence Centre for Employment Promotion in Benin
SME	Small and Medium Enterprises
SP	Service Provider
TOM	Technical and Organizational Measures for Data Protection
UN OCHA	United Nations Office for the Coordination of Humanitarian Affairs
VVT	Notification to the Records of Processing Activities (German: Verzeichnis Verarbeitungstätigkeiten)

1. Introduction

The SME Loop Standard M&E System (SSMS) operates with the use of four software tools, namely

- KoboToolbox (on- and offline data collection tool for web-browsers and Android devices)
- Microsoft Excel
- Microsoft Power BI (Desktop Version for local (programme-based) and web-based for global dashboards)
- CiviCRM (online data collection tool for web-browsers)

The mix of tools allows for a semi-automated flow of data of businesses enrolled in an SME Loop programme, while at the same time leaving data control at programme level. Any organization or unit implementing an SME Loop programme is responsible for setting up the data collection forms in KoboToolbox. They will be supported by the SME Loop Master Coach and SME Loop Product Management (PM) in the process. The survey forms can be linked to a Power BI file that is stored locally, by every individual user of that file. The Master File can be accessed via SME Loop PM and adapted for the respective programme. In addition, the data will be shared with GIZ for the purpose of storage and global dashboard creation. In this sense, the local programme will set up surveys for data collection using KoboToolbox and will store the data at one location managed by the programme implementing the SME Loop. This structure provides the implementing programme with full authority over the data collected. Each implementing programme is responsible for data quality assurance and timely submission of data.

During the selection process of businesses that will participate in an SME Loop programme, contact data of businesses and personal data of individuals will have to be collected. This data should not be collected using KoboToolbox, for reasons of data protection. However, the way of collecting the data is decided upon by the responsible persons, usually involving the SME Loop Coordinator and SME Loop PM.¹ Generally, it is recommended to use CiviCRM for constituent / case management involving contact and personal data of participating businesses.²

In addition to data collected from participating businesses, the programmes will be asked to submit administrative data, which will allow to analyse the context of operation of the programmes implementing the SME Loop. This administrative data will be submitted in the form of a Microsoft Excel sheet (see template).

The following chapters will give an overview of

- what CiviCRM is used for (Chapter 2),
- how to collect data using KoboToolbox (Chapter 3),
- setting up the survey formats in KoboToolbox (Chapter 4),
- linking the KoboToolbox Data to MS Power BI (Chapter 5),
- options to analyse the data collected (Chapter 6),
- how to manage the data collected at the end of an SME Loop (Chapter 7),

¹ See part one of the handbook for detailed description of the roles.

² See part three of the handbook for detailed description of CiviCRM use.

- additional data collected on the programme implementing the SME Loop (Chapter 8).

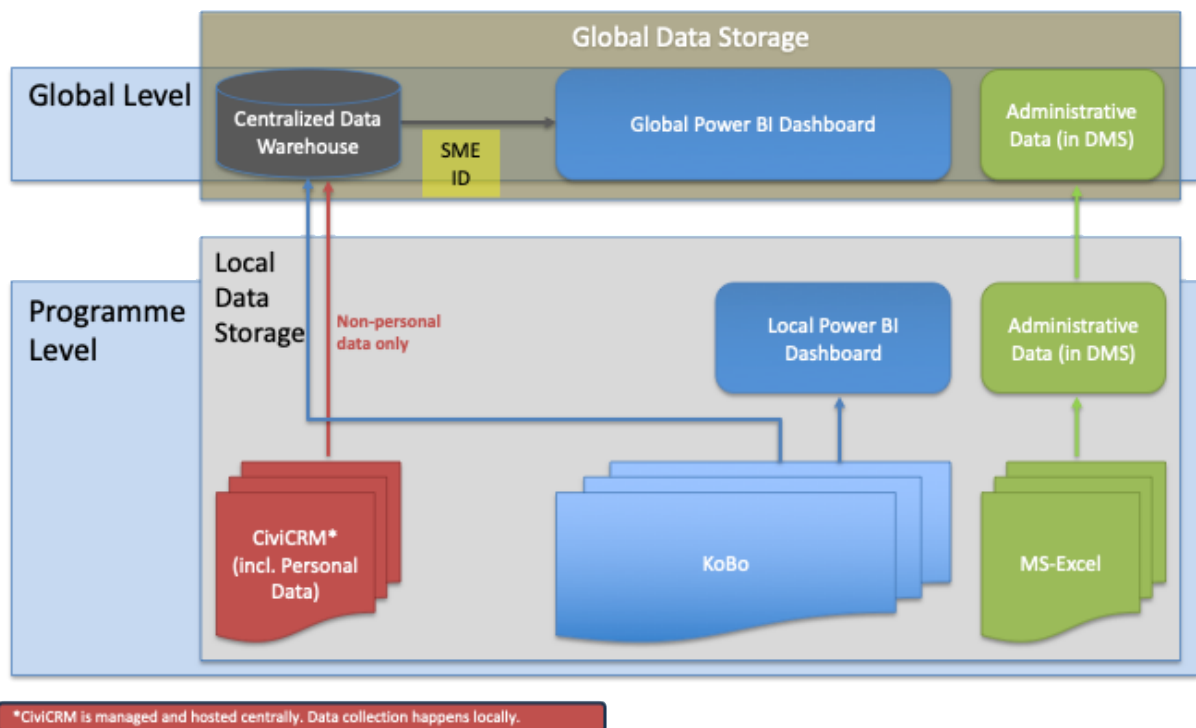


Figure 1: Data Management and Storage Systematic

2. CiviCRM for Constituent Relationship Management

CiviCRM³ is a constituent relationship management (CRM) system built by and for nonprofit organizations and NGOs. CiviCRM is free / open-source software which means there are no license costs or user fees associated with downloading, installing, or using the software. CiviCRM is online and web-based, which means it can be accessed by many users at the same time from different locations while being connected to Wi-Fi. It has been developed with the international community in mind, and translations and multi-language options are supported. CiviCRM allows organizations to record and manage information and data about the various people and organizations they interact with. In this sense, CiviCRM is more than just an address book - it is a flexible platform that allows users to manage a range of interactions including events, memberships, activities, cases, campaigns, mailings and more, all located in a single system that integrates tightly with popular open-source content management systems (CMS). Thus, CiviCRM is a modular system which allows to

- Record basic contact information such as name, address, email, phone number
- Define relationships between contacts such as employer – employee
- Send emails
- Keep a record of interactions with contacts

CiviCRM has been configured for the requirements of SME Loop implementations. More specifically, the following modules have been prepared for implementing programs

³ [What is CiviCRM? - CiviCRM User Guide - CiviCRM Documentation](#)

- Contacts – a module used for storing and managing contact data related to individuals and organizations such as businesses
- Email (CiviMail) – a module used for handling (mass) email outreach
- Case Management (CiviCase) – a module used for tracking and managing sequences of interactions with contacts and affiliated organizations
- Events (CiviEvent) – a module used for setting up and running events such as trainings, while managing related event data and participations
- Survey (CiviSurvey) – a module used for surveying contacts and participants, recording survey responses and generating reports from the survey data
- Campaign (CiviCampaign) – a module used for linking together events, mailings, activities, and contributions under one “umbrella” so that users can track the progress of all their efforts towards one goal (i.e., SME Loop implementation)

Please note that the use of CiviCRM as case management and (activity) monitoring tool requires a considerable amount of onboarding and continuous capacities (especially from M&E personnel) on behalf of the implementing program, as well as service providers / backstoppers. For system and user administration of CiviCRM, please find all required information in the SME Loop Standard M&E System Handbook Part III – CiviCRM. Complementarily, please reach out to SME Loop PM directly for a preliminary check of feasibility.

3. Data Collection in KoboToolbox

KoboToolbox provides two options for data collection. Either the person submitting data, usually the coach or an enumerator, is using any web-browser on a computer, tablet or phone or the Android App KoboCollect. KoboCollect can be downloaded via Playstore. The advantage of using KoboCollect is that users can store copies of submitted forms on their phone. In the SSMS each coach is allocated a specific Coach ID. If the data is submitted via KoboCollect, it is automatically submitted with the KoboToolbox username. For submissions via a web-browser the username requirement can be disabled. Though, this is not recommended. The data submission in connection with a username helps to identify who submitted the data which allows addressing data quality issues or troubleshooting in a targeted manner.

3.1. Creating a KoboToolbox Account

KoboToolbox offers the option of assigning different levels of permissions for users, if they have an account with KoboToolbox. Details on the different levels of permissions are described on the [KoboToolbox help page](#).

It is possible to submit data without user accounts. However, in this case the coaches and data collectors can only submit data. They cannot do any corrections in the backend. Working with several Service Providers, would lead to a situation where anyone with access to the data in the backend can see all data, even from other SPs. In such a scenario, it would be advisable setting up surveys for each SP separately. The Team Lead and/or Backstopper of the SP must have a KoboToolbox account, since they have to conduct a first data quality check.

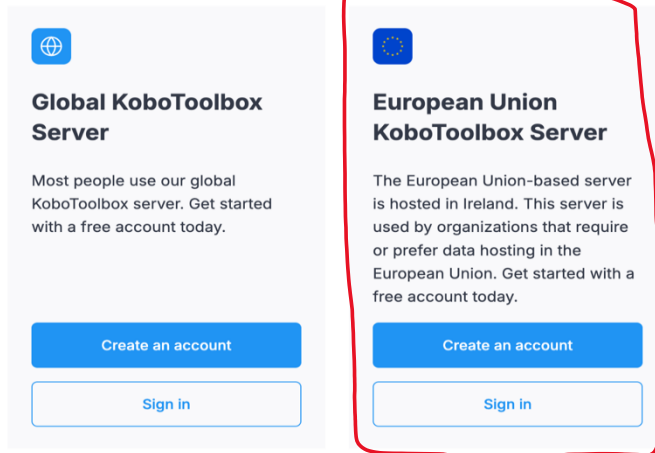
The KoboToolbox account must be created on the European Union KoboToolbox Server, since all surveys used by GIZ programmes must be run on that server. Alternatively, the

existing GIZ-hosted servers can be used. For details contact the GIZ KoboToolbox

administrators (help-m-e@giz.de) or SME Loop PM directly.

The creation of the account is simple and self-explanatory. During the creation of the account users have to state which organization they are working for. Private sector actors have to pay a monthly subscription fee. The use of KoboToolbox for a basic user (individual user with basic data collection needs) is free for nonprofits, government agencies, UN organizations, and educational institutions ([pricing details](#)).

Sign in or create an account



The screenshot shows a web interface for creating a KoboToolbox account. It features two main options: 'Global KoboToolbox Server' and 'European Union KoboToolbox Server'. The 'European Union' option is highlighted with a red rectangular box. Both options include a description, a 'Create an account' button, and a 'Sign in' button.

Global KoboToolbox Server	European Union KoboToolbox Server
	
Global KoboToolbox Server	European Union KoboToolbox Server
Most people use our global KoboToolbox server. Get started with a free account today.	The European Union-based server is hosted in Ireland. This server is used by organizations that require or prefer data hosting in the European Union. Get started with a free account today.
Create an account	Create an account
Sign in	Sign in

Figure 2: Creating User Account for KoboToolbox

Create an account

Full name *

Username *

Email *

name@organization.org

Country * Sector *

Organization type *

☐ I want to receive occasional updates about KoboToolbox

☐ I agree with the [Terms of Service](#) and [Privacy Policy](#) *

Password *

Password confirmation *

CREATE ACCOUNT

[or login](#)

[Terms of Service](#) [Privacy Policy](#)

KoboToolbox

European Union Server

High quality data collection tools for social impact organizations working in challenging environments.

This EU-based server is used by organizations that prefer data hosting in the European Union. For all other users, please create an account on our default [global server](#).

Get started by creating a free account on our Community Plan, which includes unlimited projects, unlimited data collectors and collaborators, 5,000 submissions per month, and 1GB of file storage.

Users who require more data storage, survey submissions, or features can [upgrade their account](#) at any time.

*Until 1 September 2023, this server was called the Humanitarian Server and was used solely by humanitarian organizations. On 1 September 2023, server ownership was transferred from UN OCHA to Kobo, the nonprofit organization behind KoboToolbox. [Read more...](#)

Figure 3: Details-page for opening of a KoboToolbox account

3.2. Data Collection via Web-browser

For the collection of data using the web-browser, the data collector only requires the link to the survey form, if the submission requiring a username is disabled. If it is enabled, the data collector must open an account on KoboToolbox.

The data can be entered on- and offline once the survey has been opened in the browser and the browser cache is not deleted or cleared. The best option is to bookmark the survey to re-open it whenever needed.

The web-browser tool offers the option to save a survey before it is submitted. This option enables partial data collection, or a later review of the data entered before its submission. The data collector can save the forms under different names, which can be chosen freely. The standard setting is survey name followed by the SME ID and Data Collection Point, e.g. SME Loop Business Profile - KE-EN-00530 - T0. In the browser multiple survey forms can be saved this way, simultaneously.

Further details on how to use the web-browser can be found on the [KoboToolbox support site](#).

It is important to note that changes in survey forms require the data collector to refresh the form in the browser, else an outdated form will be used and potentially incomplete data submitted. In a case of incomplete data submission, the survey would have to be started all-over and re-submitted. The first submission must be deleted, since some data fields might be missing.

3.3. Data Collection via KoboCollect

An alternative to the web browser is the use of the Android-based phone App KoboCollect. KoboCollect offers the same functions as the web-browser, plus the option of viewing forms after they have been submitted. The user is also less likely to delete data in a phone App, compared to a web-browser. The option to view already submitted forms is particularly useful for coaches who want to use the data of previous sessions in a particular coaching session. A distinct username has to be set up on the [KoboToolbox website](#). (Figure 2 and 3) Details of how to install KoboCollect, to download the survey forms and manage the functionalities can be found on the [KoboToolbox support site](#).

It is important to note that changes in survey forms require the data collector to refresh the form in the forms in the App, else an outdated form will be used and potentially incomplete data submitted. In a case of incomplete data submission, the survey would have to be started all-over and re-submitted. The first submission must be deleted, since some data fields might be missing.

The process of form-updating can be automated, which is recommended. In a first step open the KoboCollect App. Click on the icon “K” in the top right corner. Then select settings on the next screen.

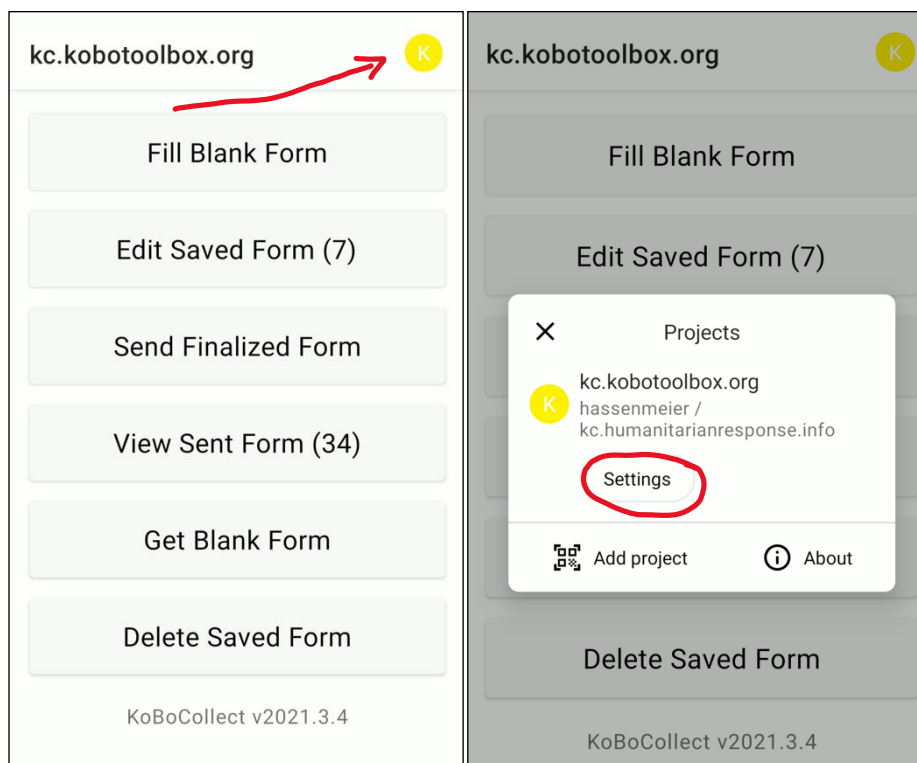


Figure 4: Opening of KoboCollect Settings

On the next screen click on Form management. Then select Blank form update mode.

The screenshot shows the KoboCollect settings interface. On the left, under 'Project settings', there are options for Server, Project display, User interface, Maps, Form management (highlighted with a red arrow), and User and device identity. On the right, under 'Form management', there are sections for 'Form update' (with 'Blank form update mode' highlighted by a red arrow), 'Automatic update frequency', 'Automatic download', 'Hide old form versions', 'Form submission', 'Auto send', and 'Delete after send'.

Figure 5: Opening Form Update Mode In KoboCollect

In the pop-up window select Exactly match server. On the Form management page, the box “Automatic download” will be active now.

This screenshot shows the same 'Form management' settings page as Figure 5, but with a pop-up window open for 'Blank form update mode'. The pop-up has three radio button options: 'Manual' (selected), 'Previously downloaded forms only', and 'Exactly match server' (circled in red). A 'CANCEL' button is at the bottom right of the pop-up. In the background, the 'Automatic download' checkbox is now checked (circled in red), and the 'Blank form update mode' text has changed from 'Manual' to 'Exactly match server'.

Figure 6: Selecting Automatic Form Update Mode in KoboCollect

The details on data collection processes are explained on the KoboToolbox website:

- [Data collection through web-browser](#)
- [Data collection through KoboCollect](#)

4. Managing the KoboToolbox Backend

The M&E System Administrator has to be appointed as early as possible, during the definition phase. At this point principal decisions have to be taken on the tools that will be used. **If the SME Loop Coordinator and the team decide for another tool than KoboToolbox for data collection, the M&E System Administrator must contact SME Loop Product Management for support and advice as early as possible.**

For the SME Loop Standard M&E System seven data collection forms were created. Five of these forms are mandatory to be used,

- the Baseline form to establish the starting point of every participating business,
- the Monthly Business Figures form,
- the Employment Data form
- the Coaching Sessions Progress Monitoring form,
- and the Review form to monitor the changes achieved compared to the baseline situation.

These forms can be adapted to the context of the respective programme. The use of the Business Profile and Entrepreneurial Profile forms is optional.

4.1. Preparation of Forms in General

All standard forms will be shared by SME Loop PM with the programme's M&E System Administrator in the format of an MS Excel file. The file will always have three different sheets. (See Figure 7: #1) The sheets *survey* and *choices* usually need further attention, before the forms are uploaded to KoboToolbox for data collection. The sheet settings only need to be updated in three cases:

1. If the programme wants to change the form title (Standard is always SME Loop - Survey Name, e.g.: SME Loop – Baseline)
2. If the programme wants to change the instance name (Standard is always Survey Name - SME-ID - Data Collection Point, e.g. SME Loop Business Profile - KE-EN-00530 - T0. The instance name is the default name any form is saved with in KoboCollect, before and after submission.
3. If the programme wants to change the default language, which is English as standard.

On the sheet *survey* the programme's M&E System Administrator must never change any entry in the column *name* (Figure 7: #2). If there is need to adapt the wording for data collectors, this must only be done in columns *label* and *hint* (separated for English and French; see Figure 7: #3). If questions relevant only for the respective programme are added, the programme's M&E System Administrator can choose freely how to "name" and "label" additions.

4.1.1. Generic Data – Hidden Cells

All survey forms contain some hidden data cells in rows 5-8. (See Figure 7: #4) The data submitted for the question must be the same for every submission. Hence, a default value is

entered. In cell I5 the standard name of the survey is already entered. This must not be changed. In row 6 cell I6, the GIZ project number (PN) must be entered in the 14-digits format. Non-GIZ projects must enter name of organization. In row 7 cell I7 the name of the country of implementation should be added, spelled exactly the same way as defined in the [country codes list](#) on the internet. The English version must be used. In row 8 cell I8 the name of the implementing programme has to be entered. Acronyms are usually the best option. It is important that the Project Name does not contain a dash/minus sign, e.g. CC-XXX-Partner. This will result in problems, such as the programme name will not be showing in the survey results, which is a problem for cross country analyses. It is recommended to use the [two digits country code](#) followed by underscore and project acronym, e.g. KE_AJ4Y. The Baseline survey contains three additional rows with hidden data (rows 9-11). The information to be entered here is the minimum wage of the country per hour, per day and per month, which is an optional information.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	type	name	label::English (en)	label::French (fr)	hint::English (en)	hint::French (fr)	required	appearance	default	choice_filt	constraint	constraint_calculation	relevant	
2	start	start												
3	end	end												
4	begin_group	Admin_Data	Administrative Data	Données administratives			false	field-list						
5	hidden	Survey_title	Survey Title				false							
6	hidden	GIZ_PN	GIZ Project Number	Numéro de projet GIZ			false							
7	hidden	Country_of_Implementation	Country of Implement	Pays de mise en oeuvre			false							
8	hidden	Name_of_Implementing_programme	Name of implement	Nom du programme d'exécution			false							
9	hidden	Minimum_wage_per_hour	Minimum wage per	Salair minimum par heure			false							
10	hidden	Minimum_wage_per_day	Minimum wage per	Salair minimum par jour			false							
11	hidden	Minimum_wage_per_month	Minimum wage per	Salair minimum par mois			false							
12	select_one SP	SP_ID	Enter your Service P	Entrez votre ID de prestataire de services			true							
13	select_one CO	Coach_ID	Enter your Coach ID	Entrez votre ID de coach			true			cf=\$(SP_ID)				
14	select_one BT	Batch_ID	Enter the Batch ID	Entrez ID du lot			true	minimal		cf=\$(SP_ID)				
15	select_one EN	MSME_ID	Enter the Enterprise	Entrez ID de l'entrepreneur			true			cf=\$(Coach_ID)				
16	end_group													
17	begin_group	Demographics	Demographics	Données démographiques			false	field-list						

Figure 7: Screenshot – MS Excel Template for KoboToolbox upload

4.1.2. Generic Data - General

Once these hidden questions have been edited, the IDs for SPs, Coaches, Businesses and Batches have to be edited. In a first step the M&E System Administrator must establish the total number of SME IDs required. This is the number of Businesses that are enrolled in the SME Loop programme. If the Business Profile and Entrepreneurial Profile are used for the selection of businesses, then the required number of SME IDs is equivalent to all the businesses being assessed.

Approach	Number of Businesses enrolled	Number of Businesses assessed	Number of SME IDs
Assessment with use of Profiles	75	150	150
Assessment without use of Profiles	75	150	75

Table 1: Number of SME IDs depending on the use of Profile Forms in KoboToolbox

Additionally, the number of SPs, Coaches, Trainers and Batches will determine how many of these IDs must be created. The exact digits of the IDs will be provided by SME Loop PM. For example, if 150 SME IDs are required, the M&E System Administrator will request 150 SME IDs from SME Loop PM. SME Loop PM will allocate the exact digits of IDs, e.g. CC-EN-00001 to CC-EN-00150, if this is the first SME Loop in the country. If some SME Loop programmes have already been implemented in the country the IDs can have a different range, e.g. CC-

EN-00851 to CC-EN-01000. The same approach applies to the Coach, Trainer, Batch and SP IDs.

The IDs are created by sequence of a two-digit country code (ISO 3166 ALPHA-2 Code; <https://laendercode.net/en/countries.html>) followed by an EN for each business/enterprise and a five-digit number generated by the M&E officer. Control group businesses use CG instead of EN. For Service Providers the EN will be replaced by SP and followed by a two-digit number. For coaches a CO will be followed by a three-digit number. Trainers will have a TR followed by a two-digit number. The batch number will have a BT followed by a three-digit number.

	Country Code	Identifier	Running Number
Enterprise	CC	EN	XXXXX
Control Group Member	CC	CG	XXXXX
Service Provider	CC	SP	XXX
Coach	CC	CO	XXX
Trainer	CC	TR	XXX
Batch	CC	BT	XXX

Table 2: Identification Number (ID) Creation

Examples of Identification Numbers

	Burkina Faso	Malawi
Business	BF-EN-00001	MW-EN-00001
Control Group Member	BF-CG-00001	MW-CG-00001
Service Provider	BF-SP-001	MW-SP-001
Coach	BF-CO-001	MW-CO-001
Trainer	BF-TR-001	MW-TR-001
Batch	BF-BT-001	MW-BT-001

Table 3: Identification Number (ID) Creation - Examples

An MS Excel file is provided to manage the IDs in a programme. The file contains one sheet with three tables containing a list of Service Providers, a list of Trainers, and a list of Coaches, and how these are linked to IDs. These tables include the Batch IDs as well.

[illegible]

Table 4: Overview SP and Batch IDs of Service Providers enrolled in a Programme

<u>Coach</u>				
First Name	Surname	SP ID	Coach ID	Allocated SME IDs

Table 5: Allocation of Coach IDs

<u>Trainer</u>			
First Name	Surname	SP ID	Trainer ID
Trainer	One	CC-SP-01	CC-TR-01
....			
Trainer	Five	CC-SP-02	CC-TR-05
...			
....			

Table 6: Allocation of Trainer IDs

Several additional sheets contain an overview of SME IDs allocated to each Coach. This shall assist the Coaches to assign Enterprise IDs to their businesses and remember these throughout the coaching sessions. It is also important in case enumerators will collect data from the businesses at any point.

[illegible]

Once the range of IDs has been established, the survey files have to be updated in MS Excel. For this it is important to understand the concept of choice filters (abbreviation cf) in KoboToolbox. In the case of SSMS forms, it is very simple. On the sheet survey, a choice filter has been created that determines the list of Coach IDs that will be shown in the survey. It is dependent on the SP ID selected. Equally, the Batch ID is dependent on the SP ID selected. The SME ID depends on the selection of the Coach ID.

1	type	name	label::English (en)	label::French (fr)	hint::English (en)	hint::French (fr)	required	appearance	default	choice_filter	constraint
2	hidden	Minimum_wage_per	Minimum wage per month	Salaire minimum par heure			false				
3	select_one SP	SP_ID	Enter your Service Provider ID	Entrez votre ID de prestataire de services			true				
4	select_one CO	Coach_ID	Enter your Coach ID	Entrez votre ID de coach			true			cf=\${SP_ID}	
5	select_one BT	Batch_ID	Enter the Batch ID	Entrez ID du lot			true	minimal		cf=\${SP_ID}	
6	select_one EN	MSME_ID	Enter the Enterprise ID	Entrez ID de l'entrepreneur			true			cf=\${Coach_ID}	

In this example, the choice filter is based on the selection options given for the Service Provider IDs. Thus, depending on the selected Service Provider ID, the corresponding Coach ID will be visible for selection. Here the Coach ID CC-CO-001 is linked to the Service Provider ID CC-SP-001. If the enumerator or coach selects CC-SP-001 as the Service Provider, only allocated options will be available for the selection of Coach IDs. This way potential errors can be reduced, which is especially relevant for programmes operating with large numbers of Service Providers and Coaches or Trainers.

SME Loop - Baseline

Administrative Data

Enter your Service Provider ID *

☒ CC-SP-001

Enter your Coach ID *

☒ CC-CO-001

Enter the Batch ID *

none selected ▼

☐ CC-BT-008

☐ CC-EN-00001

Figure 10: View of Choice Filter Results in KoboToolbox Data Collection Form

The same way as the SP ID determines the Coach IDs available for selection, SME IDs are linked to Coach IDs.

list_name	name	label::English (en)	cf
CO	KE-CO-41	KE-CO-41	KE-SP-03
CO	KE-CO-42	KE-CO-42	KE-SP-03
CO	KE-CO-43	KE-CO-43	KE-SP-03
CO	KE-CO-44	KE-CO-44	KE-SP-03
BT	KE-BT-016	KE-BT-016	KE-SP-03
BT	KE-BT-017	KE-BT-017	KE-SP-03
BT	KE-BT-018	KE-BT-018	KE-SP-08
BT	KE-BT-019	KE-BT-019	KE-SP-08
EN	KE-EN-00426	KE-EN-00426	KE-CO-41
EN	KE-EN-00427	KE-EN-00427	KE-CO-41
EN	KE-EN-00428	KE-EN-00428	KE-CO-41
EN	KE-EN-00430	KE-EN-00430	KE-CO-41
EN	KE-EN-00431	KE-EN-00431	KE-CO-41
EN	KE-EN-00432	KE-EN-00432	KE-CO-41
EN	KE-EN-00433	KE-EN-00433	KE-CO-41
EN	KE-EN-00440	KE-EN-00440	KE-CO-42
EN	KE-EN-00444	KE-EN-00444	KE-CO-42
EN	KE-EN-00445	KE-EN-00445	KE-CO-42
EN	KE-EN-00446	KE-EN-00446	KE-CO-42
EN	KE-EN-00447	KE-EN-00447	KE-CO-42
EN	KE-EN-00448	KE-EN-00448	KE-CO-42
EN	KE-EN-00449	KE-EN-00449	KE-CO-42
EN	KE-EN-00456	KE-EN-00456	KE-CO-43
FN	KE-FN-00459	KE-FN-00459	KE-FN-00459

Figure 11: Application of Choice Filter in MS Excel Upload File – Linking Enterprise IDs to Coach IDs and Batch IDs to SP IDs

4.1.3. Notice of Caution

Working on the MS Excel files requires special care. In the sheet survey the existing entries in the columns type, name, required, constraint, constraint_message, calculation and relevant must not be changed at any time. Additional questions can be added, as described in the specific sections for each form. For these additional questions, the restrictions do not apply, since these are new variables.

The choice filters can be adjusted, if the responsible officer wants to use a different logic, e.g. Batch IDs can also be linked to coaches. But this should only be done with caution.

A	B	C	D	E	F	G	H	I	J	K	L	M	N
type	name	label::English (en)	label::French (fr)	hint::English	hint::French	required	appearance	default	choice_filter	constraint	constraint_message	calculation	relevant
start	start												
end	end												
begin_group	Admin_Data	Administrative Data	Données administratives			false	field-list						
hidden	Survey_title	Survey Title				false			"SME Loop - Baseline"				
hidden	GIZ_PN	GIZ Project Number (14 Numéro de projet GIZ)				false			"YYYY.XXXX.X-XXX.XX"				
hidden	Country_of_Implementation	Country of Implementation Pays de mise en œuvre				false			COUNTRY				
hidden	Name_of_implementing_program	Name of implementing Nom du programme d'exécution				false			CC_Programme				
hidden	Minimum_wage_per_hour	Minimum wage per hour Salaire minimum par heure				false							
hidden	Minimum_wage_per_day	Minimum wage per day Salaire minimum par heure				false							
hidden	Minimum_wage_per_month	Minimum wage per mo Salaire minimum par heure				false							
select_one SP	SP_ID	Enter your Service Prov Entrez votre ID de prestataire de services				true							
select_one CO	Coach_ID	Enter your Coach ID Entrez votre ID de coach				true			cf=\${SP_ID}				
select_one BT	Batch_ID	Enter the Batch ID Entrez ID du lot				true	minimal		cf=\${SP_ID}				
select_one EN	MSME_ID	Enter the Enterprise ID Entrez ID de l'entrepreneur				true			cf=\${Coach_ID}				
end_group													
begin_group	Demographics	Demographics	Données démographiques			false	field-list						
integer	Number_business_owner	What is the number of business owners? Business owners are perso				true							
integer	Number_business_owner_male	How many business owners are male? Business owners are perso				true							\$(Number_b
integer	Number_business_owner_fema	How many business owners are female? Business owners are perso				true							\$(Number_b
integer	Number_business_owner_non	How many business owners are non-bina Business owners are perso				true							\$(Check_nu
calculate	Check_number_business_owner	true											\$(Number_business_ow
select_one gender	Gender_business_owner	What is the Gender of l Quel est le sexe d Main busines Le propriétai				true							
date	Year_of_Birth_business_owner	What is the year of birt Année de naissan Main busines Le propriétai				true	year						

Figure 12: Areas in the MS Excel Upload File that should not be changed, or only with caution

On the sheet choices, special care has to be applied to the column *list_name*. This column links the choice options to the questions in the survey sheet. For existing questions, the *list_name* should not be changed. When adding response options, the *list_name* must correspond to the question type in the survey sheet.

type	name	label::English (en)	label::French (fr)	hint::English	hint::French	required	appearance	default	choice_filter	con:
hidden	Minimum_wage_per_month	Minimum wage per mo	Salaire minimum par heure			false				
select_one SP	SP_ID	Enter your Service Prov	Entrez votre ID de prestataire de services			true				
select_one CO	Coach_ID	Enter your Coach ID	Entrez votre ID de coach			true			cf=\${SP_ID}	
select_one BT	Batch_ID	Enter								
select_one EN	MSME_ID	Enter								
end_group										
begin_group	Demographics	Demo								
integer	Number_business_owner	What								
integer	Number_business_owner_male	How n								
integer	Number_business_owner_fema	How n								
integer	Number_business_owner_non	How n								

list_name	name	label::English (en)	label::French (fr)	order	cf
SP	CC-SP-01	CC-SP-01	CC-SP-01	1	
CO	CC-CO-01	CC-CO-01	CC-CO-01	2	CC-SP-01
EN	CC-EN-00001	CC-EN-00001	CC-EN-00001	3	CC-CO-01
BT	CC-BT-008	CC-BT-008	CC-BT-008	4	CC-SP-01

Figure 13: Linking Survey Questions to Choices

4.2. Uploading Forms into Kobo

Once the forms have been adapted to the programme's context, they can be uploaded to KoboToolbox and will be ready for data collection. For this, the M&E System Administrator first logs in into KoboToolbox. On the screen the existing projects under his/her account will be showing. In a new account, this space will be empty. The Administrator clicks on the button **NEW** (Figure 14).

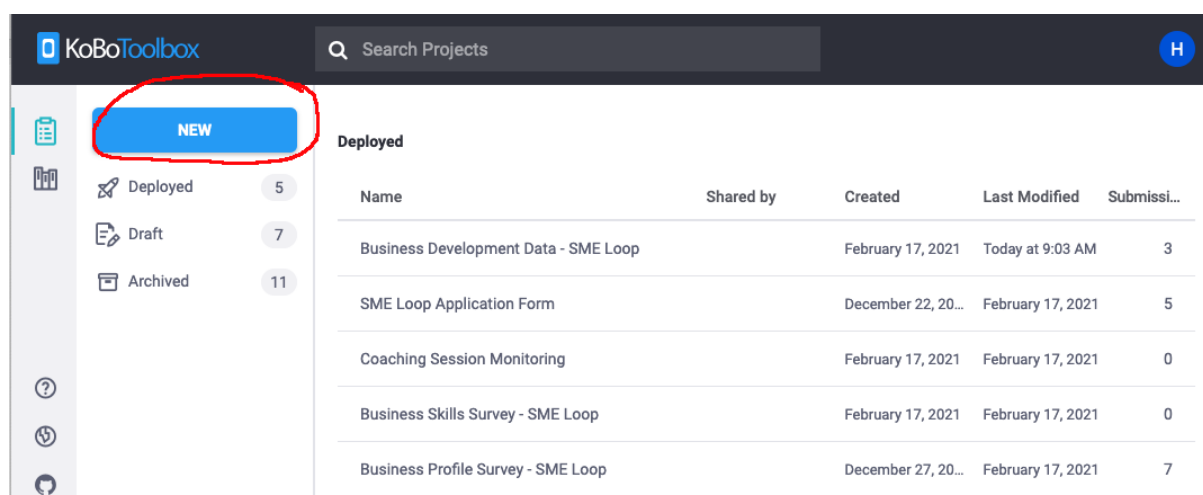


Figure 14: Screenshot – Survey Creation in KoboToolbox

A new page will open. By clicking on *Upload an XLSForm* (Figure 15) a new window opens for the Administrator to select the form to be uploaded from where it was saved on the local computer.

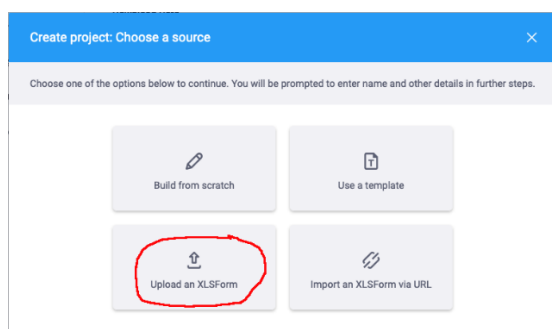


Figure 15: Screenshot – Upload process of MS Excel template

After selecting the file and uploading it to KoboToolbox, the Administrator must enter under *Project Name* the title that will be used for data collection form within the SME Loop programme. (Figure 16) The SSMS standard name is Project Name_SME Loop – Survey Name. E.g., PSD-E_SME Loop – Baseline or SBC_SME Loop – Baseline. Entering a Description is optional. Sector and Country of implementation are mandatory fields. As Sector it is recommended to enter Economic/Social Development.

Figure 16: Screenshot – Naming of Survey Form in KoboToolbox

Once the fields are filled, the form can be uploaded for further use by pressing the button **CREATE PROJECT**. For additional changes and adaptations that have to be made or can be made, please check the specific sections below.

If no further adaptations are required, the form is ready for data collection. In its current status the form is saved as draft in KoboToolbox. Data collection can only be conducted for

forms that have been deployed. Therefore, the button *Deploy* must be pressed in KoboToolbox (Figure 17). During the process of deploying the Kobo system will check for logic errors in the form. If any errors occur, you can check for solutions in the [Community Forum of KoboToolbox](#), consult the respective SME Loop Master Coach or reach out to SME Loop Product Management.

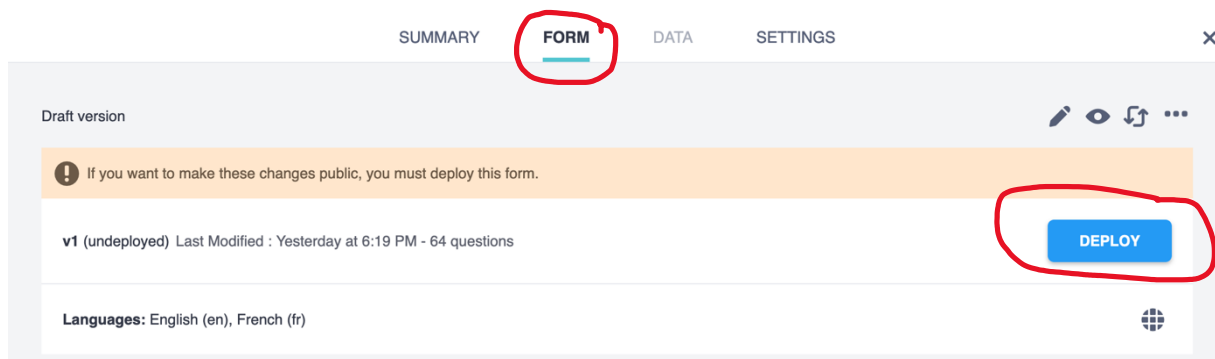


Figure 17: Deploying a Form for Data Collection in KoboToolbox

Once the form has been deployed, the data entry screen can be opened by clicking on *OPEN*. (Figure 18) The form will open in a new browser window. The link to the form can either be copied from the browser window or by clicking on *COPY* instead of *OPEN*. The link can be shared with coaches and enumerators for actual data collection.

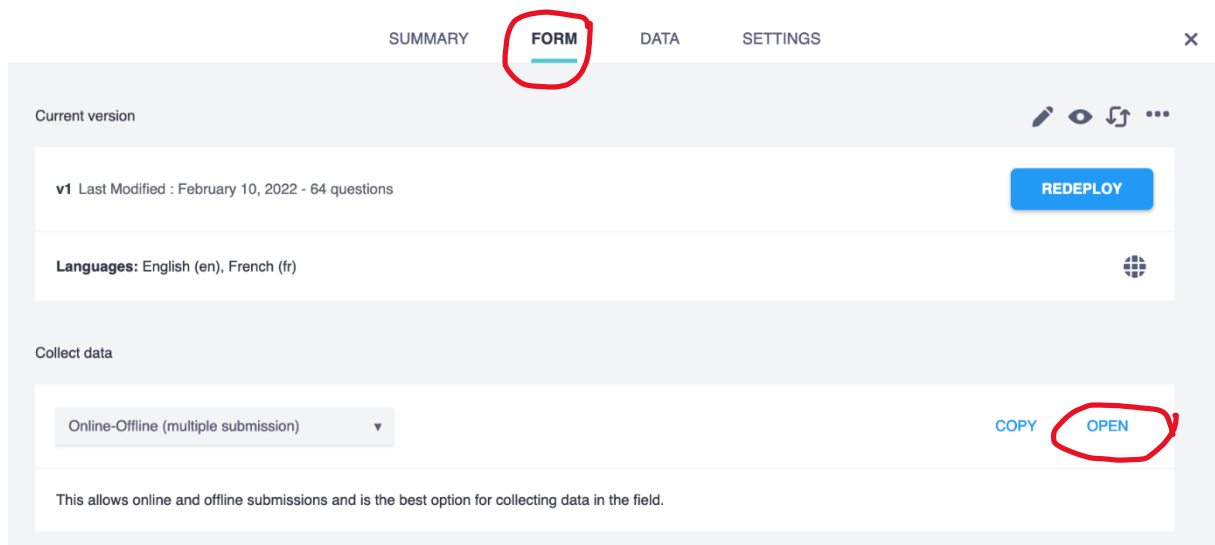


Figure 18: Opening a Form for Data Collection through a Web-browser

Data entry for the survey is restricted to registered users by default. The authentication requirement can be disabled. (Figure 19) For authentication, every coach and enumerator must have an account on KoboToolbox.

It is recommended for coaches and enumerators to create own accounts and use the KoboCollect App for data collection. For them to see the survey forms in the KoboCollect App, user rights have to be assigned for every survey.

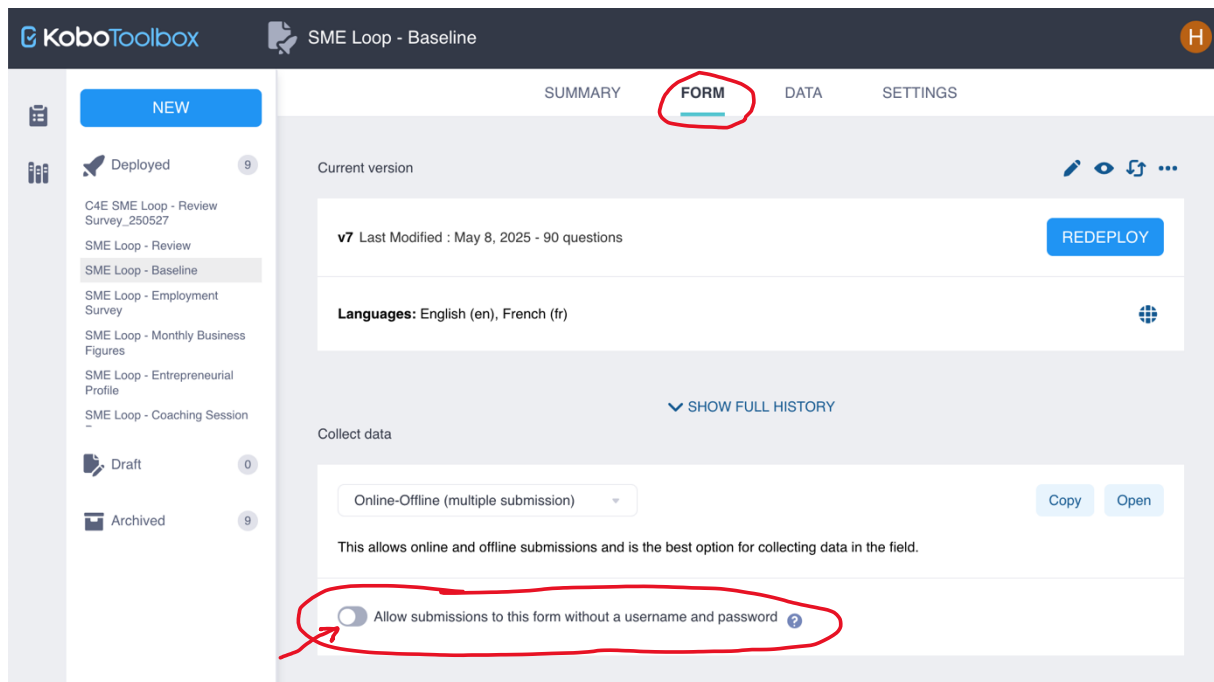


Figure 19: Enabling/Disabling Data Submission with or without Usernames

Before sharing the form with data collectors, a test of the form should be done, by clicking every box of the survey and checking whether the additional fields are opening.

4.2.1. User Permissions

This section does only apply, if users have created own user accounts in KoboToolbox. For users to access the survey forms in KoboCollect or in a web-browser (with authentication), they need to be added as user to the respective forms. This is done via the settings of the form. Select Sharing in the menu on the left-hand site. After clicking the button add user, the username of the user to share the survey with has to be entered. Only if a valid username is entered, the access rights can be granted. If the username is not accepted, check that the user account was created on the correct KoboToolbox server.

For standard users, like coaches, following permissions can be selected, depending on the level of experience of the users:

- View form
- View Submissions (It allows users to see the data submitted via the Kobo backend. Users can download the data for own analytical purposes.)
 - This can be restricted further to viewing only own submissions. For this, the box to be selected is *View submissions only from specific users*. Then the username of the user should be entered. For backstoppers and team leads the usernames of the coaches under their support/supervision should be added.
- Add Submissions (It allows users to collect and submit data by using the form.)
- Edit Submissions (It allows users to edit the data submitted via the Kobo backend.)
 - This should be restricted further to editing of own submissions only. For this, the box to be selected is *Edit submissions only from specific users*. Then the username of the user should be entered. For backstoppers and team leads the usernames of the coaches under their support/supervision should be added.

- Validate Submissions (It allows users to validate that the data submitted has been checked.)
 - This should be restricted further to validating of own submissions only. For this, the box to be selected is *Validate submissions only from specific users*. Then the username of the user should be entered. For backstoppers and team leads the usernames of the coaches under their support/supervision should be added.
- Delete Submissions (It allows users to delete data submitted via KoboToolbox Backend.)
 - This should be restricted further to deleting of own submissions only. For this, the box to be selected is *Delete submissions only from specific users*. Then the username of the user should be entered. For backstoppers and team leads the usernames of the coaches under their support/supervision should be added.

Editing and deleting of submissions should only be granted to experienced users. Restricting these rights to own surveys will avoid frustration if somebody deletes data of another data collector by mistake who then has to re-enter. Additionally, it reduces the amount of data users will be able to see in KoboToolbox backend, which will increase manageability.

SME Loop - Baseline

SUMMARY FORM DATA **SETTINGS**

General Media **Sharing** Connect Projects REST Services Activity

H hassemeier is owner

sme_loop

☒ View form

☐ Edit form

☐ View submissions

☒ View submissions only from specific users

sme_loop

☐ View submissions based on a condition

☒ Add submissions

☐ Edit submissions

☒ Edit submissions only from specific users

sme_loop

☐ Edit submissions based on a condition

☐ Validate submissions

☒ Validate submissions only from specific users

sme_loop

☐ Validate submissions based on a condition

☐ Delete submissions

☒ Delete submissions only from specific users

sme_loop

☐ Delete submissions based on a condition

☐ Manage project

Grant permissions

☐ Allow submissions to this form without a username and password

Share publicly by link

☐ Anyone can view this form

☐ Anyone can view submissions made to this form

[Copy team from another project](#)

This will overwrite any existing sharing settings defined in this project.

Select source project...

copy

Figure 20: Editing of User Rights in KoboToolbox

The administration of user rights can be done for one survey first and then copied to the other surveys. For example, if the user rights are completed for the Baseline Survey, another survey can be opened. At the bottom of the page for granting user permissions, the baseline survey can be selected as source project to copy the user settings from. (Figure 20)

For further details check the [KoboToolbox support pages](#).

Besides collecting data through the web-browser, the Android-App KoboCollect can be used.

It is mandatory to integrate the GIZ-provided API user for data centralization purposes for all surveys used. For this, please add the user *azuredwhapiclient* on the EU servers or the user *dwh_api_client_sme* on the GIZ-hosted server with the right to view form and view submissions under Sharing. In doing so, all submitted data will be integrated into the centralized data storage infrastructure provided by GIZ automatically once validated.

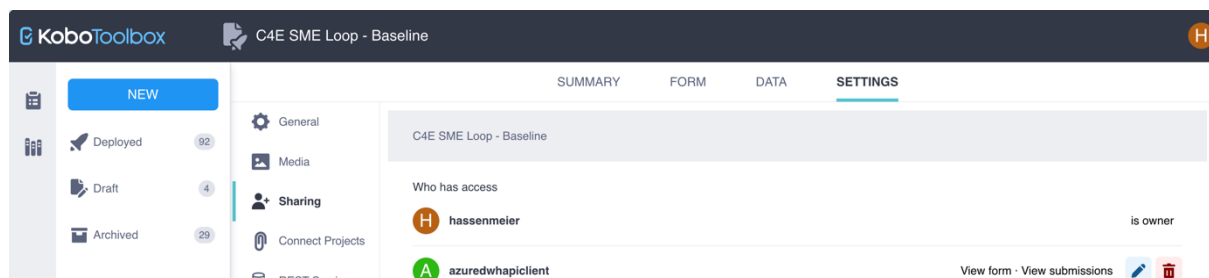


Figure 21: Connecting Kobo Surveys to global Power BI Dashboard

4.3. Preparation of Specific Forms

4.3.1. Business Profile

Once the IDs and hidden data have been updated the Business Profile is ready for data collection. The form has 40 questions that have to be answered. Each question has four response options as shown in Table 8. Each of them has a value assigned.

Response Option	Value
Strongly disagree	0
Disagree	1
Agree	2
Strongly agree	3

Table 8: Business Profile Calculation Values

The 40 questions of the survey are divided into seven categories.

Category	Number of Questions	Maximum Points
Governance	8	24
Management Methods	9	27
Human Resources	8	24
Financial Resources	4	12
Services Offered	4	12
External Relations	4	12
Partnerships	3	9

Table 9: Business Profile Categories and Maximum Values

For each question, category and the total of all questions the points are calculated automatically. The results of the survey are shown on the screen of the Android App or in the web-browser. The maximum amount for the survey is 120 points (40 questions x 3 points).

The M&E System Administrator will have to add the data analysis of these additional questions in the dashboard tool MS Power BI in order for them to be visualized. This requires

basic skills in working with Power BI. If additional questions are added and the results shall be calculated automatically in KoboToolbox, the form has to be edited by the M&E System Administrator. Guidance on calculations is provided on the [KoboToolbox support site](#).

4.3.2. Entrepreneurial Profile

Once the IDs and hidden data have been updated the Entrepreneurial Profile is ready for data collection. The form has 40 questions that have to be answered. Each question has four response options as shown in Table 10. Each of them has a value assigned. The results of the survey are shown on the screen of the Android App or in the web-browser. The maximum number of points for the survey is 120 points (40 questions x 3 points).

Response Option	Value
Disagree	0
Agree a little	1
Agree	2
Strongly agree	3

Table 10: Business Skills Calculation Values

The M&E System Administrator will have to add the data analysis of these additional questions in the dashboard tool MS Power BI in order for them to be visualized. This requires basic skills in working with Power BI. If additional questions are added and the results shall be calculated automatically in KoboToolbox, the form has to be edited by the M&E System Administrator. Guidance on calculations is provided on the [KoboToolbox support site](#).

4.3.3. Baseline Survey

In addition to changing the generic information as described above, the baseline survey requires changes regarding

1. Financial Services
2. Mandatory business registrations
3. Renewal of business registrations
4. Currency

1. Financial Services

The Financial Services question has a rather long list of response options. Some might not be available in every country, such as leasing or factoring. In such cases, these options can be removed, not to create confusion for coaches or businesses. If a specific financial service is missing for a country, this can be reported through the option Other. If the programme, would like to have such included in the standard, this should be requested via SME Loop Product Management.

list_name	name	label::English (en)	label::French (fr)	order	cf
financial_services	Bank_account	Bank account			
financial_services	Mobile_account	Mobile Money account			
financial_services	Micro_finance_service	Micro-Finance service			
financial_services	Village_savings_group	Village Savings Group			
financial_services	Insurance	Insurance			
financial_services	Loan	Loan			
financial_services	Leasing	Leasing			
financial_services	Factoring	Factoring			
financial_services	Money_Transfer	Money Transfer service			
financial_services	Equity	Equity Investment			
financial_services	Grant	Grants (as part of a loan)			
financial_services	Securities	Securities			
financial_services	Other_Financial_Service	Other			
financial_services	None_Financial_Service	None			

Figure 22: Adjusting Choices of Financial Services in MS Excel Upload File

2. Mandatory Business Registrations

The options in this section depend completely on the country context and the businesses targeted. Therefore, each programme has to check the most likely response options. Some of the standard options might not be applicable to the country context. In such cases, these options can be removed, not to create confusion for coaches or businesses.

For options not covered, the choice *Other* is available and *None*, in case registration is not mandatory for the business. The wording of the label can be adjusted to the country context if this is necessary (e.g. NFSS for National Fund for Social Security instead of Social Security).

list_name	name	label::English (en)	label::French (fr)	order	cf
mandatory_registration	Standards_Authority	Standards Authority			
mandatory_registration	Food_and_Drugs_Board	Food and Drugs Board			
mandatory_registration	Social_Security	Social Security			
mandatory_registration	National_Environment_Ma	Environmental Protection Agency			
mandatory_registration	Other	Other			
mandatory_registration	None	None			

Figure 23: Adjusting Choices of Mandatory Business Registrations in Baseline Survey in MS Excel Upload File

3. Renewal of Business Registration

Business Registrations usually must be renewed on a regular basis. The frequency might differ from country to country and depending on the sector of operations and type of registration. If an additional option is required, e.g. last 6 months, this can be added, but should be checked with SME Loop PM.

list_name	name	label::English (en)	label::French (fr)	order	cf
renewal	Registration_renewal_this_year	This year			
renewal	Registration_renewal_last_year	Last year			
renewal	Registration_renewal_two_years_ago	Two years ago			
renewal	Registration_renewal_over2_years	More than two years ago			
renewal	Registration_renewal_never	Never			
renewal	Registration_renewal_cannot_remember	I can't remember			

Figure 24: Adjusting Choices of Business Registration Renewal in Baseline Survey in MS Excel Upload File

4. Currency

There are several sections in the baseline survey that require input of financial data. The standard form does not mention a specific currency, but it might be useful to edit the sections and add the currency the financial figures should be based on. This is particularly relevant for businesses or countries where more than one currency is used for financial transactions on a regular basis, e.g. when the US Dollar is used while the official currency is another one and is not or rarely used. However, only one currency should be used for data collection during implementation to avoid confusion.

4.3.4. Monthly Business Figures

Once the IDs and hidden data have been updated the Monthly Business Figures form is ready for data collection. The standard form does not mention a specific currency, but it might be useful to edit the currency the financial figures should be based on. This is particularly relevant for businesses or countries where more than one currency is used for financial transactions on a regular basis, e.g. when the US-Dollar is used while the official currency is another one and is not or rarely used. However, only one currency should be used for data collection during implementation to avoid confusion.

The Monthly Business Figures form has the structure of a generic Operating Account or Profit and Loss Statement. The used structure might vary between countries, and even within countries different versions are used. It is generally possible to add cost items. Most important is to ensure that Revenue and Profits are entered correctly.

The standard form has an integrated validation function that subtracts all costs from the revenue to calculate the correct *Profit before tax* and *Profit after tax* figures. The *Profit before tax* and *Profit after tax* figures must be entered manually during data collection. If it does not match the validation calculation, the form cannot be submitted. Changing the order of the Operating Account/ Profit and Loss Statement does not affect the validation. If new lines are added the validation function must be edited or deleted.

The businesses should calculate their profit monthly. The coach should only check and validate the calculations. From the businesses' financial records, the data for the Monthly Business Figures can be transferred straight into the KoboToolbox form. The validation function can be used by the coaches to check whether the Profit or Loss was calculated correctly by the businesses. If any of the cost items is not used a zero must be entered. Any cost that cannot be allocated to one of the cost items, can either be entered in the line *other fixed expenses* or *other operating expenses*.

4.3.5. Employment Data

The standard Employment Data form requires the editing of the IDs and hidden data to be ready for data collection. For the lowest monthly salary section, the currency should be edited. This is particularly relevant for businesses or countries where more than one currency is used for financial transactions.

The Lowest Wage per month is collected as a reference point to ensure that employment created under the SME Loop fulfils the requirement of decent employment as per ILO standards. It is not used for calculation purposes.

In the dashboard tool MS Power BI, a Full-time Equivalent (FTE) for employment is calculated. This is based on the *Average Working Hours per Day* multiplied with the *Average*

Number of Working Days per Week and Average Number of Weeks worked per Months and Average Number of Months worked per Year. The product of the calculation is then divided by 1,800 hours, which is the annual FTE according to ILO standards. (see IDDS on jobs created for details)

4.3.6. Coaching Session Monitoring

The Coaching Session Monitoring form requires the editing of the IDs and hidden data. If the programmes require additional updates from the coaches, extra fields can be added. For these showing in the MS Power BI dashboards, they need to be added to the visuals in the local Power BI file. Alternatively, they can be reviewed via reports viewed in or downloaded from the KoboToolbox backend.

4.3.7. Review Survey

In addition to the editing of the IDs and hidden data the Review Survey form requires changes regarding

1. Financial Services
2. Mandatory business registrations
3. Renewal of business registrations
4. Currency

These changes are identical to the Baseline Survey. Please check the Baseline Survey section for details.

5. Preparing the Power BI Dashboards

While KoboToolbox is used for data collection, Microsoft Power BI is used for the visualization of data. The SSMS offers two options for the use of Power BI. Implementing organizations can use the web-based global SME Loop dashboards or create own local dashboard files, based on the SSMS template for Power BI Desktop. The dashboards can also be used for data analysis and data quality checks. This is described in the next chapter in detail.

The data collected in KoboToolbox is saved on a server, where it is stored until it is deleted. All validated data that is collected with forms that are in the deployed status can be linked to Power BI for real-time data transmission.

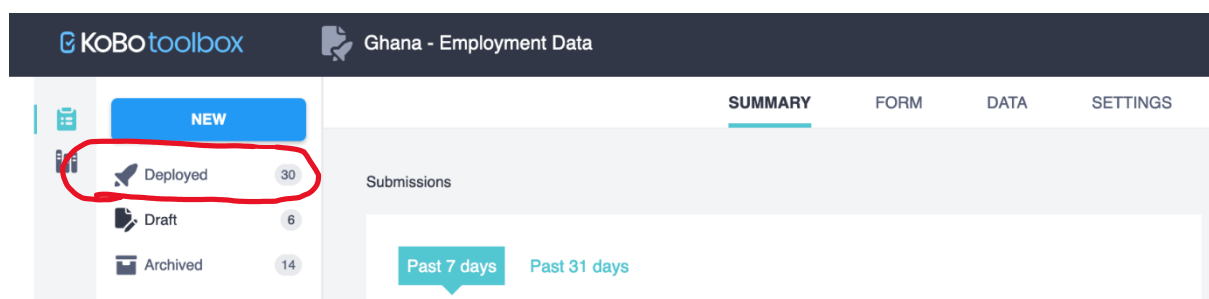


Figure 25: Viewing of Deployed Forms in KoboToolbox

As long as the SME Loop programme is in operation the KoboToolbox forms must remain in the status deployed. If no data shall be submitted any longer through the form, the [Collect Data mode](#) can be set to View-only.

Figure 26: Data Collection Mode Selection Field

For the local SME Loop dashboard, the Microsoft Power BI Desktop solution is used, which can be downloaded and used free of charge on a suitable computer running Microsoft Windows. The data has to be retrieved manually from KoboToolbox. For this purpose, the M&E System Administrator managing the KoboToolbox Backend needs to retrieve the so-called Token, which is an individualized alpha-numeric code, and the URL for the respective SME Loop form. See Annex 9.1 for the description of how to find the Token and URLs.

5.1. Programme-Based Power BI File

A standard Power BI file has been created for the use by programmes implementing the SME Loop. This file will be saved locally by any user who has the right and interest to use the data. These users can be programme staff, staff members of the SP or the coaches. Once the file has been prepared, it can be shared and saved locally. Each user can then adapt the file to his or her personal needs and liking. The data will not be affected by this, as it is stored on the KoboToolbox server.

The Token and URL are used to enable the data upload from KoboToolbox into Power BI. In the standard file the data source has to be updated. This is done by pressing the button *Transform*.

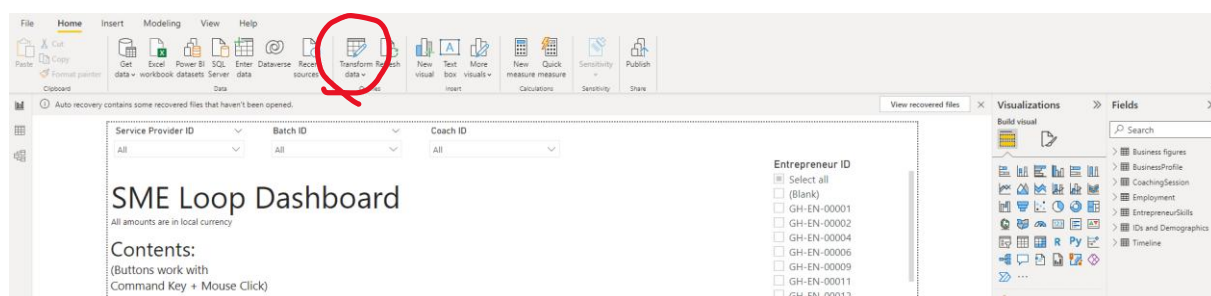


Figure 27: Opening the Transform Data Window in Power BI

A second window opens in Power BI. In this window the respective survey has to be selected on the left-hand side. Then the source can be edited by clicking on the wheel next to the word Quelle (German for Source) on the right-hand side.

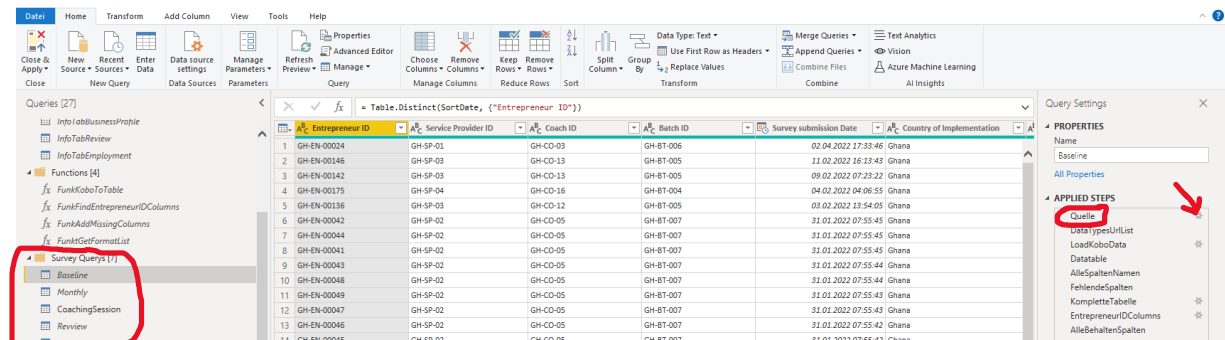


Figure 28: Opening Source Settings in Power BI

A menu will open on the screen where the Token and the URL for the form will be entered. The Token used is the same for every form, but the URL changes for every form. Depending on whether the Business Profile and Entrepreneurial Profile are used or not, between 5 and 7 forms will be connected to Power BI.

A programme can decide to use each KoboToolbox Form multiple times, e.g. having several Baseline Surveys, because it will make the handling of the survey easier in case of a high number of SPs or businesses. These additional surveys can be added without any problem to the same Power BI file. In the overview “Create Table” additional lines with the respective URLs have to be added.

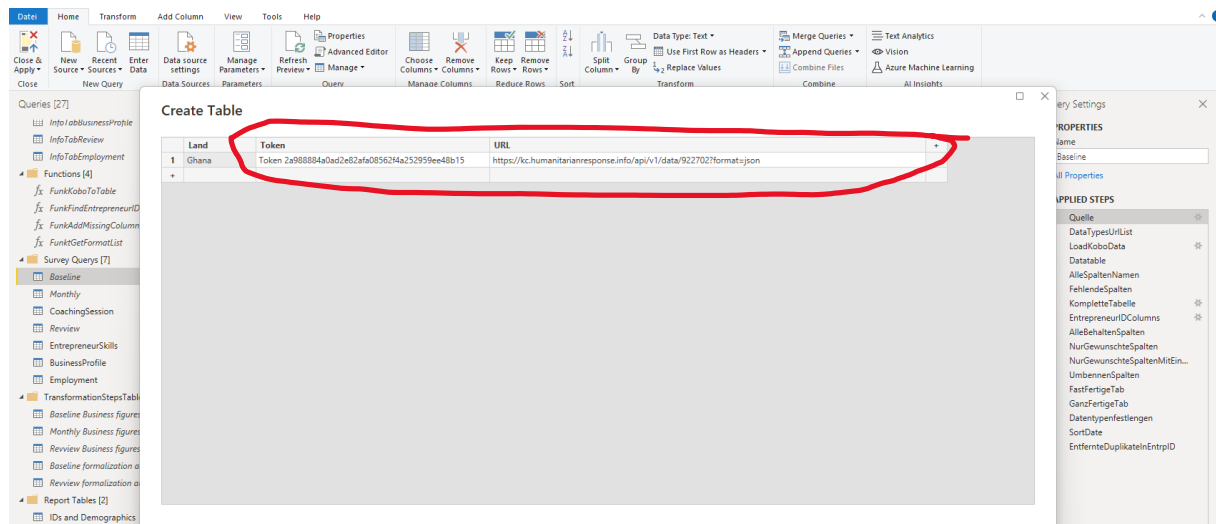


Figure 29: Entering of Token and URL in Power BI

The links have to be edited only once. Thereafter, the file can be used for as long as the data is available on the KoboToolbox server. The data is updated manually by pressing the button “Refresh”.

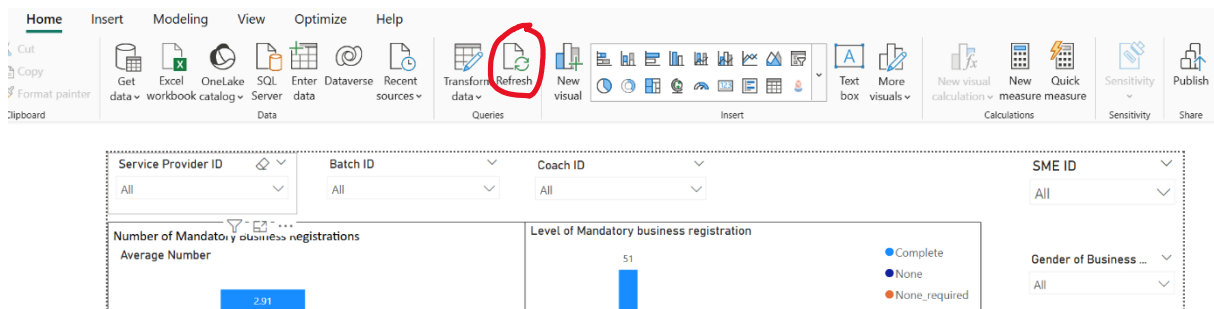


Figure 30: Refreshing Data in Power

5.2. Global Standard Power BI Dashboard

In contrast to viewing the data of a single programme, data from several countries shall be compiled into one global-level standard report. The Global SME Loop Standard Power BI dashboard allows for the integration of data from several countries, including currency conversions. Additionally, the anonymized data of programmes that are not active any longer are still available through the centralized data storage infrastructure (Azure Data Warehouse) provided.

5.2.1. Loading Data from active Programmes into Global Power BI Dashboard

Programmes implementing SME Loop can easily connect the collected data to the centralized data storage infrastructure. Each survey must be shared with the user **azuredwhapiclient** on the EU servers or the user **dwh api client sme** on the GIZ-hosted server. The user only requires the rights to **View form** and **View submissions**. (see chapter 4.2.1) The data will automatically be downloaded to the Azure Data Warehouse, once validated by the implementing programme, and subsequently included in the global dashboard. Exchange rates and currency conversions are possible through backend integration via the Data Warehouse administered by DIGITS.

5.2.2. Access to Global Power BI Dashboard

The Global Power BI Dashboard is accessible through any web browser. However, since the global dashboard is currently hosted by the GIZ IT environment, users will either need an internal GIZ account, or an external user access administered by GIZ's IT department (DIGITS). For this, please reach out to SME Loop PM for receiving access. Subsequently, internal users will be invited to directly join the workspace, and external users will receive a Microsoft account for log-on with a temporary password (until an own password is set) generated by DIGITS. Both types of users will receive the status of visitors / viewers for use of the global dashboard. Furthermore, external users will need the Microsoft multi-factor authentication (i.e., Authenticator app - MFA⁴) ready and installed. A Microsoft Fabric Free License will be provided by GIZ IT service centre (ITSC) as well. The status of any user as visitor / viewer will be reviewed annually in accordance with GIZ information security requirements.

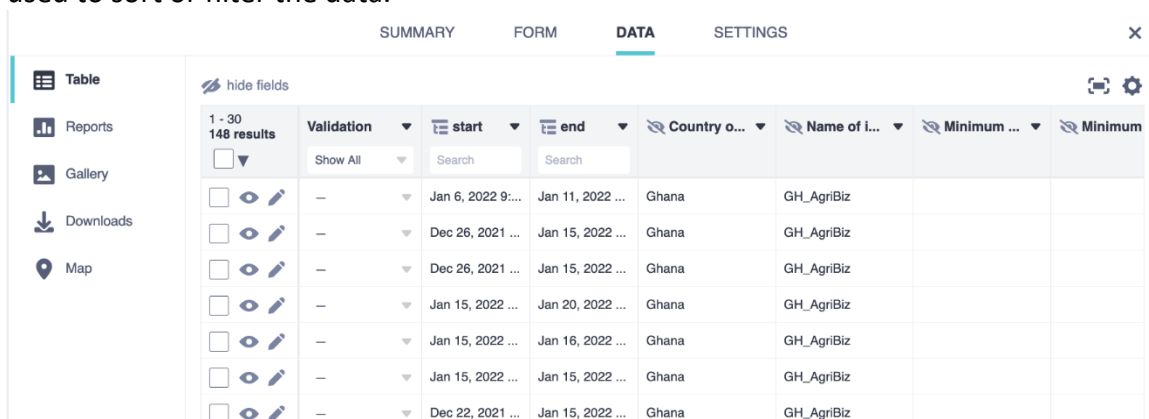
⁴ <https://aka.ms/mfasetup>

6. Data Analysis

Data collection with KoboToolbox offers a variety of options for data analysis. The standard functions of KoboToolbox, the local Power BI file and the web-based global dashboard are part of the SME Loop Standard M&E System (SSMS). Every programme can decide to use and / or adapt these formats or analyse the data in another tool of preference but should consult with SME Loop PM in due time.

6.1. KoboToolbox

KoboToolbox has two standard functionalities embedded for data analysis and data correction. The first option is to use the table of data provided in the backend, which can be used to sort or filter the data.



The screenshot shows the KoboToolbox interface with the 'DATA' tab selected. On the left is a sidebar with icons for Table, Reports, Gallery, Downloads, and Map. The main area displays a table with 148 results. The table has columns for Validation, start, end, Country, Name of L..., Minimum..., and another Minimum column. The data rows show survey entries for Ghana, all with the label 'GH_AgriBiz'.

Validation	start	end	Country o...	Name of L...	Minimum ...	Minimum
—	Jan 6, 2022 9...	Jan 11, 2022 ...	Ghana	GH_AgriBiz		
—	Dec 26, 2021 ...	Jan 15, 2022 ...	Ghana	GH_AgriBiz		
—	Dec 26, 2021 ...	Jan 15, 2022 ...	Ghana	GH_AgriBiz		
—	Jan 15, 2022 ...	Jan 20, 2022 ...	Ghana	GH_AgriBiz		
—	Jan 15, 2022 ...	Jan 16, 2022 ...	Ghana	GH_AgriBiz		
—	Jan 15, 2022 ...	Jan 15, 2022 ...	Ghana	GH_AgriBiz		
—	Dec 22, 2021 ...	Jan 15, 2022 ...	Ghana	GH_AgriBiz		

Figure 31: Viewing Data in KoboToolbox

Secondly, own reports can be created and exported for further use, based on the [standard templates](#) provided by KoboToolbox.

The data can be downloaded in different formats for further manipulation in SPSS, STATA, Microsoft Excel or other tools. These download options can be found under DATA in the menu Downloads.

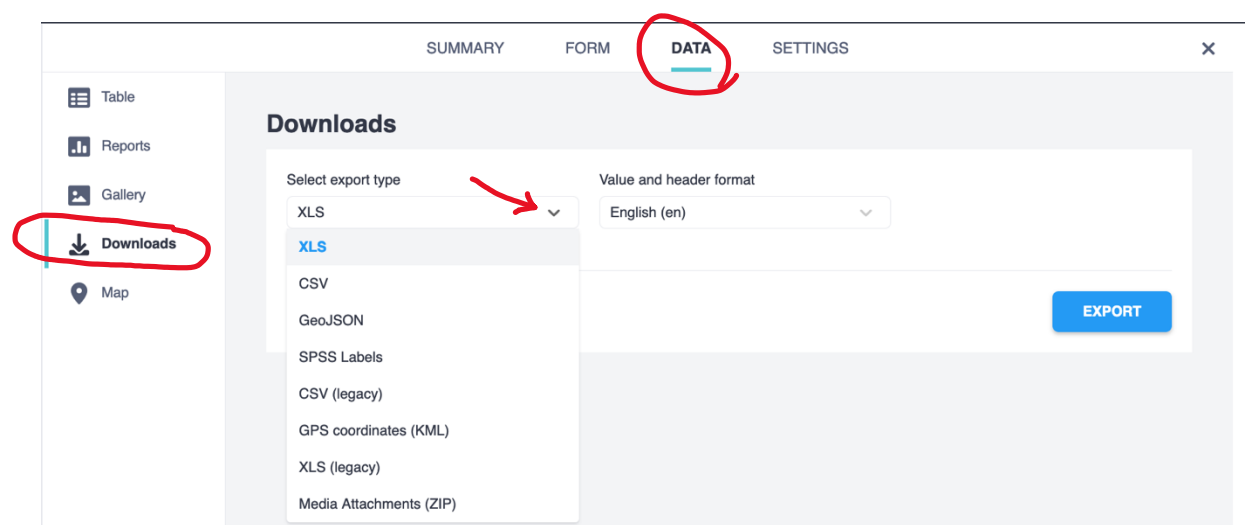


Figure 32: Data Download Options in KoboToolbox

Further options are described on the [KoboToolbox Support website](#).

6.1.1. Data Cleaning

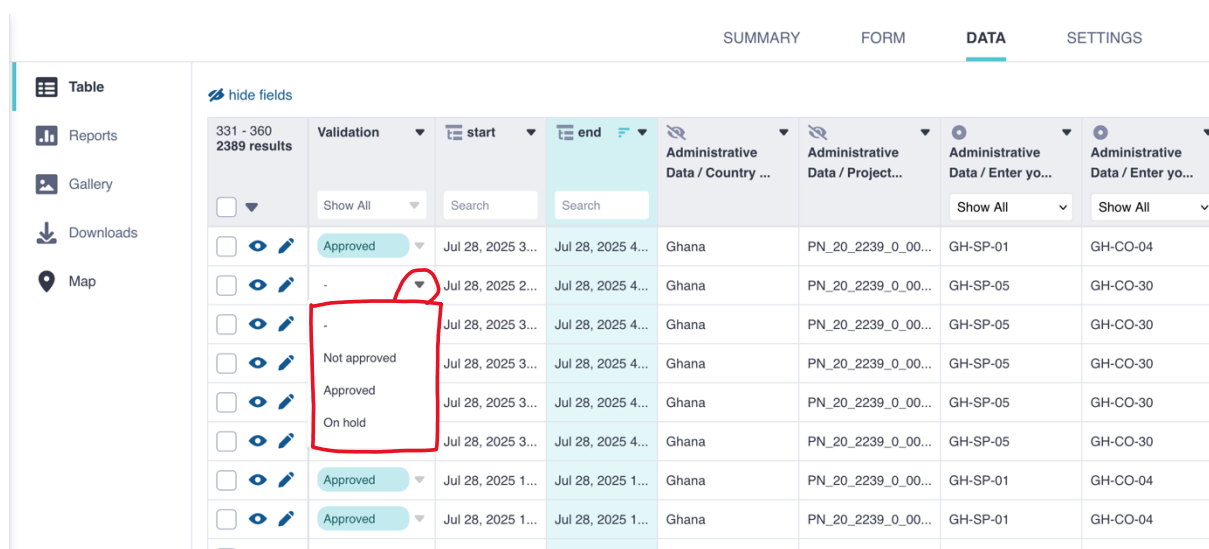
Every data set that is collected needs to be checked for consistency. The M&E officers of the SME Loop programme need to check for example that

- the correct IDs were used,
- figures entered are logical,
- the data is complete, and
- the data is consistent.

If data was entered incorrectly, it must be corrected either by re-entering the data in a blank form and deleting the first dataset submitted. Or the data entry is corrected through the Backend of KoboToolbox. This can be done for [single entries](#) or in case of multiple datasets having the same error by [editing multiple entries](#) at once.

6.1.2. Data Validation

Only data that has been checked and validated in KoboToolbox will be uploaded to the centralized data warehouse. Each programme has to define a process of data validation. Either the coach, the backstopper, the team lead or the M&E Administrator will be responsible for approval of submitted data, after the validation check is done. The officer responsible must change the validation status to *Approved* in the KoboToolbox backend. The status *On hold* and *Not approved* can be used for better management of the process.



The screenshot shows the KoboToolbox data management interface. On the left is a sidebar with icons for Table, Reports, Gallery, Downloads, and Map. The main area has tabs for SUMMARY, FORM, DATA (selected), and SETTINGS. Below the tabs is a table with columns for Validation, start, end, and several Administrative Data columns. A dropdown menu is open for the 'Validation' column of the second row, showing options: Approved, Not approved, and On hold. The 'Approved' option is highlighted. The table contains data for various locations (Ghana) and dates (Jul 28, 2025).

Validation	start	end	Administrative Data / Country ...	Administrative Data / Project...	Administrative Data / Enter yo...	Administrative Data / Enter yo...
Approved	Jul 28, 2025 3...	Jul 28, 2025 4...	Ghana	PN_20_2239_0_00...	GH-SP-01	GH-CO-04
-	Jul 28, 2025 2...	Jul 28, 2025 4...	Ghana	PN_20_2239_0_00...	GH-SP-05	GH-CO-30
-	Jul 28, 2025 3...	Jul 28, 2025 4...	Ghana	PN_20_2239_0_00...	GH-SP-05	GH-CO-30
Not approved	Jul 28, 2025 3...	Jul 28, 2025 4...	Ghana	PN_20_2239_0_00...	GH-SP-05	GH-CO-30
Approved	Jul 28, 2025 3...	Jul 28, 2025 4...	Ghana	PN_20_2239_0_00...	GH-SP-05	GH-CO-30
On hold	Jul 28, 2025 3...	Jul 28, 2025 4...	Ghana	PN_20_2239_0_00...	GH-SP-05	GH-CO-30
Approved	Jul 28, 2025 1...	Jul 28, 2025 1...	Ghana	PN_20_2239_0_00...	GH-SP-01	GH-CO-04
Approved	Jul 28, 2025 1...	Jul 28, 2025 1...	Ghana	PN_20_2239_0_00...	GH-SP-01	GH-CO-04

Figure 33: Changing the Validation Status of Data Submitted

6.2. Local Power BI File

The local Power BI file that has been created to support monitoring activities in the implementation of an SME Loop programme serves different purposes, such as

- Monitoring progress of data submission
- Provide reporting dashboards for the programme implementers
- Support data quality checks on content and quantity of submissions (e.g. duplicates)
- Support spot checks of programme personnel
- Support coaches in coaching activities (e.g. visuals on financial data).

6.2.1. Structure of Power BI File

The Power BI file has been structured to assist the work of M&E officers and backstoppers, who are the main persons working with these files. The file is structured into different sections as follows:

1. **Collected Data**

This section provides an overview of the survey forms and for how many businesses each survey form has been submitted.

2. **Overview of Businesses**

The pages in this section show general information on demographics, access to finance, formalization, as well as the scores on Business Profile and Entrepreneurial Profile surveys.

3. **Financials**

Information on financial data is provided in different formats.

4. **Employment**

The employment data is analysed in several disaggregated formats.

5. **Coaching**

The submission of Coaching Surveys allows to check which sessions took place, what was the topic of each coaching session and whether progress has been made addressing challenges of the business. It is possible to print a report per business showing each coaching session report in one page.

6. **Data Checks**

The pages in this section have been developed for the purpose of easier checks on data submissions.

7. **Programme Indicators**

This section can be tailored to the requirements of the specific KPIs of any programme.

6.2.2. How to Use the File

The Power BI file can be adapted to the programme's needs. As safeguard, the programme should keep one copy of the original file. Should any of the changes made create problems, a fresh start can be done with the original file.

6.2.2.1. *Basic Principles of Power BI and SME Loop Data*

On each page graphics or tables and drop-down menus can be found. The graphics are called visuals. The drop-down menus are slicers.

Visuals

Visuals can be easily changed or formatted. For change of format, e.g. background colours the formatting options that can be opened on the right-hand-side menu can be used. Changes of the type of visualization can be done via the menu build.

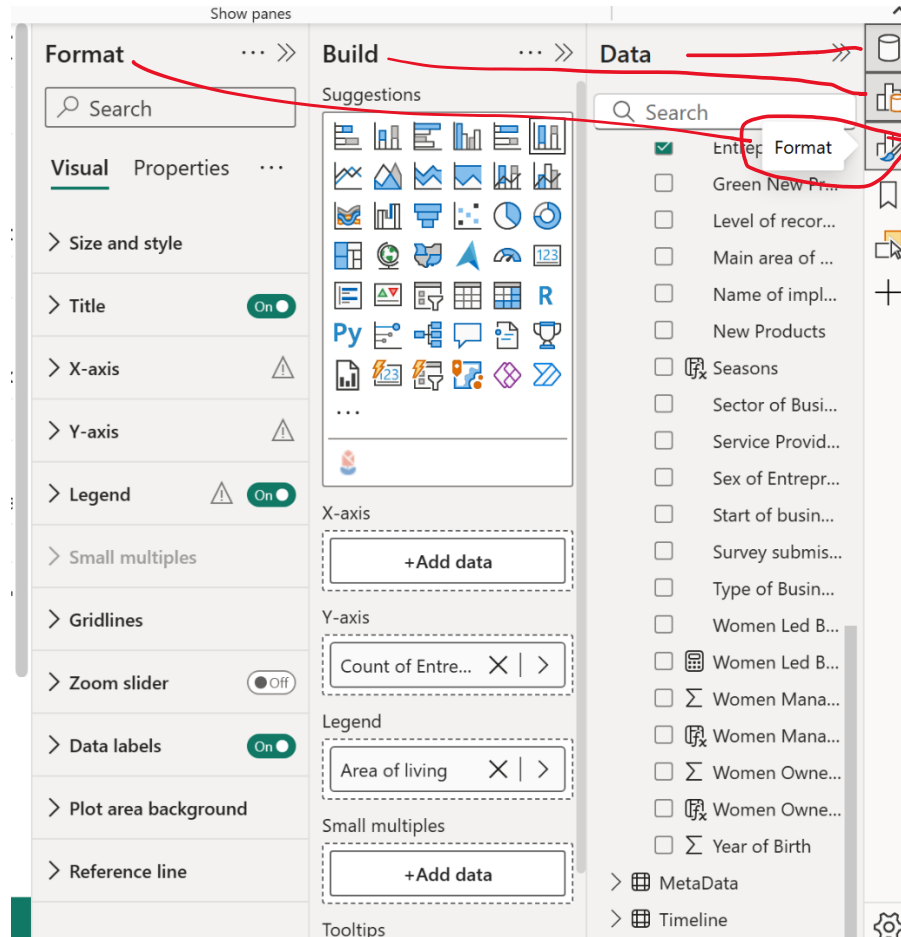


Figure 34: Changing Visuals in MS Power BI

For working with different data, the menu data has to be used. However, working with different data must be done carefully, since it requires a good understanding of the dataset and its relations. E.g., for IDs the data fields listed under IDs and Demographics should be used. Also Point in Time should always be selected from the menu Timeline. Generally, rather a new page should be created than changing an existing page. For this, an existing page can be duplicated as a starting point for new visuals.

Slicers

Slicers are a particular type of visual. These allow to easily change the data that is showing on a page. E.g., to see only businesses of a particular batch, the slicer Batch ID can be used to select the batch of interest.



Figure 35: Slicer Visuals for Basic Filtering

Filters

The file uses several filters. These filters are hidden, unless you activate filters in the menu “View” as shown below.

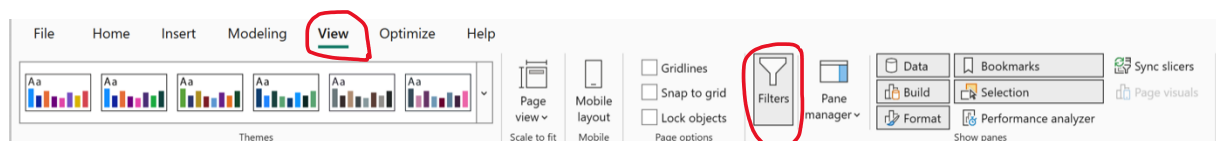


Figure 36: Activating the Filter Pane in Power BI

Filters can be active for one specific visual, a page or the entire file. Sometimes the data you want to see is not showing. In this case, please check the filters. It might be that you find a filter active for a specific visual only.

For the entire file the gender of business owner is filtered. If the baseline survey was not collected for a specific business, the gender of business owner is not available. If other surveys (e.g. Business Profile or Employment) have been collected, for such businesses gender of business owner would show blank. These businesses are not reflected in the visuals, due to this filter being applied to all pages.

If a programme needs to see the results for businesses without baseline survey, the general filter has to be removed.

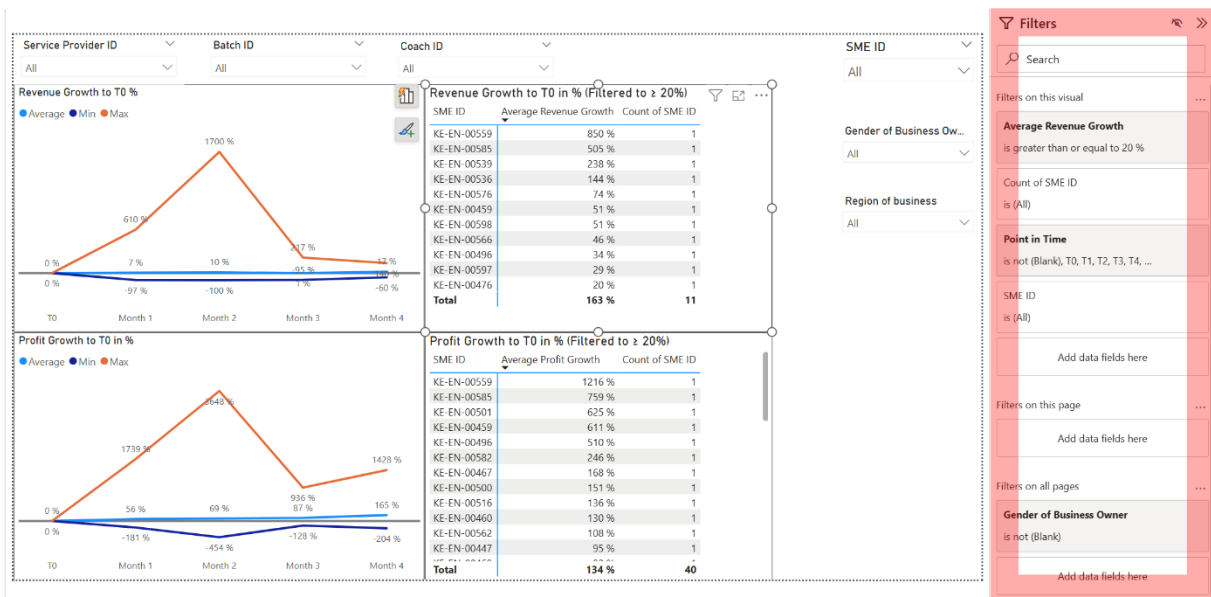


Figure 37: Filters for All Pages, Specific Pages and Visuals

Calculation of Months for Business Figures

In the SSMS monthly business figures in format of an Operating Account / Profit and Loss Statement are collected. In a standard system these figures would be presented with the actual months showing, e.g. data collected for January 2022 would have the heading January 2022. In SME Loop the coaching of batches starts at different points in time, usually within a period of two months. If more than one programme shall be compared, the periods can vary by several months or years. The main interest is to see the progress compared to the Baseline and over the period of coaching, which usually covers around 6 months. For these reasons, the visualization of the monthly business figures is not in calendar months, but rather in months of coaching for each individual business. If the coaching starts in January, the first business figures must be collected for January. This data will then form the basis for Month 1. For every business the earliest date of data collection for the Monthly Business Figures Survey will be used as starting point to calculate Month 1. If no data is available for the first month of coaching, the monthly data should be entered as zeros for all cost items as well as profit.

Service Provider ID	Batch ID	Coach ID	Select one ore more Entrepreneurs (If you choose more than one, the average is shown)	SME ID
All	All	All		KE-EN-00456

Business Figures Complete					
	T0	Month 1	Month 2	Month 3	Month 4
Revenue	300,000	350,000	330,000	300,000	310,000
Labour costs	70,000.00	75,000.00	70,000.00	60,000.00	70,000.00
Input costs	150,000.00	200,000.00	160,000.00	100,000.00	110,500.00
Entrepreneur's salary	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Other operating expenses	10,000.00	11,000.00	10,000.00	10,000.00	14,600.00
Financing costs	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Social security costs	0.00	0.00	0.00	0.00	0.00
Other fixed expenses	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Depreciation costs	0.00	0.00	0.00	0.00	0.00
Income/Profit (before tax)	37,000.00	31,000.00	57,000.00	97,000.00	81,900.00
Income taxes	0.00	0.00	0.00	0.00	0.00
Income/Profit (after tax)	37,000	31,000	57,000	97,000	81,900
Cash-at-hand	20,000.00	35,000.00	48,000.00	16,500.00	8,550.00

Figure 38: Monthly Business Figures Dashboard in Power BI Files

Calculation of Full-time Equivalents of Employment

The SME Loop is often implemented with the objective to create employment. One way of measuring employment is in the form of Full-time Equivalents (FTE). The basis for calculating the FTEs is the recommended annual number of working hours of (225 days times 8 hours =) 1,800 hours being 1 FTE. (see IDDS on jobs created for details)

Calculation of Growth

The SME Loop targets to achieve revenue, profit and employment growth. In the Power BI file, the growth rates for these three values are calculated, in comparison to the Baseline data. Each month the revenue and profit figures are compared to the Baseline figures. The Employment data is only collected in intervals of 3 or 6 months. The growth rate compares the reported data of the respective month to the Baseline data.

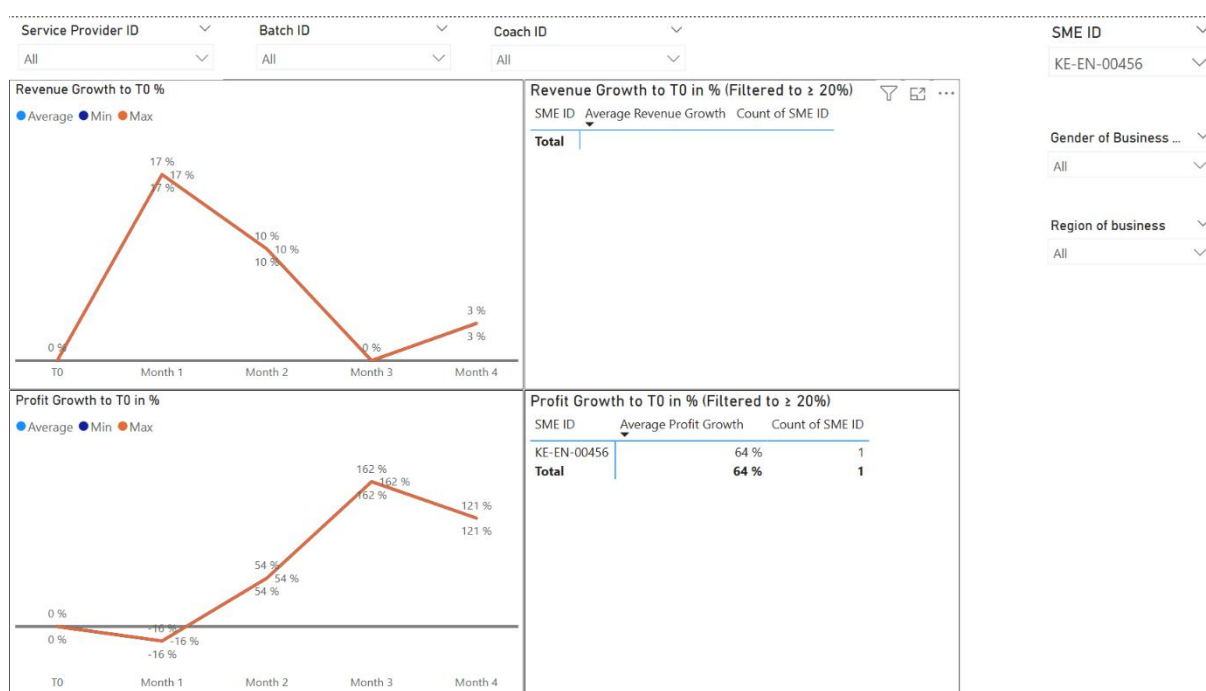


Figure 39: Revenue and Profit Growth Dashboard in Power BI

Specific Hints

On some pages, such as “Profit and Revenue over time”, “Coaching session monitoring”, “EDP Employment Matrix”, “Baseline & Review Data Submitted per Enterprise”, “Business figures complete”, and “Business figures minimum” text boxes with specific hints have been included. These hints apply to either the page or a specific visual.

6.2.2.2. Checking Data Submissions

Data submissions can be checked from two perspectives. First question is whether all data has been submitted for the respective DCP. Secondly the quality of data can be checked. This can be divided into input errors where data was captured incorrectly or entered for the wrong point in time. The other aspect is the question whether the data shows inconsistencies or patterns that need to be checked.

6.2.2.2.1. Checking Completeness of Data Submissions

In support for the check of data submissions the Power BI file has a section called Data Checks. Several pages have been created for the individual surveys. Baseline and Review Survey have been combined into 1 page.

It is important to ensure that the T0/Baseline (for Baseline, Employment, Business Profile, Entrepreneurial Profile) and Coaching C1-1 data is complete, because this makes it easier to spot missing data and duplicates for later data entries!

Baseline and Review Page

The page shows for each SME ID which survey has been submitted. Baseline is showing as T0. Review Surveys are showing in accordance with the point in time selected on the survey, either as T1, T2, T3, T4, T5 or T6.

The Baseline survey might not show duplicates correctly. Hence, it is necessary to double-check in KoboToolbox whether duplicates exist. In a first step the number of surveys submitted in Kobo can be compared with the expected number. E.g., if an SP team coaches 40 businesses, a maximum of 40 submissions should show in Kobo. If it is known that for 1 business the baseline survey has not been submitted but 40 submissions are showing in Kobo, it is necessary to check for duplicates.

Whether data is missing can be checked by comparing the number of businesses for which baseline surveys were submitted. This can be checked on the first page of the Power BI file, called "Collected Data". This page is not linked to the slicers. Hence, these do not work on this page.

Missing data for Review Surveys can easily be checked. If the Baseline data was collected, we would expect also a Review Survey. In such case the field for the Review Survey will be empty, despite showing survey forms for other businesses. In some cases, coaches select the wrong DCP. For example, data should be collected for T2, but one coach uses T1. In this case, the table will show that only a few surveys have been collected for T1, and the majority for T2. Then T1 must be corrected into T2 in the survey forms.

Employment

The page on the Employment survey shows whether a survey was submitted at the respective DCP and whether duplicates exist. Whether data is missing for a business, can only be checked by comparing the surveys submitted against the expected survey submissions per SME ID. If the T0/baseline data is complete, the following points in time can easily be checked.

The visual additionally highlights, if a business does not report any employee, which is impossible, according to SME Loop logic. In SME Loop a business owner working in the business is counted as employee. Hence, a minimum of 1 employee must be reported.

Business Profile

The page on the Business Profile survey shows whether a survey was submitted at the respective DCP and whether duplicates exist. Whether data is missing for a business, can only be checked by comparing the surveys submitted against the expected survey submissions per SME ID. If the T0/baseline data is complete, the following points in time can easily be checked.

Entrepreneurial Profile

The page on the Entrepreneurial Profile survey shows whether a survey was submitted at the respective DCP and whether duplicates exist. Whether data is missing for a business, can only be checked by comparing the surveys submitted against the expected survey submissions per SME ID. If the T0/baseline data is complete, the following points in time can easily be checked.

Monthly Business Data

The page on the Monthly Business Data shows whether a survey was submitted at the respective DCP and month, as well as whether duplicates exist. If the Baseline Survey data is complete, missing data is showing here, since the baseline includes the reference operating account, shown here as T0. If the T0/baseline data is complete, the following points in time can easily be checked.

Coaching Sessions Survey

The submission of Coaching Session surveys can be viewed in the section coaching. It shows the submission for every coaching session. It separated into batches and coaches. Whether data is missing for a business, can only be checked by comparing the surveys submitted against the expected survey submissions per SME ID. If the C1-1 data is complete, the following points in time can easily be checked.

6.2.2.2.2. Data Quality Checks

Checking Business Figures

From experience, the most common issues are that the reference operating account data is taken from the first month of coaching, instead of calculating an average of past months. The reference operating account might also be entered as annual figure instead of monthly average. Sometimes the businesses try to tailor their reference operating account according to what they think will be optimal to receive financial support from the SME Loop programme. It can result in figures that are either too high or too low.

The most powerful page to check this data is called “Profit and Revenue over time“. It compares the baseline data with an average of the selected months. When selecting Month 1, the data will show which businesses have no difference in revenue and profit (0% increase) or very high increases or decreases between the baseline data and Month 1 data. If the data shows no difference for revenue and profit, it is likely that the coach used the Month 1 data as well for the Baseline data. This has to be checked.

Additionally, it makes sense to check very high increases and decreases. It can be a signal that either the baseline data or the monthly data was entered incorrectly. The Baseline data should be entered as a monthly average. Frequently, coaches enter annual figures, this leads to a decrease of revenue and/or profit of about 92% comparing Month 1 data with the baseline value. Hence, revenue and/or profit decrease of about 90% can be a signal for the Baseline data being entered as annual figure, instead of monthly average.

Such comparisons can be continued for monthly averages over all months with data reported. The averages are calculated for monthly data available. If no data is available for a specific month, this month is not included in the calculation of the average. If the data is entered as 0, the month is included in the calculation. T0/Baseline must not be selected, since this would distort the averages, as shown in Table 11.

	Baseline	Monthly P&L				Average	
	T0	M1	M2	M3	M4	T0 – M4	M1 – M4
EN-01	100	110	-	160	210	145	160
EN-02	200	200	230	0	310	188	185
EN-03	300	200	450	350	500	360	375

Table 11: Sample Calculation of Average Revenue and Profit on Page “Profit and Revenue over time” in Power BI

In the first two sessions of coaching (C1-1 and C1-2), coaches should develop and agree with coachees on planned results towards the end of coaching. For this purpose, a document called the Enterprise Development Plan (EDP) has been developed. The EDP is aligned to the SSMS as it contains a table for the collection of Employment data, as well as a Reference Operating Account / Profit and Loss statement. The use of the EDP is not mandatory.

If the EDP is used, the data entered in KoboToolbox might not correspond with the data entered in the EDP template, though these two data entries should match. Whether data is matching can only be checked manually, comparing each EDP with the data in KoboToolbox or Power BI. In Power BI the page “Business figures complete” can best be used for this.

In most businesses the owner works in the business. Therefore, the line-item business owner’s salary must not be empty. If it is empty, the coach has to discuss with the coachee why this is the case. If the owner has a manager employed, this can be okay. It could also be that the business owner does not receive a regular salary but pays personal expenses from the business, which is not a good practice. Both situations do not provide a true picture of the business’s profit situation. This can lead to bad decision making.

The main pages for checking financial data are:

1. Profit and Revenue over time
2. Business figures complete

Checking Employment Data

The most common mistakes that can easily be identified are

- 0 employees, which is impossible (see above)
- Full-time employees entered as part-time employees
- Mixing of part-time and seasonal employment.

The challenge of 0 employees can be identified using the visual on the page “Employment Data Submitted per Enterprise”.

If a part-time employee works more than 40 hours per week this person must be considered full-time employee.

Seasonal workers cannot be employed for 12 months a year. This would be part-time or full-time employment, depending on the number of working hours, since it is regular recurring employment. Anyone working more than 8 months a year should be rather considered part- or full-time employee.

For detailed definitions on full-time, part-time and seasonal employment, check the IDDS called Created Jobs at enterprise (in FTE).

Additionally, the data entered might not correspond with the data entered in the EDP template. This can only be checked manually, comparing each EDP with the data in Kobo or Power BI. In Power BI the page “EDP Employment Matrix” can be used for this. It matches the EDP Employment table format, plus one column that is marked in red. It shows the working days per year and is calculated automatically.

The main pages for checking employment data are:

1. Employment Data Submitted per Business
2. Size of business by employee numbers
3. FTE Check
4. EDP Employment Matrix

Checking for data patterns and inconsistencies.

One common issue is that the labour cost reported either for the reference operating account or monthly figures do not match with the data of the employment survey. E.g. the business owner is working in the business, but business owner's salary is empty. Another option is that the minimum salaries (submitted in the Employment Survey) multiplied with the number of employees is higher than the labour cost in the Reference Operating Account or Monthly P&L. E.g. a business has 3 part-time workers with minimum salary of 8,000 KSH and 2 full-time employees with minimum 20,000 KSH. The minimum total labour cost would be $3 \times 8,000 \text{ KSH} + 2 \times 20,000 \text{ KSH} = 64,000 \text{ KSH}$. In the P&L it could be reported that labour cost are 40,000 KSH and the business owner's salary 15,000 KSH. This cannot match.

The section "Overview of Businesses" can be used to check whether selection criteria have been applied diligently by Service Providers. E.g., if the target group are businesses with owners younger than 35 years of age, then the visual Age Distribution on the Page Demographics of Business Owners will point out any cases of business owners older than 35 years.

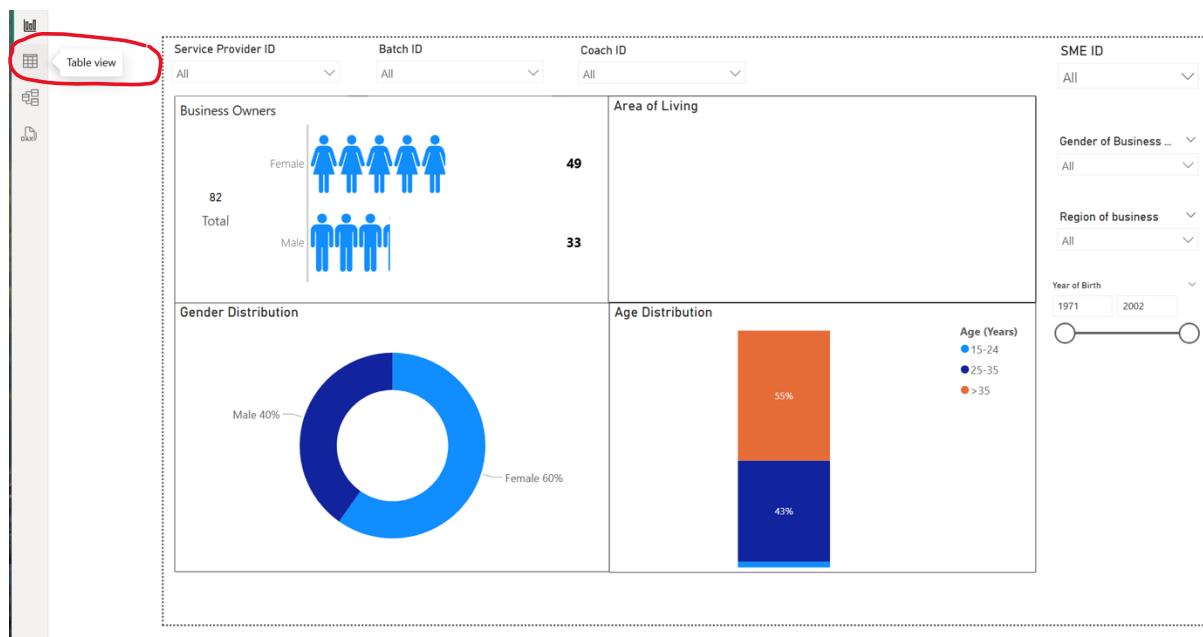


Figure 40: Checking Selection Criteria like Age of Business Owner in Power BI

By changing from Report View to Table View, it is easy to identify the respective businesses' SME-IDs, by selecting businesses owners with age above 35 or sorting Age Business Owner descending.

Age of Business Group Sorting	Survey submission Date	Age of Business (Month)	Age Business Owner	Business Form	# of Business Managers	# of Business Managers - fe
3 3	2/20/2025 11:11:15 AM	16	5		1	
3 5	2/3/2025 10:11:24 AM	97	5	proprietor	1	
3 5	2/26/2025 9:04:47 AM	44	5		1	
3 5	3/1/2025 10:35:15 AM	26	5		1	
3 5	2/3/2025 10:11:24 AM	26	5		1	
3 5	2/20/2025 6:42:11 AM	59	5	proprietor	1	
3 5	3/5/2025 9:14:02 AM	33	5	proprietor	1	
3 5	3/6/2025 9:20:57 AM	55	5	proprietor	1	
3 5	2/27/2025 8:33:28 AM	50	5	proprietor	0	
3 5	2/28/2025 9:01:54 AM	145	5	proprietor	1	
3 5	2/17/2025 6:38:36 AM	57	4	proprietor	2	
3 5	2/3/2025 10:11:23 AM	97	4		2	
3 5	2/14/2025 12:35:41 PM	60	4	proprietor	3	
3 4	2/18/2025 4:29:14 PM	13	4	ership	2	
3 5	1/30/2025 2:30:43 PM	7	4	proprietor	1	
3 5	3/26/2025 8:42:38 AM	37	4	proprietor	1	
3 5	3/20/2025 8:43:10 AM	37	4	proprietor	1	
3 5	3/20/2025 8:43:11 AM	61	4	proprietor	1	
3 5	3/13/2025 6:15:47 PM	62	4		1	
3 5	2/19/2025 11:58:21 AM	56	4		1	
3 5	1/30/2025 2:30:44 PM	61	4		2	
3 5	3/28/2025 7:51:49 AM	91	4	proprietor	1	
3 5	1/24/2025 9:49:08 AM	37	4		1	
3 5	2/18/2025 7:29:25 AM	47	4		2	
3 4	2/17/2025 5:25:16 AM	23	4		2	
3 5	2/20/2025 11:11:16 AM	170	3		1	
3 5	3/5/2025 10:07:07 AM	42	3	proprietor	2	
3 4	3/4/2025 8:35:18 PM	24	3	proprietor	1	

Figure 41: Identifying Businesses not Fulfilling Selection Criteria like Age of Business Owner in Power BI

6.2.2.3. Support to Coaching

For the support of coaching sessions, it would be ideal to exchange with the coaches of the SPs team and check which of the pages would be useful for their work. A file can be created that can be printed for each business. The first step would be to delete the pages not needed and saving the file separately. Here a selection of pages that might be useful for coaches during coaching sessions:

- Business Formalization
- Access to Finance
- Entrepreneurial and Business Profile
- Business figures complete
- Business Growth Graphs
- Employment Overview
- EDP Employment Matrix
- Age Distribution of Employees (for larger businesses)
- Contracts by Type of Employment (for larger businesses)
- Coaching C1-1 up to C2-9 (as documentation for both parties, coach and coachee)

6.2.2.4. Programme-Specific Dashboards

It is impossible to create standard dashboards that can cater for every possible need of programmes implementing SME Loop. In some cases, programmes require additional data to report on their KPIs. This will require additional manipulation of data in Power BI. It is recommended to do this manipulation through measures and not in the Power Query Editor.

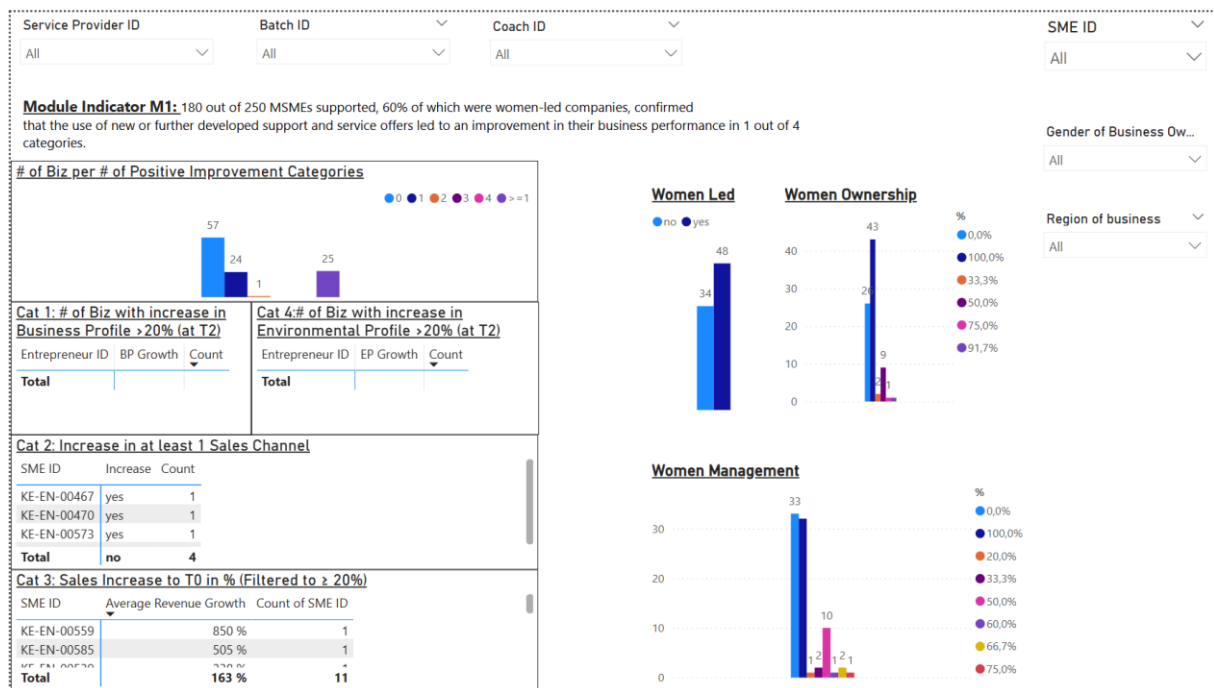


Figure 42: Sample of a Programme-Specific Dashboard

6.3. Web-based Global Power BI Dashboard

The Global SME Loop Standard Dashboard is hosted by GIZ and follows the same structure as the modular standard results matrix (see Handbook Part 1) for SME Loop implementation provided by GIZ. It can be reached via a regular web-browser, if the provided GIZ Microsoft account is used (see above 5.2.2.), and filtering the data works through selecting the filters provided or simply clicking the visuals (i.e., slicers). The Global Dashboard currently contains the following pages:



Figure 43: Global SME Loop Dashboard Home.

Home

The Home page is the central landing page to the full report. On this page, users receive a description for the purpose of the report and are directly redirected to subsequent pages of the report through clicking the respective button of interest. For example, if a user is only interested in finding aggregated demographic information on business representatives with whom projects have worked with, the user can click the button Demographics for more information.

Overview

The Overview page shows aggregated numbers of global SME Loop implementation. More specifically, users can find the number of supported companies, number of certified coaches/trainers, as well as contributions to the standard module indicators (see standard modular results matrix) and most important standard indicators of the Federal Ministry (i.e., number of enterprises supported in improving competitiveness, number of people with a higher income, number of people with improved access to financial services) at a glance. Additionally, users can use the interactive map for more in-depth analysis.

Activities

The Activities page shows the most relevant numbers for reporting regarding the three most important activities of implementation: trainings, coaching sessions, and graduation ceremony. More specifically, users can find information on the number of training participants, the detailed progress and content of coaching sessions, as well as the number of certified business representatives as part of the graduation ceremony. Furthermore, users can use some of the information for project steering and targeted coaching session support, if used regularly.

Competitiveness

The Competitiveness page is divided into several sub-sections which represent the dimensions of competitiveness as defined in the modular standard matrix (see Handbook Part 1). More specifically, it contains the following sub-sections and respective indicators for global reporting:

- Number of enterprises with increased **revenues**
- Number of enterprises with increased **profits (before tax)**
- Number of enterprises with improved **market access**
- Number of enterprises with newly **formalized business relationships**
- Number of enterprises with newly introduced **products and/or services**
- Number of enterprises with improved **formalization status**
- Number of enterprises with better **access to financial services and/or finance**

Each indicator is displayed aggregated and per batch of implementation. For further information, the related definitions, data collection strategies and calculations can be found in the Indicator and Data Definition Sheets for SME Loop implementation (see Handbook Part 1).

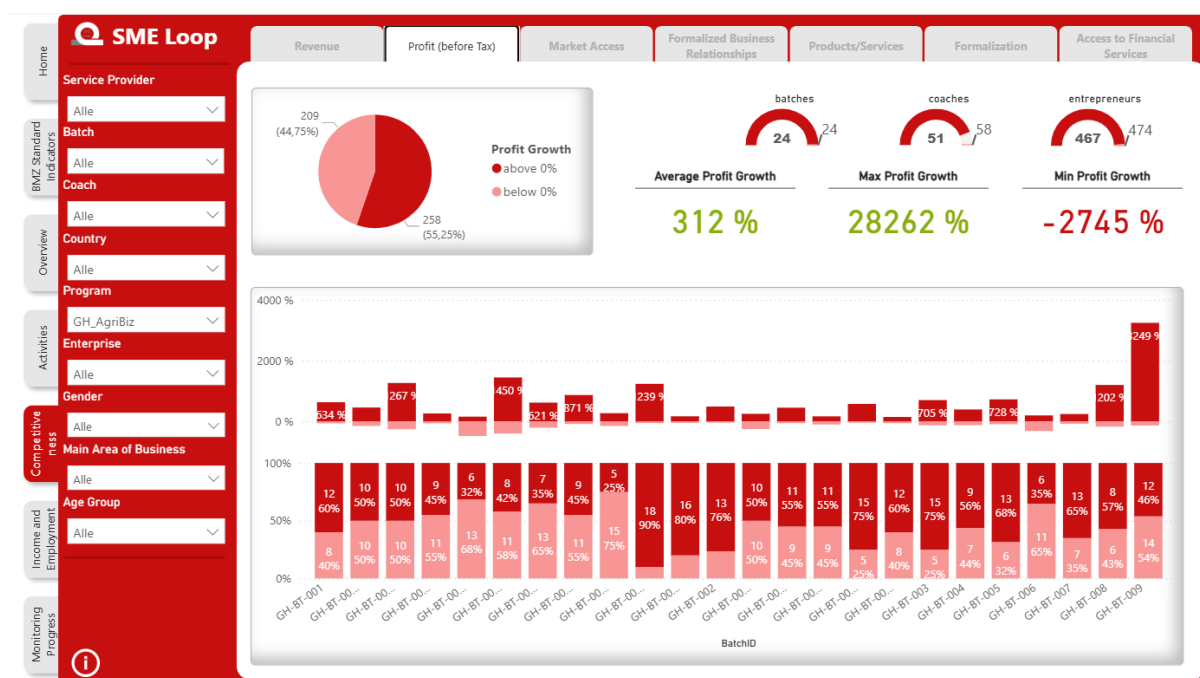


Figure 44: Example page for Competitiveness - Profit (before tax).

Income and Employment

The Income and Employment page is divided into several sub-sections which represent the dimensions of employment situation as defined in the modular standard matrix (see Handbook Part 1). More specifically, it contains the following sub-sections and respective indicators for global reporting:

- Created **jobs** (in FTE)
- Number of enterprises with **additional employment**
- Number of entrepreneurs / employees with a higher **income**
- Number of employees with improved **working conditions**

Each indicator is displayed aggregated and per batch of implementation. For further information, the related definitions, data collection strategies and calculations can be found in the Indicator and Data Definition Sheets for SME Loop implementation (see Handbook Part 1).

Monitoring Progress

The Monitoring Progress page displays relevant information on surveys completed and missing data in a specific SME Loop implementation. It can help M&E personnel and Master Coaches for ensuring compliance with the minimum quality standards.

Information Page

The Information page summarizes most relevant information on data sourcing, technical infrastructure and regular updates regarding the Global Dashboard.

Finally, more pages might be added to the dashboard as it remains a continuous work in progress. Please consult the dashboard or product management (through participation in the SME Loop M&E Working Group) regularly for updates.

7. Data Management

During an SME Loop programme a lot of data is collected. Through the use of IDs, it is pseudonymised / anonymised and can be stored safely on servers. The use of the KoboToolbox server based in the European Union (or alternatively, GIZ-hosted server) makes the data management simple, as data loss should be protected against. Still, data can be lost by unintended deletion or change in the backend. The programmes can take measures to protect these losses. If the user *azuredwhapiclient* on the EU servers or the user *dwh_api_client_sme* on the GIZ-hosted server has been added, a copy of the data is backed up at the centralized GIZ data storage infrastructure (Azure Data Warehouse). Additionally, the data should be removed from the servers at the end of any SME Loop programme but should be stored locally for purposes of programme evaluations and comparisons until the end of runtime.

7.1. Backup Strategy During SME Loop Programme Implementation

7.1.1. KoboToolbox

The most important measure to reduce the risk of data being compromised is to reduce the number of users that can do changes in the backend. It is recommended that only one user per Service Provider or programme can edit all data. Data collectors should only be allowed to edit or delete data that they entered themselves. This can be managed through the authentication function and user rights in KoboToolbox.

It is recommended that a monthly copy of the data submitted is created. It can then be downloaded and stored locally. A copy of the download file will remain on the KoboToolbox server and can be downloaded again in future.

7.1.2. Power BI

The local Power BI file will be updated in accordance with the data that is stored on the KoboToolbox server and changes and deletions will be transferred into Power BI, every time the data is refreshed. The easiest way to prevent complete data losses is to save the Power BI file on a regular basis with specific date. This will then create a history of files. The global Power BI dashboard is managed through the centralized GIZ data storage infrastructure, which has a separate backup system. It can offer a fall-back solution in case the programme lost the local data file or data stores on KoboToolbox

7.2. Deleting Data and Final Data Backup at End of SME Loop Programmes

7.2.1. KoboToolbox

When an SME Loop programme comes to a close, the data should be deleted on the servers but should still be available for further analysis. The responsible officer should download the final dataset in the format described below.

Open the DATA section of the respective form and select Downloads. Open the Advanced Options.

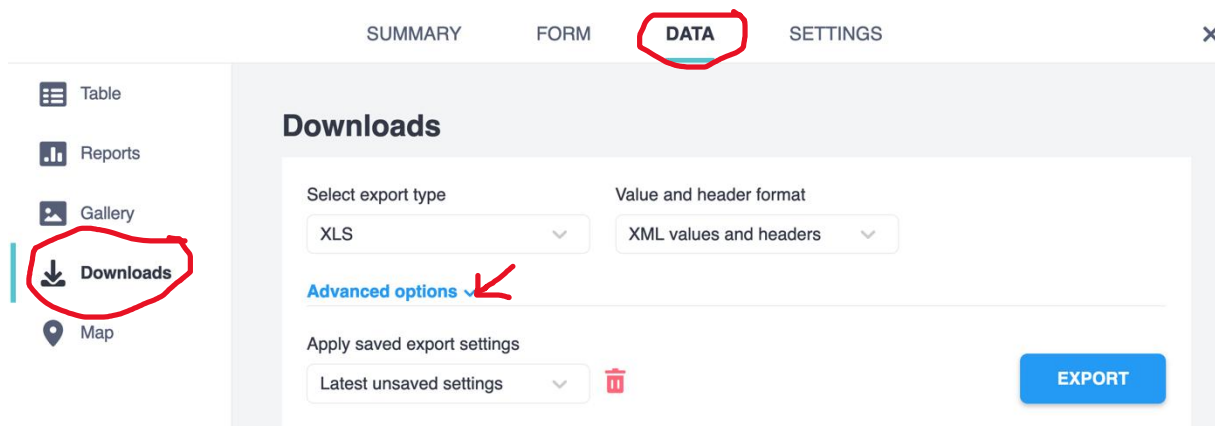


Figure 45: Opening Download Section in KoboToolbox for final Data Download

Choose Export Type **XLS**
 Choose ...**Single column**
 Select **Use Header Groups**
 Choose Format **XML**

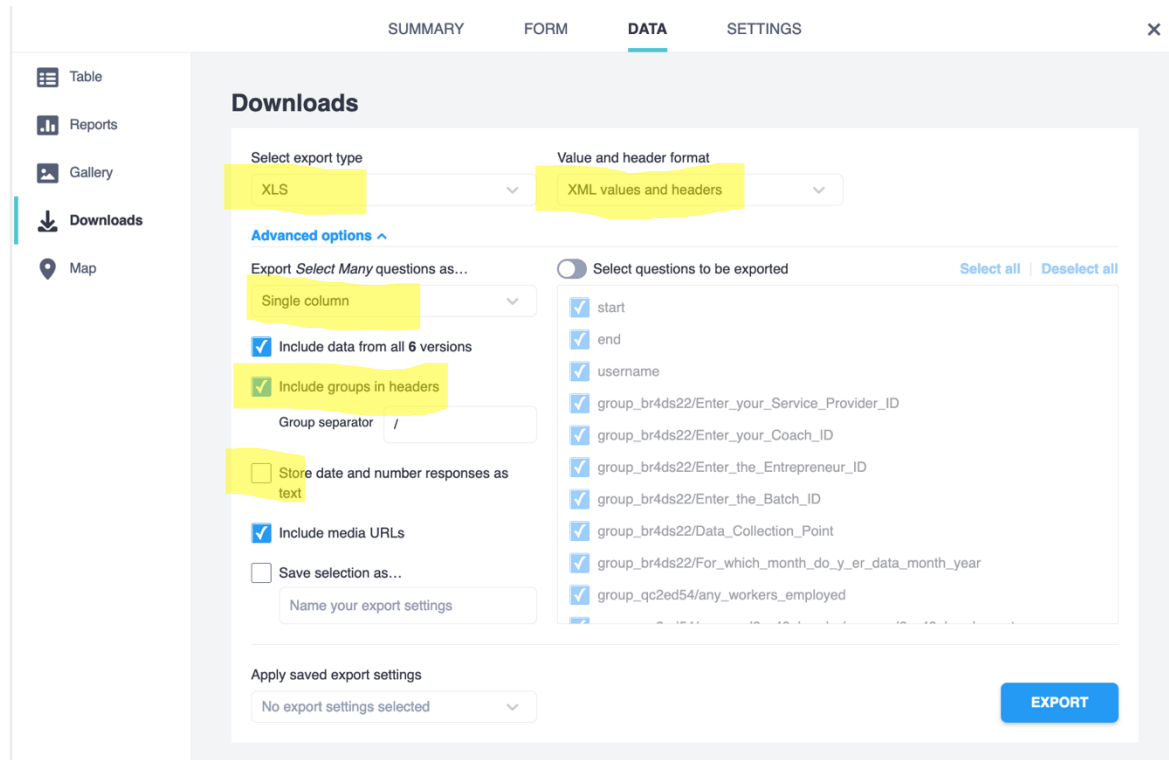


Figure 46: Selection of Download Type in KoboToolbox for final Data Download

This file can be stored locally and must be shared with SME Loop PM.

7.2.2. Microsoft Power BI

The Power BI file will be updated in accordance with the data that is stored on the KoboToolbox server and changes and deletions will be transferred into Power BI, every time the data is refreshed. If the data is deleted at the end of a programme, the data in the Power BI file will be deleted as well. This is not a problem for the local Power BI file, as it can be saved with the final data and is not refreshed again.

8. Administrative Data of the SME Loop Programme

In addition to the data of the businesses supported through an SME Loop programme, some administrative data is required to analyse the efficiency and effectiveness of the SME Loop approach. The administrative data of the SME Loop programme is specifically used to

- identify good practices,
- identify challenges to follow the standards or implement the SME Loop within the stipulated timeframe of 6 or 9 months,
- identify patterns across countries,
- conduct cost-benefit analyses, and
- provide inputs for enhancement of the SME Loop approach.

The data of interest is separated into three sections called SME Loop Administrative Data, Cost of SME Loop and Expectations on SME Loop. The data is collected through an MS Excel file that contains one sheet for each data section. All data is collected throughout the implementation period of the SME Loop programme. Starting to fill the form at the beginning of the SME Loop and update it, can support in monitoring particularly the cost developments.

The section on SME Loop Administrative Data has a long list of variables, which in some cases are split into sub-variables. Most variables have explanatory notes to assist in filling the form. (Figure 47)

Variable	Response			
Country of Implementation				
Implementing Organization	Explanatory Note: Which organization provided the funding to implement the SME Loop?			
Funding Organization				
Name of Implementing Programme				
Project Number (PN)				
- Start Date				
- End Date				
- Objective				
Programme Specific KPIs	KPI 1	KPI 2	KPI	KPI n
- Description				
- Baseline Value				
- Target Value				
- Achieved Value				
Objective of SME Loop				
Title of SME Loop	Explanatory Note: Please list here the title of the SME Loop programme that is used in media and public for advertising. It should reflect the name that participating entrepreneurs will refer to, if they are asked which programme they attended.			
- Estimated Start Date				
- Estimated End Date				
- Actual Start Date				
- Actual End Date				
Did you implement a 6 or 9 months SME Loop?				
Number of Enterprises				
- Planned				
- Enrolled				
- Completed				
- Graduated				
Number of Applicants				

SME Loop Administrative Data
Cost of SME Loop
+

Figure 47: Screenshot – SME Loop Administrative Data Collection Form

The Cost of SME Loop sheet contains broad Types of Cost. (Figure 48) Important is to identify the cost that are directly linked to the work with businesses and separate all management cost of the implementing organization from these. The programmes might have some difficulties to allocate all cost items clearly. The SME Loop Master Coach and SME Loop PM provide guidance in such cases.

Type of Cost	Definition Phase	Pre-Implementation Phase	Implementation Phase	Completion and Beyond
Trainers	0,00 €	0,00 €	0,00 €	0,00 €
Coaches	0,00 €	0,00 €	0,00 €	0,00 €
Venues	0,00 €	0,00 €	0,00 €	0,00 €
Training Materials	0,00 €	0,00 €	0,00 €	0,00 €
Travel allowances	0,00 €	0,00 €	0,00 €	0,00 €
- Service Providers	0,00 €	0,00 €	0,00 €	0,00 €
- Participants	0,00 €	0,00 €	0,00 €	0,00 €
Accommodation Allowances	0,00 €	0,00 €	0,00 €	0,00 €
- Service Providers	0,00 €	0,00 €	0,00 €	0,00 €
- Participants	0,00 €	0,00 €	0,00 €	0,00 €
Management Cost	0,00 €	0,00 €	0,00 €	0,00 €
Capacity Building (ToT/ToC)	0,00 €	0,00 €	0,00 €	0,00 €
Monitoring & Evaluation	0,00 €	0,00 €	0,00 €	0,00 €
Technical Equipment	0,00 €	0,00 €	0,00 €	0,00 €
SME Selection, if not covered a	0,00 €	0,00 €	0,00 €	0,00 €
Other related Cost	0,00 €	0,00 €	0,00 €	0,00 €
SME Loop Administrative Data Cost of SME Loop +				

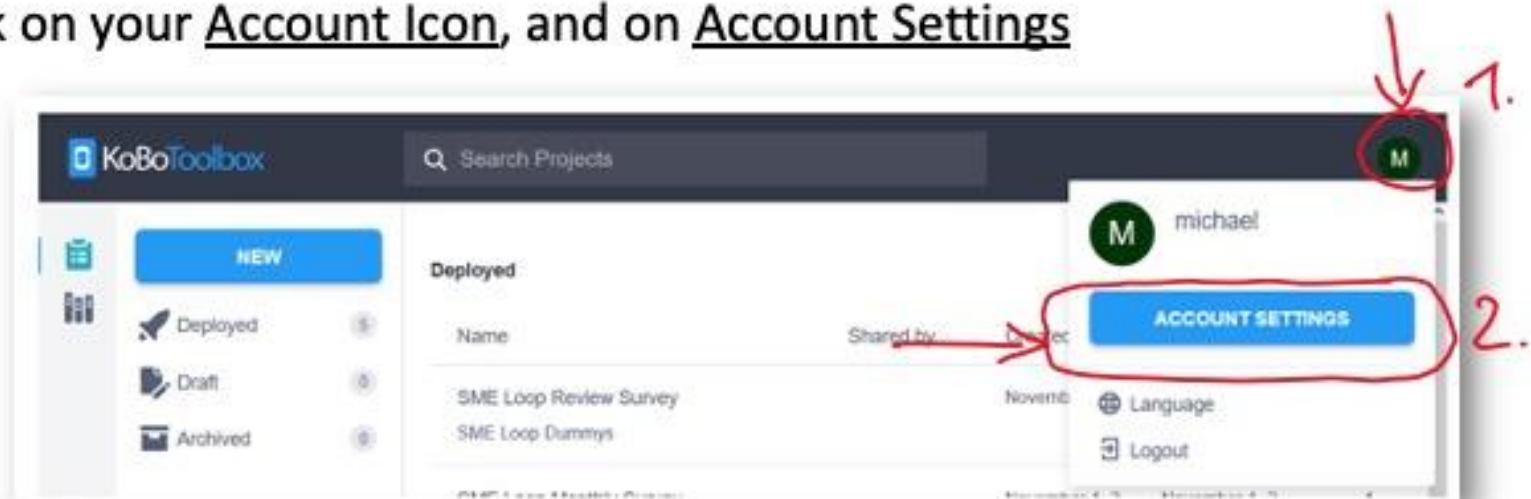
Figure 48: Screenshot – Cost of SME Loop Collection Form

9. Annex

9.1. Annex 1: How to find Token and Data URLs in KoboToolbox

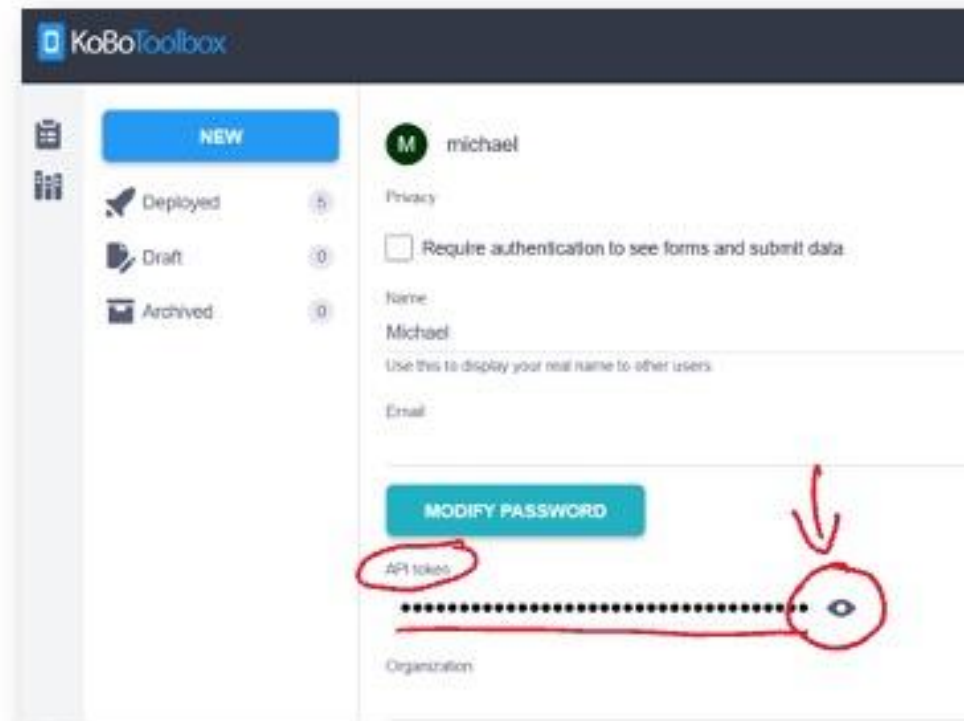
Find your Token(1/2):

- Log into your KoboToolbox Account
- Klick on your Account Icon, and on Account Settings



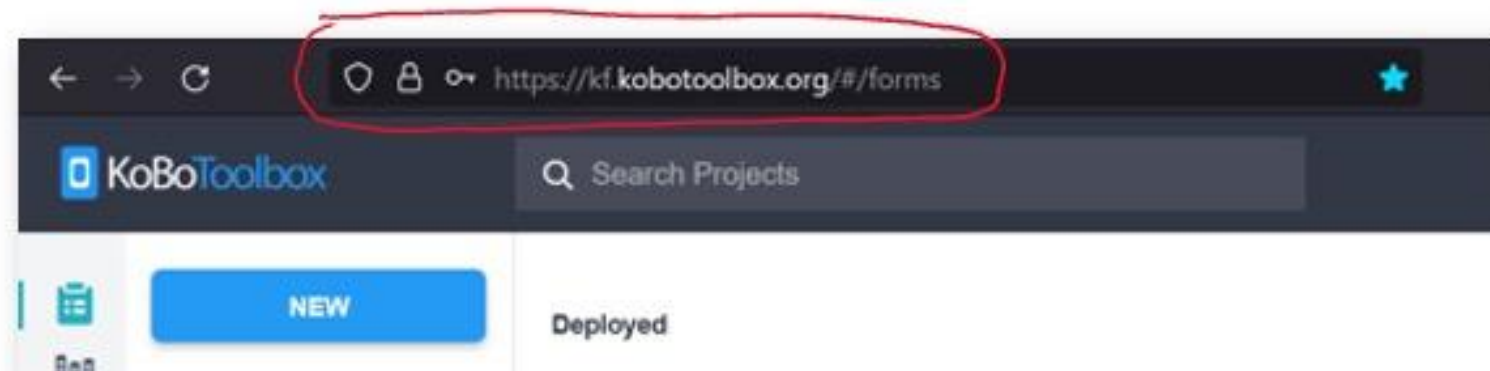
Find your Token(2/2):

- Click on the eye icon next to the API token
- Copy & paste the token to a text file/email
- Give your token only to people you highly trust. DO NOT post your token anywhere public. It is your personal key to the Kobo Toolbox API.



Find the Data URLs(1/4)

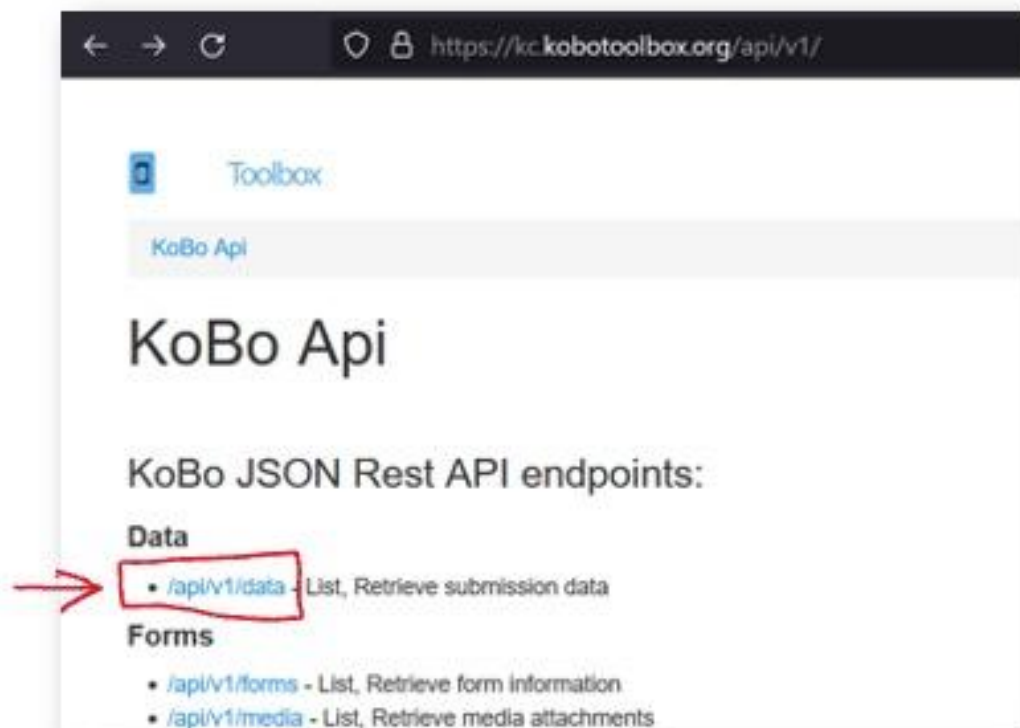
- Log into your Kobo Toolbox Account
- Look into the address-bar of your browser:
 - if the URL of your KoBo starts with **kf.kobotoolbox.org** go to <https://kc.kobotoolbox.org/api/v1/>
 - if the URL of your KoBo starts with **kobo.humanitarianresponse.info** go to <https://kc.humanitarianresponse.info/api/v1>



⁵ Kobo Links: <https://kc.kobotoolbox.org/api/v1/> or <https://kc.humanitarianresponse.info/api/v1>

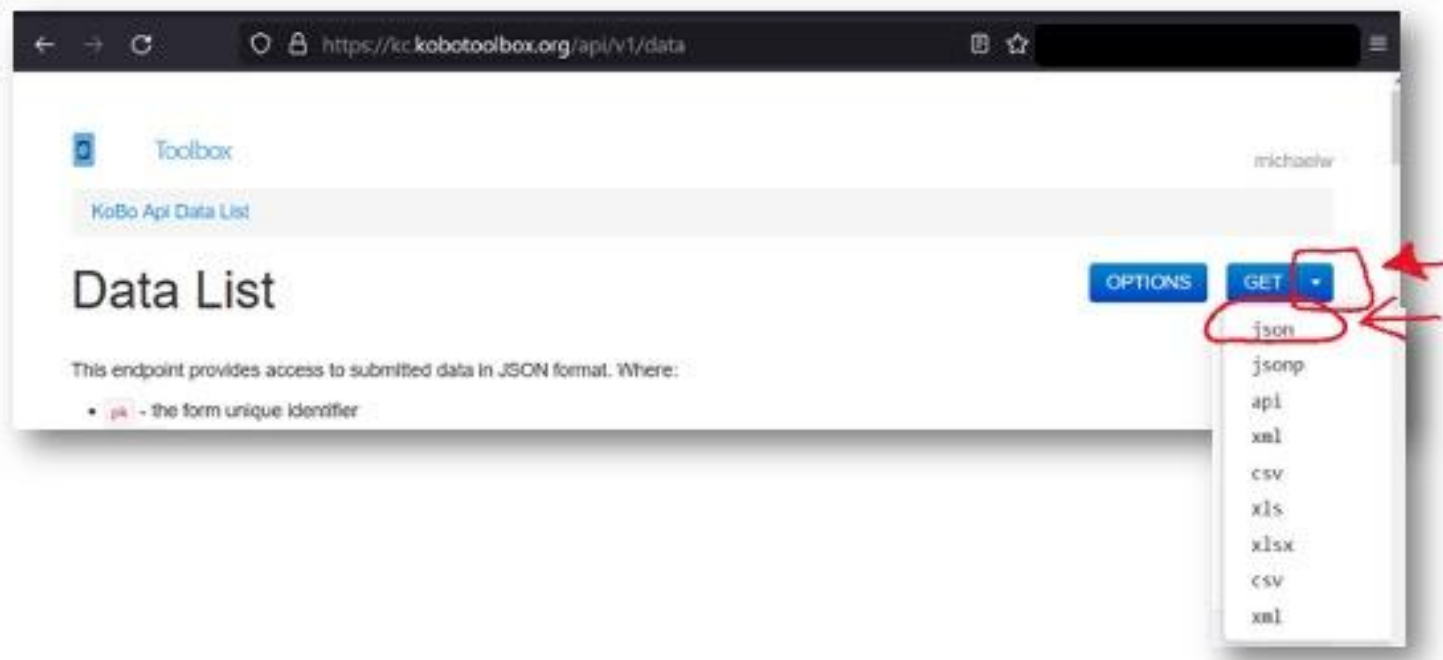
Find the Data URLs(2/4)

- In the API click on [/api/v1/data](#)



Find the Data URLs(3/4)

- When you are in the Data List click on GET and JSON



Find the Data URLs(4/4)

- You will get an overview on all forms in your account and their data-URLs
- Click on Save to save as a file.

