



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.

GROUP INVESTMENT ACTIVITY

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: _____