



## GROUP INVESTMENT ACTIVITY

# Business Plan and Seed Grant Application

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

Use this tool to help each VSLAiE 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?

VSLAiE 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	
<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	VSLAiE Group Contribution	Total Seed Grant Requested from CARE	Total CARE Seed Grant Contributed

## Approval and Signatures

#### VSLAiE Group Representative

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

#### VSLAiE Treasurer

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

#### FOR CARE INTERNAL USE ONLY:

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