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From "growth advisor" to the person who gets a business fundable.

A decision document for Fauziah Ibrahim. What to sell, to whom, at what price, and what the first 90 days have to prove.

PREPARED FOR FAUZIAH IBRAHIM | EFFE.EYE · GROWTH ADVISORY | NOT A PITCH

The generic version scores **9/18**. The funding-readiness version scores **15/18**. Build the second one.

Concept is strong. Execution is the gap: there is no named paying client yet. The next gate is three paid audits, not more features.

1. The sentence

> I get informal Accra businesses bank- and grant-ready in 90 days: compliance closed, numbers clean, application filed.
>
> THE ONE SENTENCE

It names the buyer (the registered-but-informal owner), the outcome (fundable), the timeframe (90 days) and the trigger (a funding window they are missing). "Strategic Growth Advisor" names none of those. People do not buy strategy. They buy the document that unlocks money.

2. Who pays

BUYER	ABILITY TO PAY	WHERE TO FIND THEM	WHAT THEY BUY
NGOs and donor projects buying business development services	Highest. Budgeted and invoiced. GH¢25,000 to GH¢60,000 per cohort.	Impact Hub Accra, MEST, ZongoVation Hub, Zongo Development Fund, GIZ, SNV, Plan Ghana procurement, Devex and UNDP vendor lists.	A 10 to 20 business cohort, curriculum, clinics and a cohort report the donor can file.
Established informal businesses 5 to 20 staff, GH¢50,000 to GH¢1M turnover	Good. GH¢3,500 audit, GH¢5,000 to GH¢8,000 a month.	NEIP Adwumawura applicants, GEA district offices, GNCCI and AGI SME lists, trade associations, accountant referrals.	A fundable file for a bank facility, SME-GO, grant or tender.
Solopreneurs, OMCP alumni, Zongo youth businesses	Low to medium. GH¢1,500 audit, GH¢2,500 a month.	OMCP alumni groups, fellowship networks, workshop attendees.	A first plan and proof. A lead source before a customer.

> **The order matters.** The third segment produces testimonials and volume. The first segment pays the bills. Do not let the warm, easy segment consume the calendar before the first NGO or SME contract is signed.

3. The offer ladder

OFFER	PRICE	SCOPE	DELIVERY	MARGIN LOGIC
Funding Readiness Audit	GH¢3,500 business GH¢1,500 individual	Readiness score, compliance gap list, 90-day map, fundable-file checklist.	7 days, 8 to 10 hours	~85%, template-driven
Fundable in 90 Days Sprint	GH¢5,000 to 8,000 a month	Readiness score, business plan, three-year cash-flow model, registration, GRA, SSNIT and DPA closure, one application filed.	3 months, two calls a month plus drafting	70 to 80%, heavy drafting
Board / Retainer Advisor	GH¢5,000 to 15,000 a month	Monthly board pack, quarterly strategy, lender and investor liaison, on call.	6 to 12 months	75%+, cap at three clients
NGO / donor cohort	GH¢25,000 to 60,000 per cohort	10 to 20 businesses, curriculum, group workshops, one-to-one clinics, cohort report.	8 to 12 weeks	55 to 65%; associates eat margin. Price per cohort, never per day.

Payment: 50% deposit, refundable in full until the diagnostic begins; balance before final delivery. MoMo merchant number plus an invoice, not a personal wallet. Three free pilots maximum, timeboxed to four weeks, conditional on a written testimonial and metric release. No fourth free client.

4. What the market actually says

CLAIM	NUMBER	SOURCE	CONFIDENCE
Businesses in Ghana	2.64 million	Ghana Statistical Service, 2026, reported by MyJoyOnline and ChannelOne.	STRONG
Businesses operating informally	~92% informal; 7.7% formal	GSS 2026, reported by MyJoyOnline and ChannelOne.	STRONG
SMEs that collapse within five years	74%	MyJoyOnline, citing business structuring experts.	MODERATE
MSMEs that do not survive year one	60%	Ghana Enterprises Agency, via The Ghana Report.	MODERATE
Annual SME financing gap	~$4.8 billion	Development Bank Ghana, University of Ghana Business School and Bank of Ghana, via The Ghana Report.	MODERATE
Exchange rate	GH¢11.68 per USD	XE and Trading Economics, November 2026.	STRONG
VAT on services	20% effective: 15% VAT plus 2.5% NHIL and 2.5% GETFund; no registration threshold for services	GRA guidelines for VAT Act 1151 (2025); PwC summary. Confirm the Act 1177 re-amendment with GRA before invoice one.	STRONG, CONFIRM
Data controller registration	Mandatory	Data Protection Act 2012 (Act 843), section 27(1); Data Protection Commission.	STRONG
Business registration fees	GHS 130 business name; GHS 585 plus 1% of stated capital for a company	Office of the Registrar of Companies, 2026 fees.	STRONG
GEA district Business Advisory Centres	264 districts	Ghana Enterprises Agency. These are both a free competitor and a referral channel.	MODERATE

The implication: the demand is not "more advice". It is a fundable file. The buyer is already trying to raise, tender or formalise. The free GEA advisor gives general guidance; the accountant files returns; the bank needs a file. That file is the product.

5. Competitive reality

WHO	WHAT THEY DO	THE GAP YOU SELL INTO
GEA Business Advisory Centres	Free general advisory in 264 districts; GEA grant templates invite applicants to hire a BDS provider for a fee.	Free advice is not a financier-grade file, and no one is accountable for the application. Register as a GEA BDS provider so you are procured, not compared.
Accountants and bookkeepers	Compliance, filings, management accounts.	They stop at the numbers. They do not build the funding case, the partnerships or the 90-day rhythm.
Generic coaches and "growth advisors"	Motivation, templates, group programmes.	No compliance closure, no funder map, no filed application. The buyer has already been disappointed by this category.
Adjacent Ghanaian consultants Deborah Boadu (SME-Edge), Ekow Mensah, Wilhelmina Annan-noonoo	Finance coaching, sales strategy, SME growth advisory.	Good operators, but the funding-readiness wedge with a document file is still open. Do not compete on "growth"; compete on "fundable".
Project consultants and firms	Strategy, donor projects, studies.	Expensive and slow for a GH¢50,000 to GH¢1M business. The solo advisor with a fixed deliverable wins on speed and price.

6. The gstack lens

QUESTION	GENERIC	FUNDING	WHY
Demand reality	2	2	No named paying client yet. The 2.64M business base and $4.8B gap are context, not demand.
Status quo	2	3	GEA, accountants and coaches exist, but none owns the fundable file. People pay accountants and still fail to raise.
Desperate specificity	1	3	"Individuals and businesses" is everyone. "Informal Accra business chasing a bank facility, SME-GO or tender" is someone.
Narrowest wedge	1	2	The audit plus the fundable file is chargeable this week. The wedge is still wider than one segment; narrow to one funding window next.
Observation	2	3	Fauziah sees the legal and compliance gaps that general coaches miss. That is an out-of-distribution advantage.
Future-fit	1	2	AI can draft documents. It cannot sign off compliance, hold the relationship or take accountability for a filed application.
Total	**9/18**	**15/18**	**Deliver the funding version. Kill the generic one.**

Execution audit: service deployed 4/4; downstream dependencies 1/2; email deliverability 0/2; website functional 1/1; volume 0/1. **Execution 6/10.** Concept 15/18 plus execution 6/10 is a **STALL**, not a green light. The concept is strong; the missing piece is demand proof, not code.

7. Red team: ten ways this dies

#	FAILURE	WHY IT HAPPENS	MITIGATION
1	**Free substitutes, one district office away.**	GEA runs Business Advisory Centres in 264 districts; GEA grant templates invite applicants to hire BDS providers. A GH¢1,500 audit competes with a free advisor.	Sell the artefact GEA will not produce: a financier-grade file for SME-GO, a bank or a tender. Register as a GEA BDS provider.
2	**Price above the buyer's cash reality.**	GH¢1,500 is two to three weeks of a micro-trader's turnover; GH¢5,000 to 8,000 a month is two salaries.	Tie every fee to a deadline with a third-party beneficiary: facility, tender, lease. Invoice in cedis and re-price quarterly against the dollar.
3	**The no-refund clause kills conversion.**	The market's story is money taken, PDF delivered, person unreachable. A "no refund" clause reads like that story.	Refundable in full until the diagnostic begins. Deliver the written map in 10 working days or refund the deposit. MoMo merchant number plus invoice.
4	**You cannot invoice a corporate or NGO.**	Act 1151 sets no threshold for services. Without TIN, registration, VAT and DPC, an AP clerk or donor finance officer cannot pay you.	Register before invoice one. Quote VAT-exclusive and show the 20% line. Keep the certificates in one folder.
5	**You are the entire delivery system.**	Three pilots, 20 outreach messages and workshops on a static template. Quality collapses first, follow-up second.	One fixed deliverable from one questionnaire in one day. Four clients maximum. Hire a YouStart graduate as analyst before client five.
6	**"Strategic Growth Advisor" is unsellable language.**	No budget line, nothing falsifiable, no urgency.	Rename to what is already bought: "Loan, Tender and SME-GO Readiness." Same work, clearer buyer.
7	**Referral partners have no reason to send work.**	Accountants and lawyers already sell advisory; a bank officer referring a fee-paid advisor is exposed.	Written 15 to 20% commission paid on collection. Target bookkeepers, freight forwarders and business-plan writers: volume, no delivery capacity.
8	**Workshops produce applause, not contracts.**	Church, mosque and Zongo events set a free expectation you must then break.	Sell one thing at the back of the room: a GH¢300 90-minute diagnostic, bookable same day by MoMo. No free one-to-one follow-ups.
9	**Unlicensed-advice exposure.**	"No revenue guarantee" does not protect against a claim of bad tax, legal or investment advice.	Written scope excluding tax filings, legal opinions, audits and securities advice. Liability capped at fees paid. Price professional indemnity before client three.
10	**Pilots generate no proof.**	Free clients will not give numbers or names; "we grew" is unverifiable.	Pilot letter requiring three before-and-after figures plus name and photo rights. Pick clients with a dated external event.

Five things not to do in the first 90 days

1. Do not run free pilots without a written measurement and conversion clause.
2. Do not invoice anyone before VAT, DPC and TIN exist.
3. Do not sell the GH¢5,000 to GH¢15,000 board retainer. There is no procurement line for it yet.
4. Do not run free church, mosque or Zongo workshops before the paid backend exists.
5. Do not discount "to support" anyone. In a referral-dense market, one discounted price becomes the reference price.

The assumption that kills it

That the buyer's binding constraint is advice, and they hold GH¢1,500 to GH¢3,500 of discretionary cash for diagnosis rather than stock, rent or staff. If the constraint is capital, you are selling a document to someone who needs money, and every engagement ends in a refund demand.

> **7-day test, about GH¢150 in data and transport.** Build nothing. Take the GH¢1,500 audit to 30 strangers actively applying for something: SME-GO, a bank facility, a tender, a shop lease. Ten a day, WhatsApp plus a call. Payment books the slot; no free discovery call. **Pass = three paid bookings in seven days.** Zero payments after 30 conversations: the offer is wrong. Many "very interesting", none paying: price. Silence: targeting.

What the buyer is actually thinking

> "I paid GH¢1,500 for a PDF telling me to keep better records. I know that. My problem is GH¢20,000 for stock and no bank will see me."
>
> INDIVIDUAL PROFESSIONAL

> "You have never run a business here. You do not know GRA, my suppliers, or that my biggest customer pays at 90 days. If you cannot get me the facility, I have bought conversation."
>
> SME OWNER

> "You are not on the donor's approved list, you have no incorporation certificate, GRA tax clearance, SSNIT clearance, DPC registration or VAT invoice. My finance officer cannot pay you."
>
> NGO DIRECTOR

8. Blue team: the first 90 days

PHASE	WHAT HAPPENS	GATE	IF IT FAILS
Days 1 to 30 Prove willingness to pay	Register the entity, DPA controller and GEA BDS provider. Send 40 warm messages, one at a time. Run workshop one. Start three pilots with a written measurement clause.	At least 2 paid audits signed, or 1 NGO letter of intent.	Reprice down or narrow the ICP. Do not add features.
Days 31 to 60 Convert proof	Turn the pilots into two case studies with numbers. Run two workshops. Pitch five NGOs. Sell three sprint seats.	At least GH¢15,000 cash collected and 3 signed sprint or retainer months.	Cut the sprint, sell audits only.
Days 61 to 90 De-risk delivery	Add one associate facilitator. Submit two NGO tenders. Cap retainers at three.	Weighted pipeline at least GH¢60,000, one NGO contract in negotiation, no more than 12 delivery hours per client-month.	Hold at audit plus sprint; drop the NGO track for six months.

Five distribution plays

1. **40-name warm list, one at a time.** OMCP, Zongo and NGO contacts. Personal message, specific ask. Three pilots go to the three with the most credible logos. Every graduate asks for two named referrals. Target: eight paid audits in 90 days.
2. **Workshop to pipeline.** Free two-hour "Fundable in 90 Days" clinic at ZongoVation Hub, Impact Hub or a GEA district office. 25 seats, monthly. Sell the GH¢300 diagnostic at the end, not a free follow-up.
3. **Referral partners.** 15 to 20% fee to accountants, microfinance loan officers and business-registration lawyers, paid on collection. They meet fundability-blocked clients weekly and have no delivery capacity.
4. **Cohort riding.** Publish a free NEIP Adwumawura and ZDF application checklist. Become the named person who completes it. Get onto the GEA and NEIP BDS provider lists.
5. **Proof engine.** Three posts a week on LinkedIn and WhatsApp: one client metric, one regulatory explainer (Land Act Cap 127, DPA 843, VAT), one teardown. DM every commenter.

Five proof metrics

1. **GH¢ funding secured within six months of exit**, per client, with the award letter.
2. **Days from intake to a complete fundable pack**, before versus after.
3. **Revenue change at 90 days**, percentage.
4. **Compliance items closed**: registration, GRA, SSNIT, DPA, land title. Count per client.
5. **Client-sourced referrals per client**. The honesty metric. If it is zero, the work did not land.

9. The MVP that was built

Live at growth-ledger-gh.pages.dev. One HTML file, no backend, no build step. It runs offline and stores each client on the device. It is a delivery tool, not a SaaS product.

TAB	WHAT IT DOES
Audit	Three tracks: business growth, business funding readiness, individual. Six scored areas generate a readiness score out of 100, three priorities and a 90-day map.
Checklist	The fundable file: 12 documents from ORC and TIN through GRA, SSNIT, bank statements, management accounts, three-year model, two-page plan, proof, DPC and sector licence. Tracks missing, in progress, done or

TAB	WHAT IT DOES
	N/A, with a printable gap list and a WhatsApp reminder.
Documents	Proposal, service agreement and invoice. Ghana governing law, Data Protection Act clause, refundable deposit, 10-day delivery guarantee, liability cap, 20% effective VAT math, deposit and balance.
Pipeline	Stages, fees, cash collected, next action and recurring relationships. The honest number.
Pricing	Effective hourly rate, USD equivalent, monthly and annual run rate, VAT to remit.
Copy vault	Twelve ready-to-paste assets: bio, "GROWTH" DM reply, warm outreach, workshop pitch, referral partner message, post-audit follow-up, testimonial ask, case study skeleton, launch post.
Settings	Profile, MoMo and bank details, VAT status, deposit percentage, FX rate, backup export and import, self-test.

How to run a 90-minute audit with it: 10 minutes intake and goal, 30 minutes scoring and conversation, 20 minutes reading the constraint and the three priorities, 15 minutes on the fundable file, 15 minutes on the proposal and next step. The client leaves with a printed map, not a promise.

Deliberately not built: no client login, no uploads, no payment gateway, no AI chat, no multi-user roles. The plan says do not build those until there are more than 10 concurrent clients. The spreadsheet and the folder still win below that.

10. Compliance before invoice one

ITEM	WHAT TO DO
Business registration	ORC business name (GHS 130) or company limited by shares (GHS 585 plus 1% of stated capital). Renew the business name yearly.
TIN and bank	Ghana Card, TIN, business bank account and a MoMo merchant number. Keep business and personal money separate.
VAT	Act 1151 sets no registration threshold for services. Confirm the Act 1177 re-amendment with GRA. The effective rate is 20%: 15% VAT plus 2.5% NHIL and 2.5% GETFund. Quote VAT-exclusive and show the line.
Data protection	Register as a data controller with the Data Protection Commission under Act 843, section 27(1).
GEA BDS provider	Register on the Ghana Enterprises Agency BDS provider list before pitching NGOs. It turns a free competitor into a procurement channel.
Contract	Use the agreement in the workspace. Scope, fee, deposit, refundable-until-diagnostic, delivery guarantee, confidentiality, no guarantee, liability cap, Ghana governing law.
Insurance	Price professional indemnity before client three. The scope excludes tax filings, legal opinions, statutory audits and securities advice.

This is a working checklist, not legal or tax advice. Confirm with a Ghanaian lawyer or accountant before relying on it.

11. This week

1. Confirm ORC, TIN, VAT, DPC and GEA BDS status. Put the certificates in one folder.
2. Send 30 messages to strangers with a live funding deadline. Payment books the slot. Pass = three paid bookings in seven days.
3. Do not run a free workshop until the GH₵300 diagnostic is bookable by MoMo.
4. Deliver the first paid audit with the workspace. Capture baseline and exit numbers.
5. Ask for one testimonial and two named referrals. Publish the first case study.

12. Sources and confidence

SOURCE	USED FOR	CONFIDENCE
Ghana Statistical Service, 2026, via MyJoyOnline and ChannelOne	2.64M businesses; 92% informal; 7.7% formal.	STRONG
MyJoyOnline, "74% of SMEs collapse within 5 years"	SME failure rate.	MODERATE
Ghana Enterprises Agency, via The Ghana Report	60% of MSMEs do not survive year one.	MODERATE
Development Bank Ghana, University of Ghana Business School, Bank of Ghana, via The Ghana Report	$4.8B SME financing gap.	MODERATE
XE and Trading Economics, November 2026	GH¢11.68 per USD.	STRONG
GRA VAT guidelines for Act 1151 (2025); PwC Ghana tax summary	20% effective VAT; no services threshold; confirm Act 1177.	STRONG, CONFIRM
Data Protection Act 2012 (Act 843), section 27(1); Data Protection Commission	Controller registration.	STRONG
Office of the Registrar of Companies, 2026 fees	Business name and company registration costs.	STRONG
Ghana Enterprises Agency	264 district Business Advisory Centres; BDS provider route.	MODERATE
NEIP Adwumawura programme	Applicant cohort and funding route.	MODERATE
Public LinkedIn profiles and company sites	Adjacent competitor scan: Deborah Boadu, Ekow Mensah, Wilhelmina Annan-noonoo. Illustrative, not exhaustive.	DIRECTIONAL

Working framework prepared for Fauziah Ibrahim, November 2026. The scores are judgments, not measurements. The market numbers are cited above; confirm the legal and tax items with a Ghanaian professional before you rely on them. The workspace is a delivery tool, not legal, tax or investment advice.