



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:				
Total Initial Costs:				

2. OPERATING EXPENSES (MONTHLY)

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

3. PROFIT ALLOCATION

Projected Profit	Amount
Month 1	
Month 2	
Month 3	
Month 4	
Month 5	
Month 6	
Total 6-Month Profit:	

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: _____