



AI & DIGITAL TRANSFORMATION TOOLKIT FOR WOMEN-LED MSMES

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1. HOW TO USE THIS GUIDE

This toolkit is for women entrepreneurs running small and medium businesses in Malawi. It shows you how to use free digital tools – WhatsApp, AI writing tools, spreadsheets, and more – to save time, reach more customers, and manage your money better.

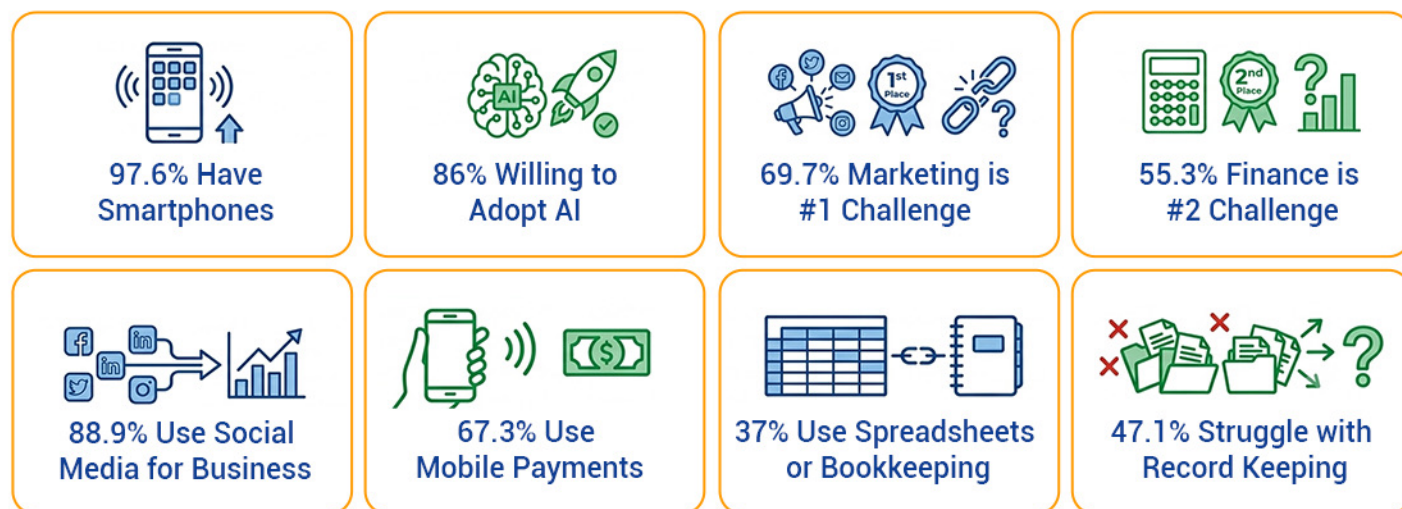


You do not need to read every page. Find your level using the quiz and go directly to the sections that apply to you.

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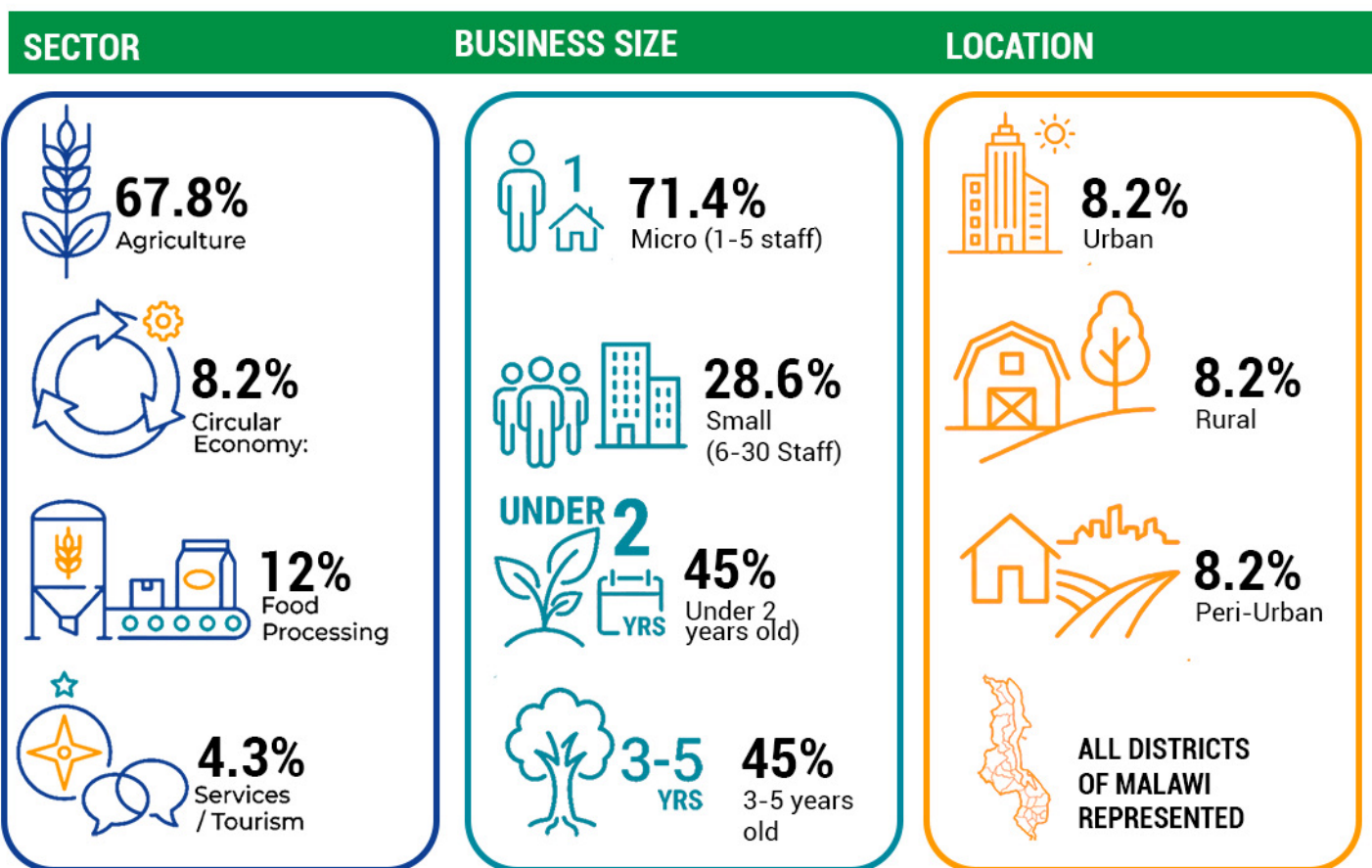
2. THE MALAWI MSME LANDSCAPE

The data below comes from a structured pre-programme assessment of 208 women-led MSMEs conducted under IYBA WE4A. The findings shaped every tool and action plan in this guide. (Source: Digital Readiness Analysis Report – Dr. Enock Mbewe, IYBA WE4A 2026)



Central Finding: Most women entrepreneurs are digitally active – but not digitally structured. Tools are used for communication and payments, but rarely applied to financial management, record keeping, or customer tracking. This guide helps you cross that gap. (Source: Digital Readiness Analysis Report, IYBA WE4A 2026)

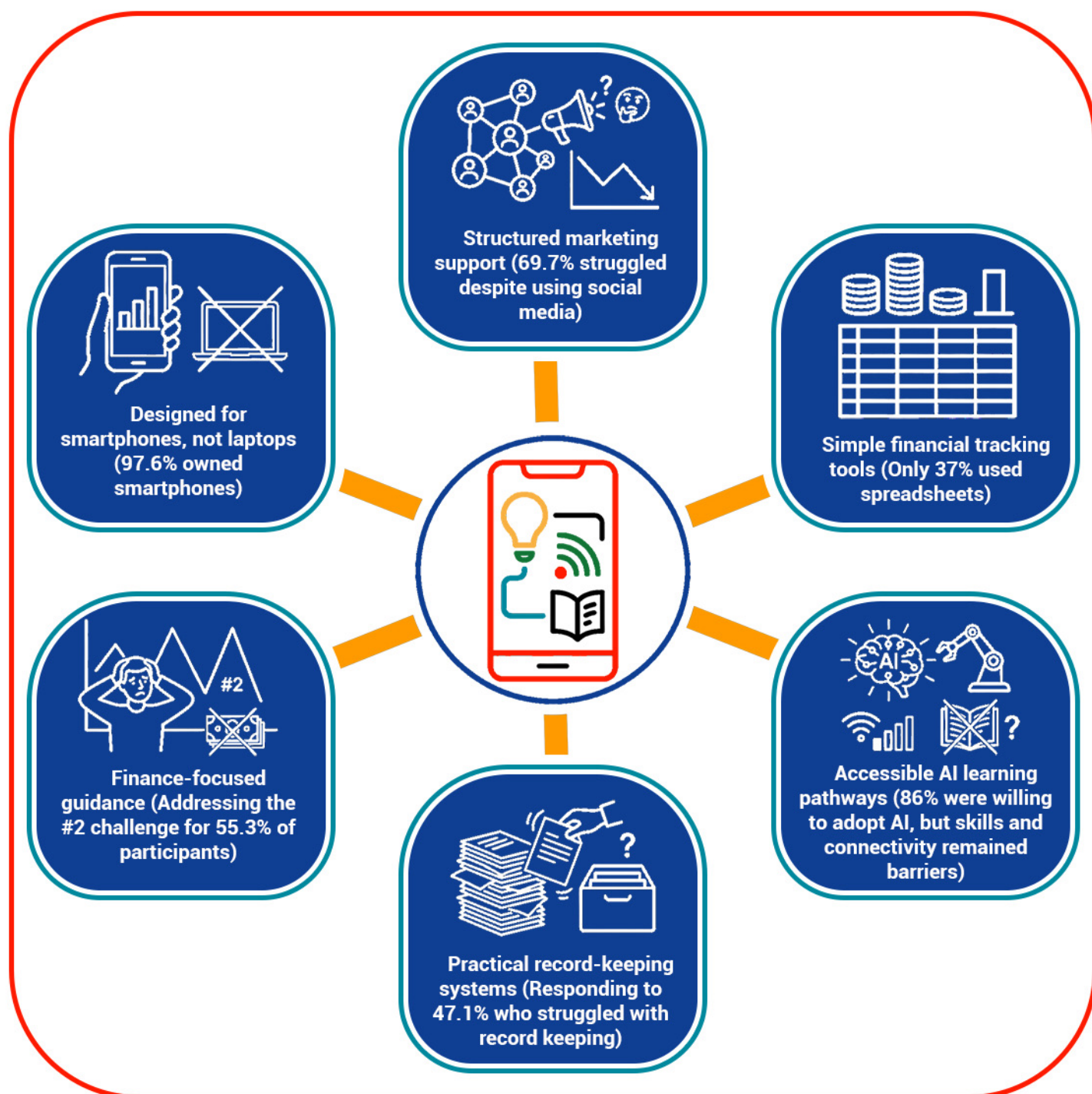
2.1 WHO WAS ASSESSED?



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2.2 WHAT THE DATA MEANS FOR YOUR BUSINESS

This guide was developed in direct response to the assessment findings and the needs expressed by participants. It assumes no prior knowledge—every tool card starts from zero, and every tool works on a basic Android phone, with no laptop needed at any level. All tools work on 2G, most work offline, and data usage is noted for each one. Recognising that using a tool alone is not enough, the guide also shows how to use social media in a structured way that gets results. Participants' responses also informed the inclusion of a simple tracking system in Section 3.2 that takes just 30 seconds a day, as well as practical financial management tools such as Zoho Books (free, in MWK) and Google Sheets. These are further reinforced through the weekly tracker and financial prompts in Sections 7 and 9, helping users build consistent habits and measure their progress over time.



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3. TOOL CARDS – HOW TO GET STARTED

Each card covers one tool: what it does, three steps to set it up, and an example prompt. Start at level 1.

LEVEL 1 – STARTER:

WhatsApp Business
ChatGPT
Google Sheets

LEVEL 2 – GROWING:

Canva AI
Zoho Books
Zoho CRM
Meta Business Suite

LEVEL 3 – ADVANCED:

Zapier
Perplexity AI
Claude
Notion AI



3.1. WHATSAPP BUSINESS

PLAY.GOOGLE.COM/STORE OR APP STORE – FREE | LEVEL 1

WHAT IT DOES FOR YOUR BUSINESS: Creates a professional business profile. Sends broadcasts to all customers at once. Shows your products with photos and prices. Sets automatic replies when you are busy. Also works as a simple sales system – managing enquiries, following up, and confirming orders – all in one place.



HOW TO START IN 3 STEPS: 1. Download WhatsApp Business (free). Use your business phone number, separate from personal. 2. Complete your profile: name, category, address, opening hours. Add 5 products to your catalogue with photos and prices. 3. Create 3 Quick Replies: price enquiry, availability, order confirmation. Then create a simple order workflow: Enquiry > Quote > Confirm > Deliver > Follow-up.

EXAMPLE PROMPT: "Act as a customer service expert for my [business type] in Malawi. Write 3 WhatsApp Quick Reply messages for: (1) price enquiry, (2) product availability, (3) order confirmation. Each under 40 words. Then write a follow-up message to send 5 days after delivery."



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3.2. CHATGPT

CHAT.OPENAI.COM – FREE | LEVEL 1

WHAT IT DOES FOR YOUR BUSINESS: An AI assistant that writes, plans, and answers business questions in plain language. Use it to write posts, analyse your finances, generate ideas, and plan your week. Works on any phone.

HOW TO START IN 3 STEPS: 1. Go to chat.openai.com. Sign up free with your Google or email address. 2. Start every prompt with: 'Act as a [role] for my [business type] in Malawi.' 3. If the first answer is not useful, add more detail and ask again in the same chat.



ChatGPT

EXAMPLE PROMPT: "Act as a marketing expert for my [type of business] in [district], Malawi. Write a 60-word WhatsApp broadcast announcing that [product] is available today. End with a clear call to action."



START EVERY PROMPT WITH:

'ACT AS A [role] FOR MY [business type] IN MALAWI.'



3.3. GOOGLE SHEETS

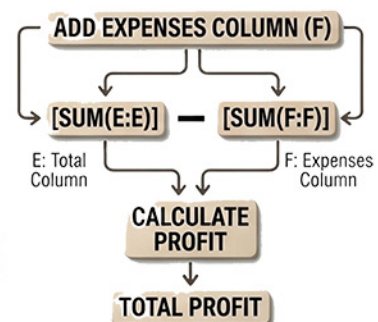
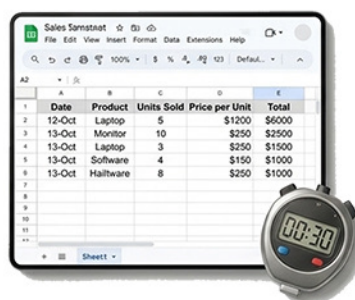
SHEETS.GOOGLE.COM – FREE | LEVEL 1

WHAT IT DOES FOR YOUR BUSINESS: A free online spreadsheet for recording all sales and expenses. Calculates your profit automatically. Works on any phone. Data is saved safely online and can be shared with an accountant instantly.

HOW TO START IN 3 STEPS: 1. Go to sheets.google.com (free with any Google account). Create a sheet called 'Sales Tracker'. 2. Create 5 columns: Date | Product | Units Sold | Price per Unit | Total. Record sales daily – 30 seconds per entry. 3. Add an Expenses column. Use the formula $\text{=SUM(E:E)-SUM(F:F)}$ to calculate your profit automatically.



EXAMPLE PROMPT: "I have a spreadsheet with income MK [X] and expenses MK [Y] this week. Calculate my profit margin. Compare it to a healthy margin for [my business type]. Give me 3 specific actions to improve it next week."



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4.4. CANVA AI

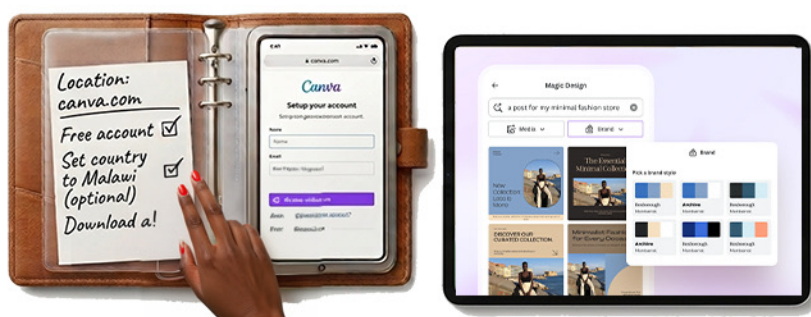
CANVA.COM – FREE | LEVEL 2

WHAT IT DOES FOR YOUR BUSINESS: Creates professional flyers, social media posts, and product images from a text description. No design experience needed. Works entirely on your phone. Includes AI background removal for product photos.

HOW TO START IN 3 STEPS: 1. Go to canva.com and create a free account. Download the Canva app. 2. Tap 'Create a design', then 'Magic Design'. Type a description: 'A4 flyer for my [business] in Malawi – bright colours, space for price and phone number.' 3. Select a design. Edit text with your real details. Download as PNG. Send via WhatsApp or schedule to social media.

Canva

EXAMPLE PROMPT: "Design a social media post for my [product] business in Malawi. Bold headline, one sentence about product quality, price in MWK, phone number at the bottom. Colour style: warm and earthy."



3.5. ZOHOO BOOKS

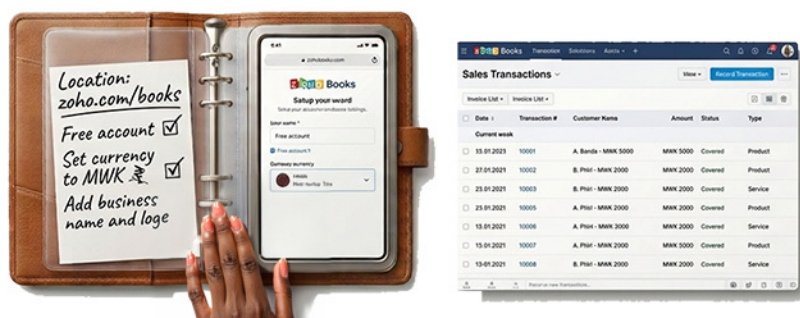
ZOHO.COM/BOOKS – FREE PLAN (1 USER) | LEVELS 2

WHAT IT DOES FOR YOUR BUSINESS: Free accounting software that fully supports Malawian Kwacha (MWK). Creates professional invoices, tracks all income and expenses, and generates a Profit & Loss report with one click. Mobile app available.

HOW TO START IN 3 STEPS: 1. Go to zoho.com/books. Create a free account. Set currency to MWK. Add your business name and logo. 2. Add your products and services with prices. Record all transactions from this week. 3. Go to Reports > Profit & Loss. Set the date range. Click Run Report. Paste the numbers into ChatGPT for analysis.

Zoho Books

EXAMPLE PROMPT: "Here is my Profit & Loss from Zoho Books this month: Income MK [X], Cost of Goods MK [Y], Operating Expenses MK [Z], Net Profit MK [A]. Analyse these numbers for my [business type] in Malawi. Give me 3 specific improvement actions."



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3.6. ZOHOCRM

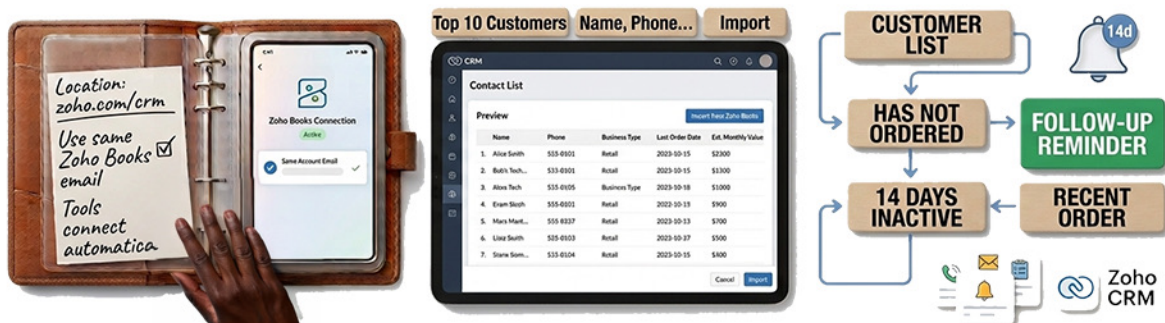
ZOHO.COM/CRM – FREE (3 USERS) LEVELS 2

WHAT IT DOES FOR YOUR BUSINESS: A customer relationship management tool that stores all customer information, tracks purchase history, and sends automatic reminders to follow up. Connects directly to Zoho Books so winning a deal auto-creates an invoice.



HOW TO START IN 3 STEPS: 1. Go to zoho.com/crm. Use the same email as your Zoho Books account – the two tools connect automatically. 2. Add your top 10 customers: name, phone, business type, last order date, estimated monthly value. 3. Set follow-up reminders for customers who have not ordered in 14 days.

EXAMPLE PROMPT: "A customer named [name] runs a [type of business] in [district]. They last ordered [product] [X weeks] ago and have not reordered. Write a warm, natural WhatsApp follow-up message. Friendly, not pushy. Under 60 words."



3.7. META BUSINESS SUITE

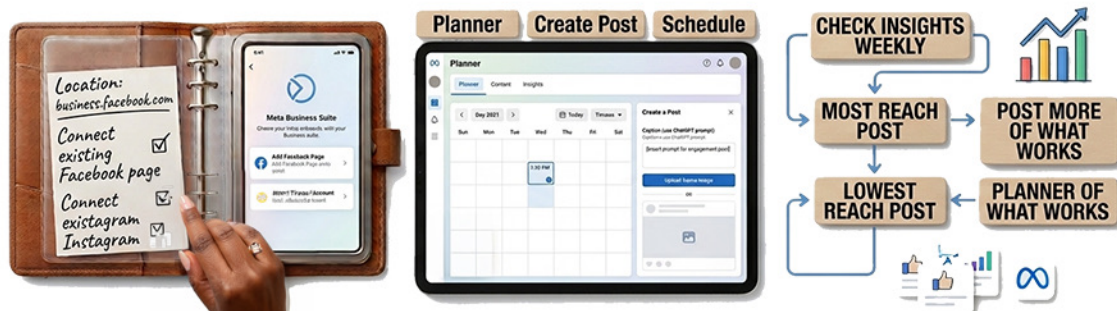
BUSINESS.FACEBOOK.COM – FREE | LEVELS 2

WHAT IT DOES FOR YOUR BUSINESS: Manages Facebook and Instagram from one place. Schedule a full week of posts in 20 minutes. View which posts generate the most enquiries. Run targeted ads reaching women in specific Malawi districts from MK 2,000.



HOW TO START IN 3 STEPS: 1. Go to business.facebook.com. Connect your existing Facebook business page and Instagram account. 2. Go to Planner. Create a post: write your caption (use ChatGPT), upload your Canva image, set date and time. 3. Check Insights weekly. Identify which posts get the most reach. Post more of what works.

EXAMPLE PROMPT: "Act as a social media manager for my [business type] in Malawi. Create a 7-day content calendar for Facebook and Instagram. Include: topic, best posting time, image type, and a 40-word caption for each day."



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3.8. ZAPIER

ZAPIER.COM – FREE (100 TASKS/MONTH) | LEVEL 3

WHAT IT DOES FOR YOUR BUSINESS: Connects apps so they work together automatically – no coding needed. Example: when a customer submits an order form, Zapier automatically adds a row to your spreadsheet AND sends you a WhatsApp notification.

HOW TO START IN 3 STEPS: 1. Go to zapier.com. Create a free account. Click 'Create Zap'. 2. Set Trigger: Google Forms – New Response. Set Action: Google Sheets – Add Row. Map the form fields to your columns. 3. Test by submitting the form yourself. When the row appears in Sheets, turn the Zap on.

 zapier

EXAMPLE PROMPT: "I receive orders via WhatsApp and copy them to a spreadsheet manually – this takes 20 minutes a day. Suggest 3 simple Zapier automations I could set up in under 1 hour that would eliminate this manual work."

3.9. PERPLEXITY AI

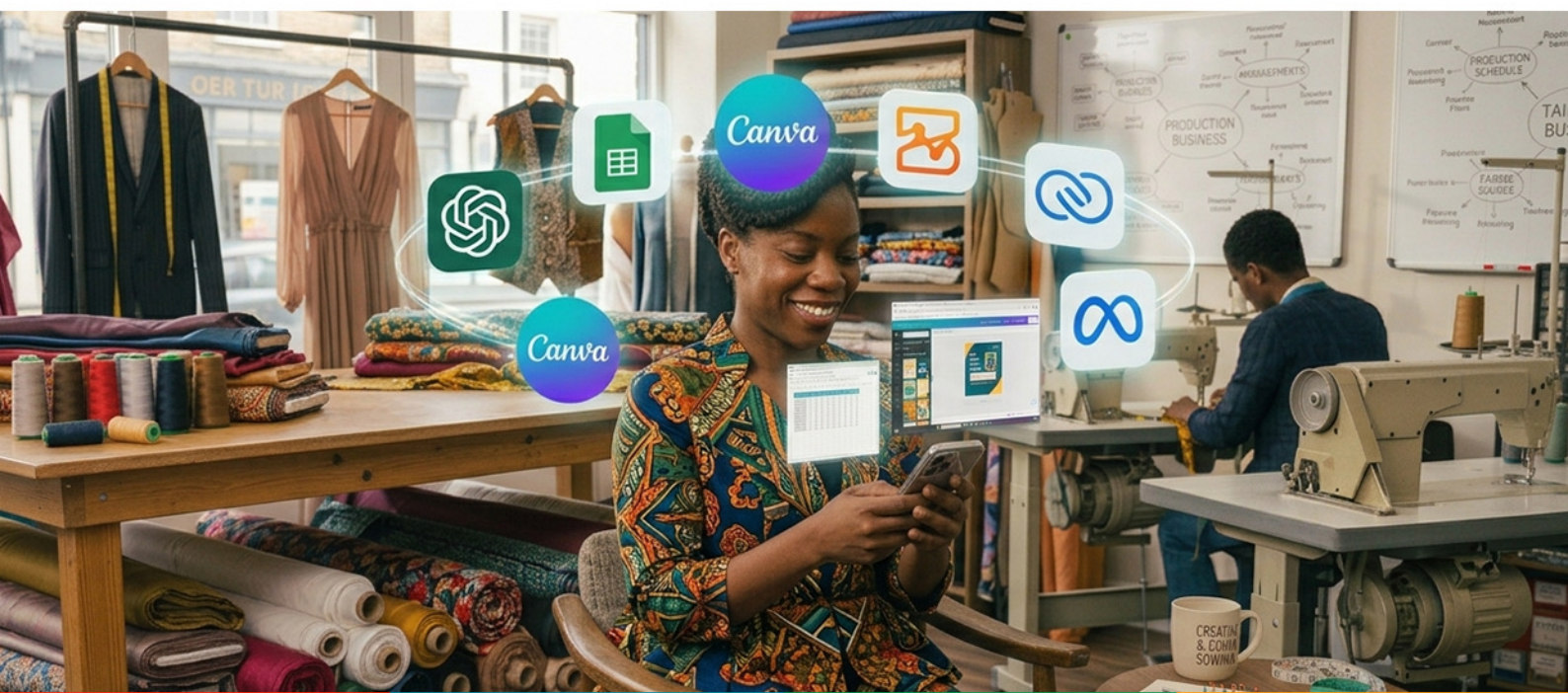
PERPLEXITY.AI – FREE | LEVELS 3

WHAT IT DOES FOR YOUR BUSINESS: An AI research tool that searches the internet and gives a direct, sourced answer – not a list of links. Use it to check current market prices, find bulk buyers, research grants, and investigate regulations.

HOW TO START IN 3 STEPS: 1. Go to perplexity.ai on your phone. No account needed to start. 2. Ask a specific question: 'What is the current wholesale price of tomatoes in Lilongwe, Malawi?' 3. Follow up with more questions in the same chat. Use 'Focus: Web' for current news.

 perplexity

EXAMPLE PROMPT: "Search for: current wholesale price per kg for [crop/product] in Lilongwe, Malawi. Who are the main bulk buyers for [product] in Malawi? Are there NGO or government procurement programmes buying from small producers? Provide sources."



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4. BUSINESS ACTION PLANS BY LEVEL

Every action plan below is built around a challenge identified in the pre-programme assessment of 208 MSMEs. The tool is not the starting point – your challenge is. Find the challenge that is most urgent for your business, then use the plan for your level.



Marketing & Visibility

Cited by **69.7%** of respondents, marketing and visibility primarily uses **Canva AI and Meta Business Suite**, and is detailed in [Section 4.1](#).



Finding Customers

Cited by **55.3%** of respondents, financial management primarily uses **Zoho Books and Google Sheets**, and is detailed in [Section 4.2](#).



Improving Efficiency

Cited by **47.1%** of respondents, record keeping primarily uses **Google Sheets and Zoho Books**, and is detailed in [Section 4.2](#).



Financial Management

Cited by **43.8%** of respondents, finding customers primarily uses **Zoho CRM and WhatsApp Business**, and is detailed in [Section 4.3](#).



Recording Keeping

Cited by **31.2%** of respondents, improving efficiency primarily uses **Zapier, ChatGPT, and Google**, and is detailed in [Section 4.4](#).



Customer Communication

Cited by **22.1%** of respondents, customer communication primarily uses **WhatsApp Business Quick Replies and ChatGPT**, and is detailed in [Section 4.3](#).

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4.1 MARKETING – REACHING MORE CUSTOMERS

69.7% of MSMEs cite marketing and visibility as their #1 challenge – despite 88.9% already using social media. The gap is not presence. It is consistency, structure, and targeting.

LEVEL	MARKETING ACTION PLAN
Level 1 Foundational	• Post on WhatsApp Business 3 times a week (Monday, Wednesday, Friday). • Use ChatGPT to write the posts. • Set up your catalogue with photos and prices. • Ask 5 customers to share your message with one person. • Track new contacts each week.
Level 2 Emerging	• Create a Canva Brand Kit (logo, 2 colours, 1 font). • Design 4 post templates. • One Monday morning: write captions using ChatGPT, upload to Meta Business Suite, schedule 2 full weeks. • Check Insights weekly and post more of what works.
Level 3 Growth-Oriented	• Run Facebook ads from MK 10,000/month targeting your district. • Upload your Zoho CRM customer list as a Custom Audience. • Build a referral programme (10% discount per referral). • Use Zapier to auto-send a referral link after every confirmed order.

4.2 FINANCE – TRACKING MONEY AND PROFIT

55.3% of MSMEs report financial management as their #2 challenge, and 47.1% struggle with record keeping – despite these being addressable with free tools available on every smartphone. The issue is habit, not access.

LEVEL	FINANCE ACTION PLAN
Level 1 Foundational	• Record every sale and expense in Google Sheets – 30 seconds a day. • Export your mobile money statement weekly. • Calculate: income minus expenses = profit. • Keep business money separate from personal – use a second mobile money wallet.
Level 2 Emerging	• Set up Zoho Books (free, MWK). • Add products, record all transactions, generate a Profit & Loss report each month. • Paste the numbers into ChatGPT and ask: 'Give me 3 specific actions to improve my profit next month.' • Send invoices for every sale.
Level 3 Growth-Oriented	• Connect Zoho CRM to Zoho Books: winning a deal auto-creates an invoice. • Use Zapier to log mobile money payments automatically. • Build a 13-week cash flow forecast in Google Sheets. • Apply for formal credit using your Zoho Books reports as evidence.

4.3 CUSTOMER MANAGEMENT – KEEPS CUSTOMERS COMING BACK

LEVEL	FINANCE ACTION PLAN
Level 1 Foundational	• Create a Google Sheet: Name, Phone, What they buy, Last order date. • Add every customer you can remember. • Every Friday, check who has not ordered in 2 weeks and send a WhatsApp follow-up.
Level 2 Emerging	• Set up Zoho CRM. Add your top 10 customers with their details. • Set automatic follow-up reminders for customers inactive 14+ days. • When the reminder fires, use ChatGPT to write a personalised message.
Level 3 Growth-Oriented	• Use Zapier to auto-send a 'thank you + referral code' WhatsApp when an order is confirmed. • Build a loyalty tier: customers who order 5+ times get early access or priority pricing. • Track customer acquisition cost monthly and benchmark against customer lifetime value.



4.4 OPERATIONS – SAVING TIME ON DAILY TASKS

LEVEL	FINANCE ACTION PLAN
Level 1 Foundational	• Use ChatGPT every Friday: 'My income was MK [X], expenses MK [Y], new customers [N]. • What are my 3 most important actions for next week?' • This 10-minute habit replaces hours of unstructured planning.
Level 2 Emerging	• Create a Google Form for customer orders. • Set up a Zapier Zap: Form submitted > Add row to Google Sheets. • Every new order logs itself automatically. • This one automation saves 20+ minutes of manual copying every day.
Level 3 Growth-Oriented	• Connect all systems: Order Form > Google Sheets > WhatsApp notification > Zoho CRM contact created > Zoho Books invoice generated. • One customer action triggers the whole chain automatically. • Target: under 30 minutes per day on all manual data tasks.

5. SECTOR GUIDES

Different businesses have different digital priorities. Find your sector below for the tools and prompts most relevant to your work.

SECTOR	TOP DIGITAL PRIORITIES	BEST TOOLS
 Agriculture & Agro-processing (68% of MSMEs)	  • Check market prices weekly. • Pitch to bulk buyers. • Track production costs per kg. • Send pre-order broadcasts to buyers.	 AI & DATA • Perplexity AI (prices) • ChatGPT (buyer letters) • WhatsApp Business (broadcasts) • Google Sheets (cost tracking)
 Food Processing & Value Addition (12%)	  • Professional product labels. • Know your cost per unit. • Build monthly customers. • Document compliance for supermarket listings.	 DESIGN & ACCOUNTING • Canva AI (labels) • ChatGPT (label text & compliance) • Zoho Books (batch costs) • Zoho CRM (subscribers)
 Circular Economy & Waste (12%)	  • Write grant applications. • Track impact data for funders. • Report professionally. • Research recycled material prices.	 GRANT WRITING & DATA • Claude (grant writing) • Perplexity AI (material prices) • Google Sheets (impact data) • Canva AI (impact reports)
 Tourism, Services & Manufacturing (8%)	  • Manage enquiries fast. • Showcase your work professionally. • Price services with current market data. • Never lose a client enquiry.	 CHAT & CRM • WhatsApp Business (enquiries), • Canva AI (portfolio) • Perplexity AI (pricing) • Zoho CRM (client pipeline)

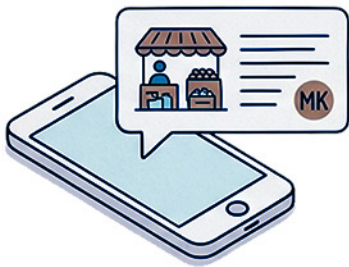
When using any AI tool, always state your sector and location. 'My agro-processing business in Blantyre, Malawi' gives a much more relevant answer than 'my business'.

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6. AI PROMPT LIBRARY

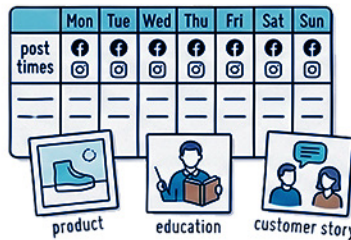
Copy any prompt below. Replace everything in [square brackets] with your real details. Paste into ChatGPT or Claude. Save your best prompts in your phone Notes app so you can reuse them every week.

6.2 MARKETING PROMPTS



WhatsApp broadcast

Act as a marketing expert for my [product] business in [district], Malawi. Write a 60-word WhatsApp broadcast: [product] is available today, price MK [X], and include a warm call to action.



7-day content calendar

Act as a social media manager for my [business type] in Malawi. Create a 7-day content calendar for Facebook and Instagram. Include: post topic, image brief, 40-word caption, and best posting time. Mix product, education, and customer story posts.



Respond to a negative review

A customer posted publicly: [paste review]. Write a professional, empathetic response that acknowledges their experience, apologises where appropriate, explains what action I am taking, and invites them back. Under 60 words.



Promotional offer

Write 3 WhatsApp messages announcing a [discount / free delivery / buy one get one] offer on [product] for my [business type] in Malawi. Each under 50 words. Use three different angles: urgency, value, and relationship.



Referral programme

Act as a social media manager for my [business type] in Malawi. Create a 7-day content calendar for Facebook and Instagram. Include: post topic, image brief, 40-word caption, and best posting time. Mix product, education, and customer story posts.

6.2 MARKETING PROMPTS



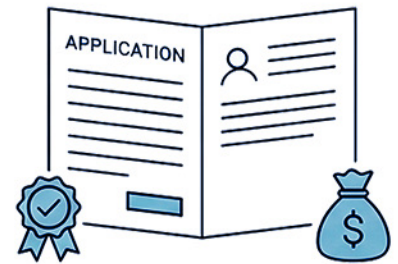
Profit margin analysis

My [business type] in Malawi this week: Revenue MK [X], Cost of Goods MK [Y], Operating Expenses MK [Z]. Calculate my net profit and profit margin percentage. Compare to a healthy margin for this business type. Give me 3 specific actions to improve.



Pricing calculator

I produce [product]. My total cost per unit is MK [X]. I want a [Y]% profit margin. What should my retail price be? What should my wholesale price be? What is the minimum price I should ever accept?



Grant financial summary

Write a 200-word letter for a business loan of MK [X] from [lender]. My business is [type] in [district], Malawi, operating for [X years]. Purpose of loan: [describe]. I can repay MK [Y] per month from current net profit.



Loan justification

Write a 200-word letter for a business loan of MK [X] from [lender]. My business is [type] in [district], Malawi, operating for [X years]. Purpose of loan: [describe]. I can repay MK [Y] per month from current net profit.



Monthly P&L interpretation

Here is my Profit & Loss from Zoho Books: [paste or describe figures]. Interpret these results for my [business type] in Malawi. What is going well? What are the 3 most urgent issues? What should I focus on next month?



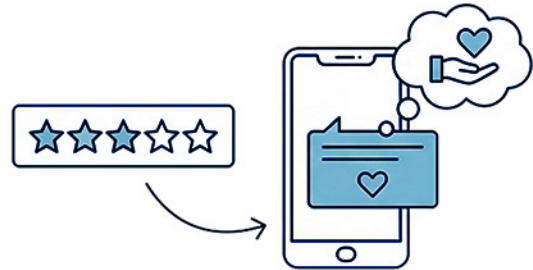
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6.3 CUSTOMER MANAGEMENT PROMPTS



Follow-up – inactive customer

Customer [name] bought [product] [X weeks] ago from my [business type] in [district] and has not reordered. Write a warm, natural WhatsApp follow-up – friendly, not pushy, references their last purchase. Under 60 words.



Complaint response

A customer says: [paste complaint]. Write a professional WhatsApp response that acknowledges the issue, apologises genuinely, explains what I will do to resolve it, and offers a goodwill gesture where appropriate. Under 80 words.



Bulk buyer pitch

Write a formal WhatsApp message to a potential bulk buyer at [type of organisation] in Malawi. Product: [product], minimum order [X units/kg], price MK [Y], delivery options: [describe]. Tone: professional, confident, and clear. Under 100 words.



Delivered



Customer satisfaction check

Write a brief WhatsApp message checking satisfaction 3–5 days after delivery of [product]. Ask 2 specific questions on quality and delivery. Make it easy to respond – yes/no or a rating. Under 40 words.

6.4 GRANT WRITING PROMPTS



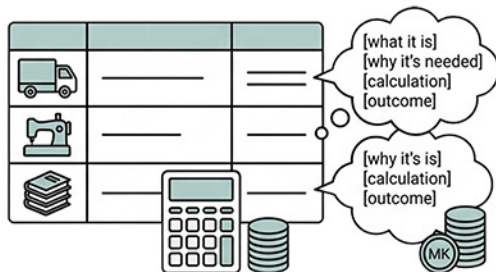
Problem statement

Write a 150-word problem statement for a grant application. Context: women entrepreneurs in [district], Malawi face [specific challenge]. Evidence: [cite any data you have]. My business addresses this by: [how you help]. Frame it for a development funder.



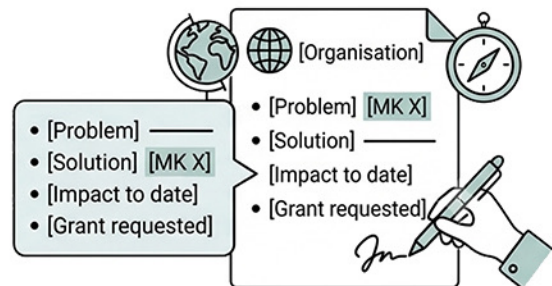
Impact summary

Act as a grant writer for my [business type] in Malawi. Last year we achieved: [key results]. We employ [N] people and generated MK [X] revenue. Write a 250-word impact summary for a funding application to [type of funder].



Budget narrative

Write a budget narrative for the following items: [list items and MWK amounts]. For each item, explain what it is, why it is needed, how the amount was calculated, and how it contributes to the project outcomes.



Executive summary

Write a 200-word executive summary for a grant application. Organisation: [name, type, location, years operating]. The problem: [one sentence]. Our solution: [one sentence]. Impact to date: [key numbers]. Grant requested: MK [X] for [purpose] over [period].

7. YOUR 30-DAY STARTER PLAN

Copy any prompt below. Replace everything in [square brackets] with your real details. Paste into ChatGPT or Claude. Save your best prompts in your phone Notes app so you can reuse them every week.

Each level's plan builds toward the next one. Foundational users build daily habits. Emerging users build connected systems. Growth-Oriented users integrate and automate. Pick the one action per week that will make the biggest difference to your business right now.

LEVEL 1 – FOUNDATIONAL: FIRST 30 DAYS

WEEK / FOCUS	YOUR THREE ACTIONS
Week 1 Communication	(1) Set up WhatsApp Business with a complete profile, opening hours, and 3 products. (2) Add all existing customer contacts to a broadcast list. (3) Send your first broadcast: 'We are now on WhatsApp Business. Save this number.'
Week 2 Financial Records	(1) Set up a Google Sheets sales tracker. (2) Record every sale and expense for the full week. (3) Calculate your first weekly profit – even a rough estimate counts.
Week 3 Use AI	(1) Create a free ChatGPT account at chat.openai.com. (2) Use a Marketing Prompt from Section 7 to write and send a WhatsApp broadcast.
Week 4 Review & Commit	(1) Compare your Week 4 revenue to Week 1. What changed? (2) Choose ONE tool you will continue to use every single week from now on. (3) Share your biggest win in the programme WhatsApp support group.

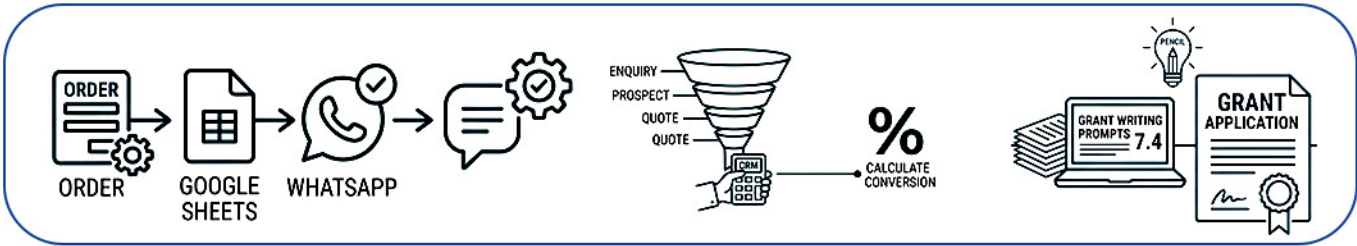
LEVEL 2 – EMERGING: FIRST 30 DAYS

WEEK / FOCUS	YOUR THREE ACTIONS
Week 1 Brand & Design	(1) Create a Canva Brand Kit: upload your logo, set 2 brand colours, choose 1 font. (2) Design 4 post templates in Canva – save them for weekly reuse. (3) Connect your Facebook page and Instagram to Meta Business Suite.
Week 2 Finance	(1) Set up Zoho Books: add products, set MWK currency, and add your business logo. (2) Record all transactions from the last 4 weeks. (3) Generate your first Profit & Loss report and paste the numbers into ChatGPT for
Week 3 Customers	(1) Set up Zoho CRM using the same email as Zoho Books – they connect automatically. (2) Add your top 10 customers with their details and last order dates. (3) Set follow-up reminders for all customers inactive 14+ days. Send the first 3 follow-up messages.
Week 4 Schedule & Automate	(1) Schedule 2 full weeks of content in Meta Business Suite using Canva images. (2) Set up your first Zapier Zap: Google Form order submitted > Add row to Google Sheets. (3) Calculate the total time saved this week compared to Week 1.

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LEVEL 3 – GROWTH-ORIENTED: FIRST 30 DAYS

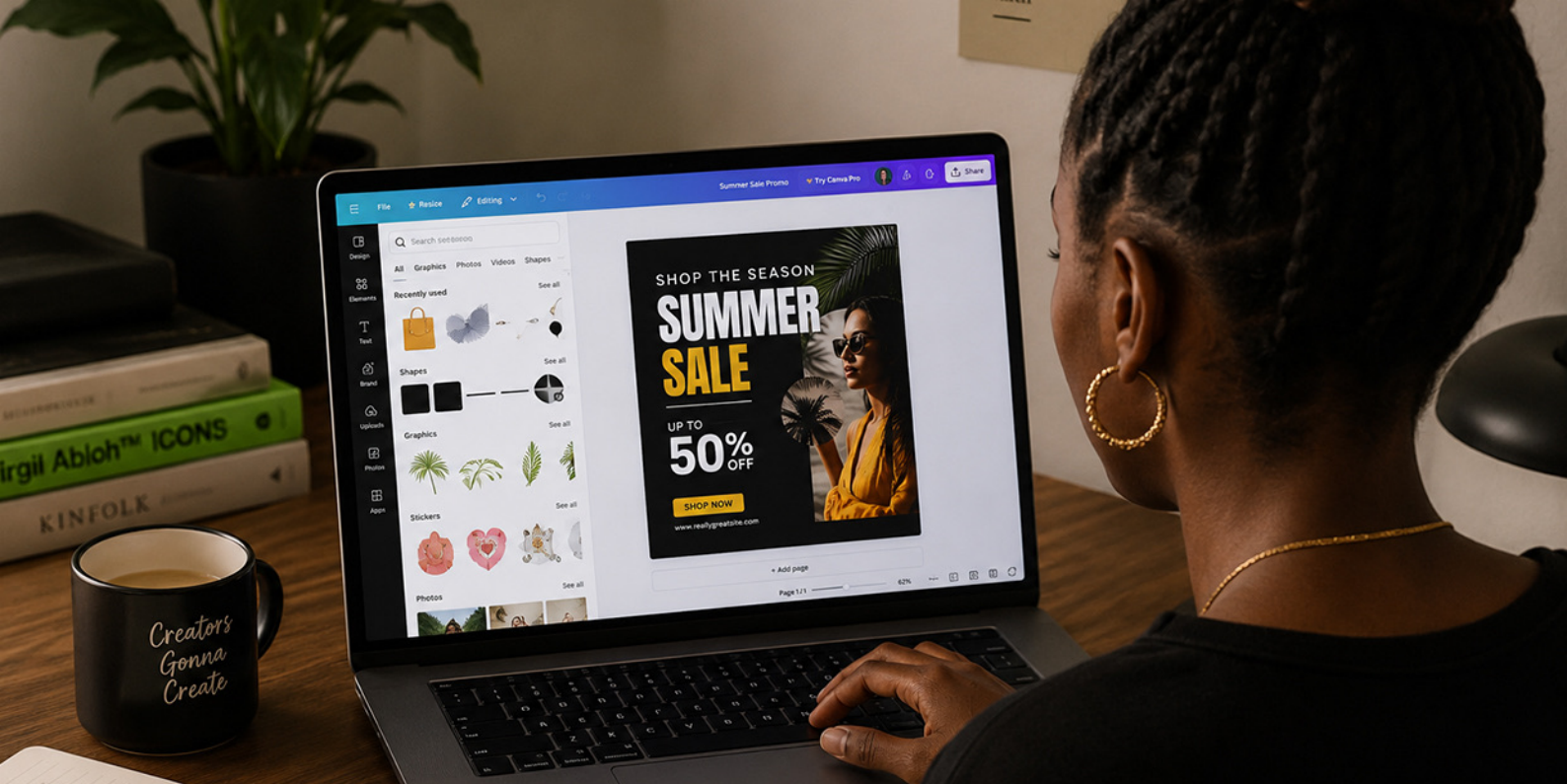
WEEK / FOCUS	YOUR THREE ACTIONS
Week 1 Integrate Systems	(1) Connect Zoho CRM to Zoho Books. Test the integration: mark a deal as won in CRM and confirm the invoice auto-creates in Books. (2) Build a 3-step Zapier workflow: Order Form > Google Sheets > WhatsApp notification. (3) Import last month's mobile money statement into Zoho Books and categorise all transactions.
Week 2 Analyse Data	(1) Generate your monthly Profit & Loss report. Paste it into Claude for a strategic written analysis. (2) Review your CRM pipeline – calculate your current enquiry-to-order conversion rate. (3) Pull Meta Business Suite Insights – identify your top 3 highest-performing post types.
Week 3 Strategic Growth	(1) Use Prompt 7.4 (Impact Summary) to build a 90-day business plan for your specific goals. (2) Identify your top 3 customers by revenue. Create a short Key Account plan for each. (3) Use Perplexity AI to research 2 new bulk buyer targets for your primary product.
Week 4 Scale	(1) Launch a Facebook ad (MK 2,000 minimum) targeting your ideal customer profile in your region. (2) Draft one grant application using the Grant Writing Prompts in Section 7.4. (3) Set up a monthly financial review in your calendar for the next 12 months.



8. WEEKLY BUSINESS TRACKER

Fill this in every Friday. It takes 10 minutes and gives you a complete picture of your business performance over time.

WHAT I TRACK	THIS WEEK	LAST WEEK	SEE SECTION
Total Revenue (MWK)	MK _____	MK _____	Better / Same / Worse
Total Expenses (MWK)	MK _____	MK _____	Better / Same / Worse
Net Profit (MWK)	MK _____	MK _____	Better / Same / Worse
New Customers	MK _____	MK _____	Better / Same / Worse
Orders Received	MK _____	MK _____	Better / Same / Worse



REFLECTION QUESTION	MY ANSWER – WRITE AT LEAST ONE SENTENCE
What was the biggest WIN this week?	
What was the biggest CHALLENGE?	
Which AI tool did I use? What for?	
Which customer needs a follow-up most urgently?	
The ONE most important action for next week:	

Tip: Paste your five weekly numbers into ChatGPT each Friday: "My income this week was MK [X], expenses MK [Y], new customers [N], orders [N]. What are my 3 most important actions for next week?" A specific plan in 30 seconds.

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9. RESPONSIBLE USE OF AI

AI tools are powerful and accessible – but they have important limits. These principles ensure you use them safely and effectively.

PRINCIPLE	WHAT IT MEANS IN PRACTICE
Privacy – Protect Your Data	Never share customer names, phone numbers, financial account details, or passwords with any AI tool. AI tools store your conversations. Do not enter sensitive business secrets into free public AI tools
Accuracy – Always Verify	AI generates confident-sounding but sometimes incorrect information. Always verify prices, legal requirements, medical advice, and regulatory information from official or local sources before acting.
Transparency – Own What You Produce	It is ethical to use AI to draft content. It is not ethical to present AI-generated work as your own without reviewing and editing it. Always read, edit, and take responsibility for what AI produces for you.
Local Knowledge – Add Your Context	AI does not know Malawi-specific prices, local suppliers, or your specific customers. Always provide that context in your prompts: 'In [district], Malawi, the typical price is MK [X].'
Your Judgement – You Decide	AI is a tool. You are the decision-maker. Final decisions on pricing, hiring, suppliers, and business strategy are always yours. Never outsource your judgement to AI.
Your Judgement – You Decide	Free AI tools may use your prompts to train future models. Do not enter proprietary formulas, unreleased product plans, client contracts, or confidential business information into free public AI tools.

COMMON MISTAKES TO AVOID



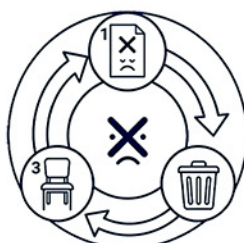
Posting AI content without reading it

AI mistakes can damage your reputation. Always read every output before sharing it publicly or with customers.



Expecting AI to know Malawi specifically

AI may not have current local data. Add your local context: 'In [district], Malawi, the current price is MK [X].'



Giving up after one poor output

One poor result means your prompt needs more detail – not that AI does not work. Add specifics and try again.



Using AI for medical or legal decisions

AI cannot replace a doctor, lawyer, or accountant. Use AI to prepare questions for professionals – not to replace them.



Sharing account passwords with AI

No legitimate AI tool ever requires your bank, mobile money, or business account password. If it asks – stop immediately.

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10. DIGITAL READINESS SELF-ASSESSMENT



The 208 MSMEs assessed before this programme were divided into three levels based on how they actually use digital tools – not how they want to use them. Answer the questions below to find your level. Be honest about where you are TODAY. Combine your scores and see the score card on the next page.

QUESTION	YOUR ANSWER	
	CIRCLE ONE SCORE IN BRACKETS	
How do you market your business?	Word of mouth only WhatsApp groups Facebook page Scheduled posts + ads	[0] [1] [2] [3]
Do you use WhatsApp Business?	No, personal only Have it, rarely use Use it actively Full catalogue + quick replies	[0] [1] [2] [3]
How do you track sales and expenses?	Memory only Paper notebook Spreadsheet	[0] [1] [2] [3]
Do you know your profit this month?	No Rough estimate Calculated from spreadsheet Auto-generated from	[0] [1] [2] [3]
How do you manage your customers?	I remember them Phone contacts Spreadsheet list CRM tool with follow-ups	[0] [1] [2] [3]
Have you used ChatGPT or another AI tool?	Never Tried once or twice Use it sometimes Use it every week	[0] [1] [2] [3]
Have you automated any business task?	No Tried but not working 1–2 automations running Multiple workflows active	[0] [1] [2] [3]
Do you make decisions based on data?	No, mostly gut feeling Occasionally Usually Always – from reports	[0] [1] [2] [3]



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SCORE/LEVEL

WHAT THIS MEANS ABOUT YOU

TOOL



0-8



31.7%
MSMEs

Level 1 FOUNDATIONAL



FOUNDATIONAL BUSINESS MANAGEMENT

You use WhatsApp and mobile money, but tools are not yet part of how you manage your business daily. 31.7% of MSMEs are here – it is a normal starting point.



WhatsApp
Business



Google
Sheets

WhatsApp Business,
Google Sheets,



9-16



50.5%
MSMEs

Level 2 EMERGING



EMERGING SYSTEM INTEGRATION

You use digital tools regularly – WhatsApp, Facebook, mobile money – but they are not yet connected into a business system. 50.5% of MSMEs are here. This is where the biggest gains are possible.



Canva AI,
Meta
Business
Suite



Zoho
Books/CRM

Canva AI, Meta Business
Suite, Zoho Books,
Zoho CRM



17-24



17.8%
MSMEs

Level 3 GROWTH-ORIENTED



GROWTH-ORIENTED WORKFLOWS

You use tools like spreadsheets and accounting software in a structured way. You have a laptop or reliable internet. 17.8% of MSMEs are here – you are ready for AI automation.



Zapier



Perplexity
AI



Claude

Zapier, Perplexity AI,
Claude, connected
workflows

Your level reflects how you use digital tools right now – not your skill, intelligence, or potential. Most women who completed this programme moved up at least one level within 30 days. What matters is starting.

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CONTACT

Deutsche Gesellschaft
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Investing in Young Businesses in Africa –
Women Entrepreneurship
for Africa (IYBA WE4A),
Implemented through the Employment
Promotion for Women for the Green
Transformation in Africa (WE4D)

Caroline Trimborn
Caroline.Trimborn@gopa.eu

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