

SME Innovation and Inclusion Programme - Digitalize for Jobs (D4J)

Terms of Reference

Integrated Digital Business Management Platform for SMEs

Project focus	PWD-owned and PWD-led SMEs, with strong concentration on women-owned or women-led enterprises
Technology approach	Single integrated all-in-one business management platform
Deployment model	Unified platform with modular functions, one login, database, central dashboard and post-implementation support

Definitions

Acronym	Description
BAC	Business Advisory Centre
BRC	Business Resource Centre
D4J	Digitalize for Jobs
GEA	Ghana Enterprises Agency
ICT	Information and Communication Technology
MSME	Micro, Small and Medium-sized Enterprise
PWD	Person with Disability
SLA	Service Level Agreement
SME	Small and Medium Enterprise
SDLC	Software Development Life Cycle
ToR	Terms of Reference
UAT	User Acceptance Testing
Project Regions	Ashanti, Greater Accra, Central, Northern, Bono

1.0 Background

The Ghana Enterprises Agency (GEA) is the apex governmental body responsible for the promotion and development of Micro, Small and Medium Enterprises (MSMEs) in Ghana. The Agency was established following the transformation of the National Board for Small Scale Industries into GEA under Act 1043 of 2020, which came into effect on 1 January 2021. The MSME sector remains central to employment creation, enterprise competitiveness and inclusive economic growth in Ghana.

GEA operates through its national headquarters in Accra, regional offices across the country, Business Advisory Centres (BACs), and Business Resource Centres (BRCs). Through this network, GEA provides business development services, facilitates access to finance and markets, supports enterprise formalization, and promotes digitalization among MSMEs.

GEA recognizes that limited access to appropriate digital tools and digital skills continues to affect the growth, competitiveness and market access of MSMEs, particularly businesses owned or led by women and Persons with Disability (PWDs). Many such enterprises continue to rely on manual business records, fragmented tools and informal communication channels, which limit their ability to manage customers, inventory, sales, bookkeeping, digital visibility and performance reporting in a coordinated manner.

The SME Innovation and Inclusion Programme - Digitalize for Jobs (D4J) is therefore designed to support PWD-owned and PWD-led SMEs, with strong emphasis on women-owned and women-led enterprises. The project builds on previous D4J implementation experience and responds to the continuing demand for

practical digital solutions that can improve operational efficiency, market access, business visibility and job creation.

1.1 Introduction

Evidence from national data indicates that a significant proportion of Ghana's population experiences varying degrees of difficulty in performing activities, with women and rural populations particularly affected. Past enterprise support programmes have shown that PWD-owned and PWD-led businesses often face barriers that limit their participation in mainstream business support interventions. These barriers include access constraints, limited digital readiness, lower visibility, insufficient business records and difficulty meeting eligibility requirements for financing, procurement and market opportunities.

In response, GEA, in partnership with the German Cooperation's Invest for Jobs, is implementing the SME Innovation and Inclusion Programme - Digitalize for Jobs (D4J). The project will support selected PWD-owned and PWD-led SMEs across five regions, with a 70 percent concentration on women-owned or women-led SMEs. The objective is to deepen inclusive digital transformation by providing appropriate tools, skills, mentoring and visibility support to enable beneficiaries to use technology for business growth.

This Terms of Reference focuses on the engagement of a competent IT Consultancy Firm or Digital Services Provider to deploy a single integrated all-in-one digital business management platform for the supported SMEs. The platform must consolidate core business functions into one coherent system and must not be implemented as multiple disconnected applications.

1.2 The Proposed Solution

GEA proposes to deploy an integrated digital business management platform that enables supported SMEs to manage their key business operations from one unified environment. The solution should be simple, accessible, mobile-responsive, affordable, context-specific and suitable for the realities of Ghanaian SMEs, including PWD-owned and PWD-led enterprises.

The selected solution shall be a single all-in-one platform with modular capabilities operating from a shared database, unified user account system, central dashboard and consistent user interface. It may be developed, acquired or customized from an existing open-source or off-the-shelf solution, provided it meets the functional, accessibility, data protection, support and sustainability requirements of the project.

The assignment is not intended to produce fragmented systems. Separate stand-alone tools for POS, CRM, invoicing, inventory, bookkeeping, eCommerce or reporting shall not be accepted unless they are technically integrated into one platform with single sign-on, unified reporting, shared business records and seamless data flow.

Minimum platform modules

Module	Minimum functionality required
Business profile and onboarding	SME profile, owner or manager profile, business registration details, contact information, sector, location, disability inclusion tags where appropriate, uploaded documents and support history.
Dashboard and analytics	Simple business dashboard showing sales, customers, stock, receivables, expenses, profit indicators and activity summaries.
Customer relationship management	Customer records, contact history, follow-up notes, leads, customer categories, reminders and basic communication logs.
Sales, orders and POS	Product or service sales, orders, quotations, basic point-of-sale entries, daily sales records and transaction summaries.
Invoicing and receipts	Invoice generation, receipt issuance, quotation conversion, payment status tracking and printable or shareable documents.
Inventory and stock management	Product catalogue, stock levels, stock in/out, reorder alerts, basic branch or location stock tracking where applicable.
Purchases, expenses and suppliers	Supplier records, purchase entries, expense tracking, cost categories and simple cash flow support.
Bookkeeping and accounting support	Income and expense records, receivables, payables, basic financial summaries, exportable reports and records useful for financing or advisory support.
eCommerce	Product catalogue, online storefront or marketplace visibility, product descriptions, images, pricing, delivery modules, order enquiries and business contact channels.
Reports and exports	Business performance reports, beneficiary usage reports, project indicators, exports in common formats and management dashboards for authorized project users.
Notifications and reminders	Configurable alerts for follow-ups, low stock, unpaid invoices, business milestones and training or support communication.
User roles and administration	Role-based access for SME owners, staff, administrators, trainers, support teams and GEA project users.
Accessibility and inclusion features	Accessible user interface, mobile-first design, keyboard-friendly navigation, assistive technology compatibility and inclusive onboarding support.
Artificial Intelligence Support	AI must be introduced into Modules like sales, purchases, expenses, reports etc must for automation and efficiency

1.3 Project Objectives

- Deploy a single integrated all-in-one digital business management platform for selected PWD-owned and PWD-led SMEs under the D4J project.
- Increase process efficiency, business competitiveness and digital readiness of beneficiaries through practical use of the platform.
- Improve the ability of SMEs to manage customers, sales, stock, invoices, expenses, business records, digital visibility and reporting from one system.
- Promote inclusive digitalisation by ensuring that the platform is accessible, easy to use and suitable for PWD-owned and PWD-led enterprises.
- Strengthen SME readiness for market access, financing, business advisory support and job creation through improved data and business management practices.
- Build the capacity of SMEs and relevant administrators to use, manage and sustain the platform beyond the project implementation period.

1.4 Expected Benefits for SMEs

- Improved ability to manage daily business operations from a single digital environment.
- Better customer management, sales tracking, inventory control and financial record keeping.
- Improved digital visibility through online product catalogues, storefronts and structured business profiles.
- More reliable business information for advisory support, financing, procurement and market access opportunities.
- Reduced duplication of effort caused by the use of multiple disconnected tools or manual records.
- Real-time or near-real-time performance visibility for business owners and authorised project users.
- Lower operational inefficiencies, improved transparency and improved decision making.
- Improved accessibility and participation of PWD-owned and PWD-led SMEs in digital business support interventions.

1.5 Key Activities of the Project

The following are key activities to be undertaken under the Project

- Project design and structuring.
- Awareness creation on digitalisation and inclusive digital business management for SMEs.
- Selection of beneficiaries based on agreed eligibility criteria and scoring framework.
- Assessment of beneficiary needs, digital readiness, business processes and accessibility requirements.
- Delivery of Digital Skills Development Pack.

- **Deployment of Digital Tooling Pack through a single integrated platform.**
- Delivery of Digital Visibility Pack through product catalogues, online presence and market visibility support.
- Programme administration, monitoring, evaluation, reporting and sustainability planning.

2.0 Objective and Tasks of the Assignment

GEA seeks to engage a competent and highly qualified IT Consultancy Firm or Digital Services Provider with proven experience in SME digitalisation, enterprise software deployment, inclusive design, training and post-implementation support. The firm shall be responsible for assessing SME needs, configuring or customizing the integrated platform, deploying the solution, training users and administrators, and providing maintenance and technical support.

The main objective of the assignment is to support the digital transformation of selected PWD-owned and PWD-led SMEs by providing access to one integrated all-in-one digital business management platform that improves process efficiency, competitiveness, visibility and business growth.

2.1 Specific Tasks

- Conduct a needs assessment and digital readiness assessment for selected beneficiaries.
- Map common SME workflows and identify minimum platform configuration requirements across sectors.
- Recommend, customize or configure a single integrated platform suitable for Ghanaian SMEs and accessible to PWD-owned and PWD-led enterprises.
- Ensure that all relevant business modules operate within one platform, one database and one user account environment.
- Configure dashboards, reports and indicators required by GEA and the project implementation team.
- Provide platform onboarding, user account creation and beneficiary setup.
- Conduct testing, user acceptance testing and accessibility review before full deployment.
- Train SME users, administrators, GEA project users and relevant support personnel.
- Prepare user manuals, administrator manuals, quick-start guides, frequently asked questions and other support materials.
- Provide post-implementation support, maintenance, troubleshooting and system improvement during the agreed support period and beyond.
- Ensure proper marking, logos, acknowledgements and visibility requirements as provided by GEA.

3.0 Scope of Work

Scope area	Description
Needs assessment and process mapping	Review of 50 or more beneficiary business processes, digital maturity, accessibility requirements, operational pain points and priority modules.
Solution selection and design	Propose the most appropriate integrated platform architecture, whether customized from open-source software, acquired off-the-shelf, or developed as a unified platform.
Customization and configuration	Customize modules, forms, dashboards, reports, user roles, business categories, product catalogues and workflow settings to meet SME and project needs.
Integrated deployment	Deploy the platform in a production environment with secure hosting, database, backups, user accounts and administrative controls.
Accessibility and inclusive design	Ensure the platform is usable by PWD-owned and PWD-led SMEs, including mobile-responsive layouts, readable interfaces and compatibility with assistive technologies where feasible.
Training and knowledge transfer	4 days Train beneficiaries (4 days in each of the project regions), administrators and support teams using practical exercises, manuals, videos or quick guides where appropriate.
Monitoring and reporting	Provide system usage analytics, beneficiary onboarding status, training participation, support logs and project indicators required by GEA.
Maintenance and support	Provide one year of maintenance and technical support after deployment, including helpdesk channels, service logs and SLA arrangements.

3.1 Non-fragmentation Requirement

The solution must be implemented as an integrated platform. The Firm shall not deploy separate and disconnected applications for CRM, sales, invoicing, bookkeeping, inventory, eCommerce and reporting. Any third-party or open-source components used must be integrated into a single user experience and a shared data environment.

At minimum, the final platform must provide:

- One login or single sign-on experience for each SME user.
- One central business profile for each beneficiary SME.
- One shared database or fully synchronized data layer.
- One dashboard consolidating records from all modules.
- Integrated reports across sales, customers, inventory, expenses and digital visibility.
- Unified user roles, permissions, audit logs and administrator controls.
- A consistent interface across all modules, especially on mobile devices.

4.0 Project Implementation Methodology

The Consultancy Firm shall submit a clear implementation methodology demonstrating how it will deliver the integrated platform within the project period. The methodology must be practical, participatory, inclusive and aligned with the needs of Ghanaian SMEs.

Implementation phase	Key activities
Phase 1: Inception and planning	Confirm scope, stakeholders, workplan, timelines, reporting arrangements, risk register and communication protocol.
Phase 2: Needs assessment	Conduct needs assessment, digital readiness review, workflow mapping and accessibility requirement assessment.
Phase 3: Platform design	Prepare functional specifications, technical architecture, data model, user roles, module map and reporting framework. (if not existing)
Phase 4: Customization and configuration	Configure the all-in-one platform, dashboards, forms, modules, reports, security settings and project branding.
Phase 5: Testing and user acceptance	Conduct functional testing, data testing, accessibility checks, security checks and user acceptance testing.
Phase 6: Deployment and onboarding	Deploy the production platform, onboard SMEs, create accounts, configure business profiles and upload initial data where required.
Phase 7: Training and knowledge transfer	Train SME users, administrators and support staff using practical business scenarios and accessible materials.
Phase 8: Support, monitoring and handover	Provide post-deployment support, usage monitoring, troubleshooting, documentation and final handover.

4.1 Technical Requirements

- The solution shall be cloud-hosted, secure, mobile-responsive and optimized for low to moderate bandwidth conditions and or offline functionality.
- The platform shall support role-based access control for SME owners, SME staff, administrators, trainers, support personnel and authorised GEA users.
- The system shall include data backup, recovery procedures, audit logs, activity logs and appropriate administrative controls.
- The solution shall support export of reports and records in common formats such as PDF, Excel or CSV where applicable.
- The platform shall allow modular activation of functions according to each SME's needs, while maintaining a single integrated architecture.
- The solution shall comply with applicable data protection, privacy, information security and confidentiality requirements.
- The platform should be scalable to support future expansion beyond the initial beneficiary group.
- Where APIs, third-party services or open-source components are used, the Consultancy Firm shall disclose dependencies and ensure continuity of service and support.

4.3 Accessibility and Inclusion Requirements

- The user interface shall be simple, readable and mobile-friendly, with clear navigation and minimal clutter.
- The platform shall consider accessibility needs of PWD users, including readable fonts, adequate contrast, clear labels and keyboard-friendly navigation where feasible.
- Training materials shall be prepared in accessible, practical and easy-to-follow formats.
- The deployment approach shall include additional onboarding support for users who require assisted digital adoption.
- The Firm shall identify accessibility limitations and propose mitigation measures during design, testing and training.

5.0 Training and Knowledge Transfer

The Firm shall provide practical training to enable SME users and administrators to use the platform effectively. The training shall be process oriented and must demonstrate how beneficiaries can manage daily operations using the integrated system.

The training plan shall specify target groups, training topics, delivery mode, duration, sequencing, materials, feedback mechanism and evaluation approach. Training may include physical sessions, virtual sessions, demonstrations, guided exercises, quick-start videos, printed guides and helpdesk support where appropriate.

- Account setup, business profile and user roles.
- Product, customer and supplier records.
- Sales, invoices, receipts and payment status tracking.
- Inventory and stock management.
- Expenses, purchases and basic financial records.
- Online product catalogue, storefront and digital visibility features.
- Business reports, dashboards and export of records.
- Troubleshooting, support channels and data protection responsibilities.

6.0 Maintenance and Support Service

The Firm shall provide a one-year maintenance and support service after deployment. The support arrangement must be clearly documented and must ensure that SMEs and authorised project users can obtain timely assistance.

- Support service types and channels, including phone, email, ticketing system, messaging or in-app support where applicable.
- Service desk arrangements and escalation procedures.

- SLA defining response time, resolution time and priority levels.
- Bug fixing, minor configuration support and user support.
- System uptime monitoring, backup monitoring and security updates.
- Support log management and periodic support reports.
- Maintenance responsibilities, ownership arrangements and handover requirements.

7.0 Expected Deliverables

No.	Deliverable	Description
1	Inception Report	Methodology, implementation approach, workplan, Gantt chart, risk register, stakeholder engagement plan and reporting protocol.
2	Needs Assessment and Digital Readiness Report	Beneficiary needs, digital maturity, business process pain points, accessibility requirements and recommended configuration priorities.
3	Integrated Platform Specification Report	Functional specification, technical architecture, data model, user roles, module structure, hosting requirements and security approach.
4	Customization and Configuration Plan	Detailed plan showing how the all-in-one platform will be configured for beneficiary SMEs and project reporting needs.
5	Functional Integrated Platform	Deployed all-in-one platform with agreed modules, dashboards, user roles, data setup, branding and administrative controls.
6	Training Materials and User Manuals	User manuals, administrator manuals, quick-start guides, FAQs and other training materials.
7	Training and Knowledge Transfer Report	Training sessions conducted, participant details, topics covered, attendance, feedback, evaluation results and recommendations.
8	Digital Solutions Deployment Report	Deployment process, beneficiary onboarding status, configured modules, usage indicators and lessons from rollout.
9	Maintenance and Support Plan	One-year support plan, SLA, service desk model, communication channels, escalation matrix and support log framework.
10	Final Comprehensive Report	Overall report covering implementation results, platform performance, beneficiary support, indicators, challenges, lessons and sustainability recommendations.

8.0 Duration of the Assignment

The assignment is expected to be implemented over a period of up to three months from the date of commencement, excluding the one-year post-deployment maintenance and support period. The Consultancy Firm shall submit a detailed workplan indicating the sequencing of activities, timelines, dependencies and deliverables.

9.0 Reporting Requirements

The Consultancy Firm shall act under the direction of the Chief Executive Officer of GEA or an appointed representative and shall report to the Project Lead or Project Coordinator designated by GEA. The Consultancy Firm shall participate in regular project review meetings and submit periodic reports on activities, progress, risks, support issues and planned next steps.

10.0 Qualification and Experience of the Consultancy Firm

1. A legally registered IT consultancy firm, digital services provider or enterprise software provider with capacity to deliver the assignment in Ghana.
2. A minimum of three years of demonstrable experience in developing, customizing, deploying or supporting digital solutions for SMEs.
3. Demonstrated experience in deploying integrated business management systems, ERP systems, CRM systems, inventory systems, eCommerce systems or all-in-one SME platforms.
4. Demonstrated understanding of the Ghanaian MSME landscape, including the operational realities of micro, small and medium-sized enterprises.
5. Demonstrated experience in inclusive digitalisation, accessibility or working with underserved enterprise groups will be an added advantage.
6. Capacity to provide training, user support, documentation, helpdesk services and post-implementation maintenance.
7. Availability of qualified technical, business analysis, training, support and project management personnel.
8. Excellent research, analytical, communication, documentation and stakeholder management skills.

11.0 Location of the Assignment

The Consultancy Firm shall carry out the assignment in Ghana. The assignment will require physical or virtual engagement with beneficiary SMEs, GEA, BACs, BRCs, project partners and other stakeholders across the selected project regions. The Consultancy Firm shall be responsible for deploying the necessary personnel and resources for needs assessment, customization, onboarding, training, implementation support and reporting.

12.0 Sustainability Requirements

- The platform must remain usable and supportable after the project implementation period.
- The solution should avoid unnecessary licence costs, and vendor lock-in that could prevent continued SME use and provide minimal subscription cost (if need be).

- The platform should allow future onboarding of additional SMEs and expansion of modules where required.

13.0 Data Protection, Confidentiality

- The Firm shall ensure confidentiality of all beneficiaries, project and institutional data accessed during and after the assignment.
- The platform shall include appropriate user access controls, secure authentication, backup procedures and audit logs.
- All data collected under the project shall be treated as project data and managed in accordance with applicable Ghanaian data protection requirements and GEA guidance.