



GROUP INVESTMENT ACTIVITY

Readiness Assessment

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 ensure that CA-VSLA groups are adequately prepared to receive and manage seed grants.

JANUARY 2025

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Readiness Assessment

CA-VSLA GROUP DETAILS

Group Name: _____

Group Location: _____

Number of Members: _____

1. Group Structure & Leadership

Assessment Criteria	Yes	No	Comments
1.1 Has the group been operating for at least one complete savings cycle?			
1.2 Does the group have a clear, functional leadership structure (the Management Committee as described in the group's Constitution)?			
1.3 Do group members actively attend and participate in meetings?			
1.4 Does the group have and follow rules for savings and loans, established in its Constitution?			

2. Financial Management

Assessment Criteria	Yes	No	Comments
2.1 Has the group demonstrated the ability to manage savings and loans effectively?			
2.2 Are the group's financial records accurately maintained and up to date?			
2.3 Are all members contributing regularly to the cash box?			
2.4 Does the group have a sufficient savings base to safely contribute a portion (match) to the group investment activity?			

3. Group Dynamics & Social Cohesion

Assessment Criteria	Yes	No	Comments
3.1 Is there mutual trust and cooperation among group members?			
3.2 Has the group resolved conflicts effectively in the past?			
3.3 Is there a culture of shared responsibility and accountability within the group?			
3.4 Does the group make collective decisions regarding investments and funds?			

4. Investment Planning & Knowledge

Assessment Criteria	Yes	No	Comments
4.1 Has the group discussed or agreed on potential group investment activities?			
4.2 Are group members knowledgeable about the group investment activities?			
4.3 Is the group aware of market opportunities and challenges?			
4.4 Does the group have a clear plan for reinvesting profits into the cash box?			

5. Risk Awareness & Management

Assessment Criteria	Yes	No	Comments
5.1 Has the group identified potential risks for the proposed group investment activity?			
5.2 Does the group have a risk management plan in place?			
5.3 Are members prepared to invest in the group investment activity while maintaining a savings buffer?			
5.4 Is the group aware of financial security measures (such as budgeting, diversification) for sustainable growth?			

6. Fairness & Community Dynamics

Assessment Criteria	Yes	No	Comments
6.1 Are all group members equally involved in decision-making?			
6.2 Has the group worked to maintain cooperation with other groups in the community?			
6.3 Is the group aware of the importance of non-competitive seed grant distribution?			
6.4 Are group members committed to reinvesting profits into the cash box?			

OVERALL GROUP READINESS

Is the group ready to receive a seed grant for a group investment activity? Yes No

Comments/Recommendations:

Assessment Completed By:

Name: _____ Date: _____