



GROUP INVESTMENT ACTIVITY

# Business Plan and Seed Grant Application

This is a companion document to [A Guide to CARE's Crisis-Adapted VSLA](#), and a sub-tool of the [CA-VSLA Group Investment Activity Standard Operating Procedure](#).

Use this tool to help each CA-VSLA group plan the management and financial aspects of its group investment activity, and apply for a seed grant.

## GROUP INVESTMENT ACTIVITY

# Business Plan and Seed Grant Application

### GROUP INFORMATION

Group Name: \_\_\_\_\_

Group Location: \_\_\_\_\_

Date of Group Formation: \_\_\_\_\_

Number of Members: \_\_\_\_\_

Group Composition (male/female/mixed): \_\_\_\_\_

### Savings Cycle Information

Current Cycle#: \_\_\_\_\_

Cycle start date: \_\_\_\_\_

Share Value: \_\_\_\_\_

Share-out Date: \_\_\_\_\_

### Proposed Group Investment Activity Information

Proposed Business Name: \_\_\_\_\_

Business Sector (Service/Product): \_\_\_\_\_

Business Type (Fixed/Seasonal): \_\_\_\_\_

**Brief Description of Business Idea:** A one-paragraph summary of the what business is, why it is needed, why the need has not yet been met, and how it will meet the need profitably.

**What value will this business add for the group, its individual members, and community?**

## CA-VSLA Members' Previous Business Experience

Member Name	Relevant Experience	Duration

## Business Location

**Project Site Description** (*location, security, accessibility*):

**Site Type:**

Within the house

Existing shop (rent a section)

Within the market

Shop area

Separate room for business

Other (*please explain*): \_\_\_\_\_

## Raw Materials & Suppliers

Are raw materials available locally?      Yes      No

Supplier Location (*local or far away*): \_\_\_\_\_

Transportation/Additional Costs: \_\_\_\_\_

## Target Customers

### Customer Group Target Demographics:

*Include customer's buying behavior—how do they make a buying decision? Do they value quality or quantity, etc?*

1 \_\_\_\_\_

Customer's Buying Behavior: \_\_\_\_\_

2 \_\_\_\_\_

Customer's Buying Behavior: \_\_\_\_\_

3 \_\_\_\_\_

Customer's Buying Behavior: \_\_\_\_\_

## Competition

### Who are the competitors? How does the group plan to compete with them?

*(i.e competitive advantages or unique selling proposition)*

## Marketing & Costs

Marketing Method	Estimated Costs

## Risk Management

Expected Risk	Risk Management Strategy

## Group Investment Management Committee

#	Member Name	Job/Role Description
1		
2		
3		
4		

# Financial and Operational Management

## 1. INITIAL INVESTMENT EXPENDITURES

Item	Unit	Cost Per Unit	Number of Units	Total Cost
Equipment & Tools				
Raw Materials				
Rent				
Other:				
Other:				
Other:				
<b>Total Initial Costs:</b>				

## 2. OPERATING EXPENSES (MONTHLY)

Expense Category	Monthly Cost
Salaries/Wages	
Rent	
Utilities (water, electricity)	
Raw Materials	
Transportation/Logistics	
Marketing	
Other:	
Other:	
Other:	
<b>Total Operating Costs:</b>	

### 3. PROFIT ALLOCATION

Projected Profit	Amount
Month 1	
Month 2	
Month 3	
Month 4	
Month 5	
Month 6	
<b>Total 6-Month Profit:</b>	

#### Profit Transfer to Cash Box

Percentage of Profits Transferred to Cash Box: \_\_\_\_\_

Amount Transferred Monthly/Quarterly: \_\_\_\_\_

#### Profit Reinvestment to Group Investment Activity

Percentage of Profits Reinvested: \_\_\_\_\_

Amount Reinvested Monthly/Quarterly: \_\_\_\_\_

### 4. SEED GRANT REQUEST FROM CARE

Total Group Investment Cost	CA-VSLA Group Contribution	Total Seed Grant Requested from CARE	Total CARE Seed Grant Contributed

## Approval and Signatures

### CA-VSLA Group Representative

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### CA-VSLA Treasurer

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### FOR CARE INTERNAL USE ONLY:

Verified By (name & title): \_\_\_\_\_ Date: \_\_\_\_\_