

Assisting a Nonprofit in Creating a Sustainable Business in Cuenca, Ecuador

Michelle Barboza, Timothy Duval,
Lauren Hatfield, Aidan Nunes

An Interactive Qualifying Project Proposal Submitted
to the Faculty of WORCESTER POLYTECHNIC
INSTITUTE

In partial fulfillment of the requirements for the Degree of
Bachelor of Science



WPI



Hearts of Gold



WPI

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Hearts Of Gold Foundation, Cuenca, Ecuador
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Abstract

In Cuenca, Ecuador, the pandemic has caused difficulty for mothers to obtain the income required to support their family. The Hearts of Gold Foundation seeks to reduce job insecurity and financial instability by creating a cleaning business that employs disadvantaged mothers. To assist the foundation in their goal, we interviewed potential clients, employees, and people with legal experience, as well as researched the current market. Our investigations determined several stakeholder preferences: social responsibility, product options, and employee professionalism. We created a budgeting sheet and resource comparison tools to aid the facilitation of the business's development. Upon examining the feasibility of the business, we determined it may need to start with fewer employees.

Resumen

En Cuenca, Ecuador, la pandemia ha causado dificultades para que las madres obtengan los ingresos necesarios para mantener a su familia. La Fundación Hearts of Gold busca reducir la inseguridad laboral y la inestabilidad financiera mediante la creación de un negocio de limpieza que emplea a madres desfavorecidas. Para ayudar a la fundación en su objetivo, entrevistamos a clientes potenciales, empleados y personas con experiencia legal, así como investigamos el mercado actual. Nuestras investigaciones determinaron varias preferencias de las partes interesadas: responsabilidad social, opciones de productos y profesionalismo de los empleados. Creamos una hoja de presupuesto y herramientas de comparación de recursos para ayudar a facilitar el desarrollo del negocio. Al examinar la viabilidad del negocio, determinamos que puede necesitar comenzar con menos empleados.

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Executive Summary

Introduction

The COVID-19 pandemic has affected many populations around the world, including Latin America. Women are currently suffering higher rates of unemployment during the pandemic compared to their male counterparts (Vaeza, 2020). This is partly because women tend to be employed in sectors of the economy that have been heavily affected by the pandemic such as tourism and domestic work (Vaeza, 2020). Many of the impacted women in Latin America seek flexible employment opportunities but are not given the education/assistance needed to be self-sufficient (Vaeza, 2020). There are many nonprofits in Latin America, some of which aid women impacted by the pandemic through providing food and other necessities. These nonprofit organizations want to provide low-income individuals with tools and knowledge to become financially independent through employment, a business concept known as a nonprofit social enterprise (Nonprofit, 2012).

We sought to understand the challenges low-income women in Latin America (specifically Ecuador) face in finding employment. We also assisted a nonprofit organization - The Hearts of Gold Foundation in Cuenca, Ecuador in creating a cleaning business that employs low-income women to provide them with a flexible and steady income to overcome the challenges of the pandemic. To understand the need for a business with social responsibility, we explored Local Economic Development and how it can improve lives on a local level, small business models that could be effective for the business we helped develop, social responsibility in small business models and how this can change how a business operates, and how nonprofits can use these social business models to promote positive change in their communities.

Goal

The goal of our project was to assist the Hearts of Gold Foundation in developing a cleaning business which will employ low income Cuencana mothers. To achieve this goal, we had three objectives:

1. Understand needs and wants of the stakeholders of the cleaning business.
2. Identify the marketing strategies that can be used to market the business to upper/middle class clients.
3. Determine the key resources and key partners for the business.

Methods

Our main method of data collection was semi-structured interviews with various populations including our sponsors at the Hearts of Gold, the future employees of the company,

potential clients in our target market, and with the director of a similar business to the one being created. In order to tailor the business to meet the needs of its employees, we conducted 18 interviews with potential employees of the company. The potential employees were all mothers. To understand the needs and wants of the target market, we interviewed upper middle class Cuencanos. We performed content analysis on how competitors advertise, cleaning distributors, and social security.

Findings

Hearts of Gold

Through a discussion with the directors of Hearts of Gold, María José and Cari Serrano, we learned that the Hearts of Gold foundation wants to monetarily invest in the company to start it, but that the business should not need further donations to sustain itself. The Hearts of Gold Foundation will assist the new business with client to employee payment, budgeting, and organization.

Employee's priorities

There are many aspects of the business that the future employees prioritize. The first of the mother's priorities is that the company provides good and steady pay for them to combat the poverty and food insecurity they face. Another priority the women have for the business is that it has a flexible schedule, as many have other jobs, are disabled, or are caring for a disabled relative.

Client preferences

Hiring a business with client protections and social responsibility is one of the most important factors for clients. The target market consists of upper middle-class people in Cuenca, due to their disposable income. Most clients in the target market said they preferred to hire a cleaning service through a business instead of an unassociated individual. They wanted to ensure women are getting benefits, and they believed that companies that pay social security for their employees are more likely to pay their employees a fair wage.

The potential client population has extremely specific expectations and needs. They are seeking a cleaner that is timely, dependable, communicates well, is consistent, honest, and professional. Most of the interviewees wanted the cleaner to speak English in a cleaning context and to have the option to choose a variety of services week to week. Interviewees prefer natural, biodegradable products over cheaper, harsher products, provided they are functional.

Marketing

The current home cleaning market in Cuenca consists of family cleaners and a few cleaning businesses. A home cleaning typically costs \$25. There are few cleaning services which provide social security transparency, organic products, or social responsibility. Most families hire their cleaner through word of mouth. Cuencanos tend to be loyal to their family cleaner. Larger businesses tend to have nonfunctional websites or use GringoPost.

Recommendations/Discussion

Employees

The new business should pay its employees based on the personalized service that they perform. Based on our interviews with the target market, most people with cleaners tended to pay them by service, rather than hourly. Additionally, we recommend Hearts of Gold offer flexible hours to their employees because the women have responsibilities outside of this job. This requires weekly planning and availability considerations on the part of the employees.

Furthermore, we recommend that the workshops conducted by Hearts of Gold for their employees emphasize honesty, communication, and consistency.

Marketing

When marketing to foreign nationals, we recommend emphasizing that this business will provide many of the preferences that the clients are looking for including natural/biodegradable products, cleaners who speak English, a high cleaning quality, and professional cleaners. We additionally recommend advertising through GringoPost that the business has a social responsibility. By communicating the stories from the Hearts of Gold Foundation, and how the business will help them, foreign nationals are more likely to want to employ them through this business. Furthermore, since many people who work at the Hearts of Gold foundation's soup kitchen expressed desire to hire a cleaning service through the Hearts of Gold foundation, we recommend that these individuals are contacted as potential clients.

Operations

We recommend that they purchase cleaning supplies from MegaLimpio as we determined this was the best option. Because potential clients prefer natural cleaning products, we recommend that they use the Proindusquim variety of cleaning products because these products are biodegradable and organic. For the mobile application and payment platform that Hearts of Gold wishes to develop, we recommend they use Upplication because it is comparatively low cost for both Apple and Android applications, and it provides multiple methods of development support. We also recommend utilizing the budgeting sheet we tailored to this business as well as an operations guide for the business.

Conclusion

The accumulation of all our research in addition to our recommendations provide the Hearts of Gold Foundation with a detailed plan of action to facilitate the growth of the cleaning service business. The budgeting sheet enables the foundation to track, predict, and test different financial situations and the content of the document is based on our research. By interviewing those within our customer segments, we have come to understand the importance of marketing. A non-negotiable outcome is that the mothers, stemming from disadvantaged backgrounds, gain financial support. The implications of starting the business are momentous because not only will the mothers be supported by the business, but their family and community will be as well. If the Hearts of Gold Foundation later decides to start another business, the tools we left behind may be utilized to assist future projects. The business should provide the flexibility needed by the beneficiaries to not only provide for their family, but to care for them as well.

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- Vaeza, M. N. (2020). COVID-19 in Latin America and the Caribbean: How to Incorporate Women and Gender Equality in the Management of the Crisis Response. UN Women | Americas and the Caribbean. <https://lac.unwomen.org/en/digiteca/publicaciones/2020/03/covid-como-incorporar-a-las-mujeres-y-la-igualdad-de-genero-en-la-gestion-de-respuesta>

Resumen Ejecutivo

Introducción

La pandemia de COVID-19 ha afectado a muchas poblaciones en todo el mundo, incluida América Latina. Las mujeres actualmente están sufriendo mayores tasas de desempleo durante la pandemia en comparación con sus contrapartes masculinas (Vaeza, 2020). Esto se debe en parte a que las mujeres tienden a estar empleadas en sectores de la economía que se han visto fuertemente afectados por la pandemia, como el turismo y el trabajo doméstico (Vaeza, 2020). Muchas de las mujeres afectadas en América Latina buscan oportunidades de empleo flexibles, pero no reciben la educación/asistencia necesaria para ser autosuficientes (Vaeza, 2020). Hay muchas organizaciones sin fines de lucro en América Latina, algunas de las cuales brindan asistencia a las mujeres afectadas por la pandemia mediante el suministro de alimentos y otras necesidades. Estas organizaciones sin fines de lucro quieren brindar a las personas de bajos ingresos las herramientas y el conocimiento para lograr la independencia financiera a través del empleo, un concepto comercial conocido como empresa social sin fines de lucro (Nonprofit, 2012).

Buscamos comprender los desafíos que enfrentan las mujeres de bajos ingresos en América Latina (específicamente Ecuador) para encontrar empleo. También ayudamos a una organización sin fines de lucro, la Fundación Hearts of Gold en Cuenca, Ecuador, a crear un negocio de limpieza que emplea a mujeres de bajos ingresos para brindarles un ingreso flexible y estable para superar los desafíos de la pandemia. Para entender la necesidad de un negocio con responsabilidad social, exploramos el Desarrollo Económico Local y cómo puede mejorar vidas a nivel local, modelos de pequeños negocios que podrían ser efectivos para el negocio que ayudamos a desarrollar, responsabilidad social en modelos de pequeños negocios y cómo esto puede cambiar la forma en que opera un negocio y cómo las organizaciones sin fines de lucro pueden usar estos modelos de negocios sociales para promover un cambio positivo en sus comunidades.

Meta

El objetivo de nuestro proyecto era ayudar a la Fundación Hearts of Gold a desarrollar un negocio de limpieza que emplearía a madres cuencanas de bajos ingresos. Para lograr este objetivo nos planteamos tres objetivos:

1. Comprender las necesidades y deseos de las partes interesadas del negocio de limpieza.
2. Identificar las estrategias de marketing que se pueden utilizar para promocionar el negocio a clientes de clase media/alta.
3. Determinar los recursos clave y los socios clave para el negocio.

Métodos

Nuestro principal método de recopilación de datos fueron entrevistas semiestructuradas con varias poblaciones, incluidos nuestros patrocinadores en Hearts of Gold, los futuros empleados de la empresa, clientes potenciales en nuestro mercado objetivo y con el director de un negocio similar al que se está creando. Con el objetivo de adecuar el negocio a las necesidades de sus empleados, realizamos 18 entrevistas a potenciales empleados de la empresa. Las posibles empleadas eran todas madres. Para comprender las necesidades y deseos del mercado objetivo, entrevistamos a los cuencanos de clase media alta. Realizamos análisis de contenido sobre cómo se anuncian los competidores, los distribuidores de limpieza y la seguridad social.

Resultados

Hearts of Gold

A través de una conversación con los directores de Hearts of Gold, María José y Cari Serrano, supimos que la fundación Hearts of Gold quiere invertir monetariamente en la empresa para iniciarla, pero que el negocio no debería necesitar más donaciones para sostenerse. La Fundación Hearts of Gold ayudará al nuevo negocio con el pago de cliente a empleado, el presupuesto y la organización.

Prioridades de empleados

Hay muchos aspectos del negocio que los futuros empleados priorizan. La primera de las prioridades de la madre es que la empresa les proporcione un salario bueno y estable para combatir la pobreza y la inseguridad alimentaria que enfrentan. Otra prioridad que tienen las mujeres para el negocio es que tiene un horario flexible, ya que muchas tienen otros trabajos, son discapacitadas o están cuidando a un familiar discapacitado.

Preferencias de clientes

Contratar un negocio con protección al cliente y responsabilidad social es uno de los factores más importantes para los clientes. El mercado objetivo está conformado por personas de clase media alta en Cuenca, debido a su ingreso disponible. La mayoría de los clientes en el mercado objetivo dijeron que preferían contratar un servicio de limpieza a través de una empresa en lugar de una persona no asociada. Querían asegurarse de que las mujeres recibieran beneficios y creían que las empresas que pagan la seguridad social de sus empleados tienen más probabilidades de pagarles un salario justo.

La población de clientes potenciales tiene expectativas y necesidades muy específicas. Están buscando un limpiador que sea oportuno, confiable, que se comunique bien, que sea consistente, honesto y profesional. La mayoría de los entrevistados querían que el limpiador hablara inglés en un contexto de limpieza y que tuviera la opción de elegir una variedad de servicios a la semana. Los entrevistados prefieren productos naturales y biodegradables a productos más baratos y duros, siempre que sean funcionales.

Márketing

El mercado actual de limpieza del hogar en Cuenca se compone principalmente de limpiadores familiares y algunos negocios de limpieza. La limpieza de una casa normalmente cuesta \$25. Hay pocos servicios de limpieza que brinden transparencia de seguridad social, productos orgánicos o responsabilidad social. La mayoría de las familias contratan a su limpiador de boca en boca. Los cuencanos tienden a ser leales a su limpiadora familiar. Las empresas más grandes tienden a tener sitios web que no funcionan o usan GringoPost.

Recomendaciones/Discusión

Empleados

La nueva empresa debe pagar a sus empleados en función del servicio personalizado que realizan. Según nuestras entrevistas con el mercado objetivo, la mayoría de las personas con limpiadores tendían a pagarles por servicio, en lugar de por hora. Además, recomendamos que Hearts of Gold ofrezca horarios flexibles a sus empleados porque las mujeres tienen muchas responsabilidades fuera de este trabajo. Esto requiere consideraciones de planificación y disponibilidad semanales por parte de los empleados. Además, recomendamos que los talleres realizados por Hearts of Gold para sus empleados enfatizen la honestidad, la comunicación y la coherencia.

Márketing

Al comercializar a ciudadanos extranjeros, recomendamos enfatizar que este negocio brindará muchas de las preferencias que los clientes buscan, incluidos productos naturales/biodegradables, limpiadores que hablan inglés, limpieza de alta calidad y limpiadores profesionales. Recomendamos adicionalmente publicitar a través de GringoPost que el negocio tiene una responsabilidad social. Al comunicar las historias de la Fundación Hearts of Gold y cómo el negocio los ayudará, es más probable que los extranjeros quieran emplearlos a través de este negocio. Además, dado que muchas personas que trabajan en el comedor social de la fundación Hearts of Gold expresaron su deseo de contratar un servicio de limpieza a través de la fundación Hearts of Gold, recomendamos que estas personas sean contactadas como clientes potenciales.

Operaciones

Recomendamos que compren productos de limpieza de MegaLimpio ya que determinamos que esta era la mejor opción. Debido a que los clientes potenciales prefieren los productos de limpieza naturales, recomendamos que utilicen la variedad de productos de limpieza Proindusquim porque estos productos son biodegradables y orgánicos. Para la aplicación móvil y la plataforma de pago que Hearts of Gold desea desarrollar, recomendamos que utilicen Upplication porque es comparativamente de bajo costo para las aplicaciones de Apple y Android, y brinda múltiples métodos de soporte de desarrollo. También recomendamos utilizar la hoja de presupuesto que adaptamos a este negocio, así como una guía de operaciones para el negocio.

Conclusión

La acumulación de toda nuestra investigación, además de nuestras recomendaciones, proporciona a la Fundación Hearts of Gold un plan de acción detallado para facilitar el crecimiento del negocio de servicios de limpieza. La hoja de presupuesto le permite a la fundación rastrear, predecir y probar diferentes situaciones financieras y el contenido del documento se basa en nuestra investigación. Al entrevistar a aquellos dentro de nuestros

segmentos de clientes, hemos llegado a comprender la importancia del marketing. Un resultado no negociable es que las madres, provenientes de entornos desfavorecidos, obtengan apoyo financiero. Las implicaciones de iniciar el negocio son trascendentales porque no solo las madres serán apoyadas por el negocio, sino también su familia y comunidad. Si la Fundación Hearts of Gold luego decide comenzar otro negocio, las herramientas que dejamos atrás pueden utilizarse para ayudar en proyectos futuros. El negocio debe brindar la flexibilidad que necesitan los beneficiarios para no solo mantener a su familia, sino también para cuidarlos.

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1.0 Introduction

The COVID-19 pandemic has affected many populations around the world, including Latin America. Specifically, Latin American women are impacted in different ways than men, which has provided them with a specific set of challenges to overcome (Vaeza, 2020). Women are currently suffering higher rates of unemployment during the pandemic compared to their male counterparts (Vaeza, 2020). Women in Latin America also have faced higher rates of food insecurity and have seen an increase of domestic violence due to isolation (Vaeza, 2020). Finally, this population also tends to be employed in sectors of the economy that have been heavily affected by the pandemic such as tourism and domestic work (Vaeza, 2020), and women are also much more likely to perform unpaid domestic work (Bergallo et. al, 2021). Many of these women are seeking flexible employment opportunities but are not given the tools needed to be self-sufficient, which is something we learned from interviewing twenty Cuencanas. Many nonprofits in Latin American countries aid women impacted by the pandemic through providing food and other necessities. Some of these nonprofit organizations want to provide low-income individuals with tools to become financially independent through employment, a business concept known as a nonprofit social enterprise (Nonprofit, 2012).

We sought to understand the challenges low-income women in Latin America (specifically Ecuador) face in finding employment. We assisted a nonprofit organization - The Hearts of Gold Foundation in Cuenca, Ecuador - in creating a cleaning business that employs low-income women to provide them with a flexible and steady income to overcome the challenges of the pandemic. To understand the need for a business with social responsibility, we explored local economic development and how it can improve lives on a local level, small business models that could be effective for the company we sought to create, social responsibility in small business models and how this can change how a business operates, and how nonprofits can use these social business models to promote positive change in their communities.

The process of developing a business plan required investigations, analysis, and strategizing based on collected data. The Background section discusses significant research that was vital to the process of the project. In this research we examined the struggles endured by women in the business world and the implications of social responsibilities in a small business. We also examined the components of a business model, the connection between small-scale businesses and local development, and which models are more feasible for the presented situation. For our methods, we interviewed our sponsors from the Hearts of Gold Foundation to understand their wants and needs. Next, we interviewed 20 Cuencanas, specifically the future employees. These women will be known as the beneficiaries of the business. Semi-structured interviews with sponsors and future employees expanded our understanding of development initiatives. Content analysis was utilized to better understand factors such as competition, social security, applications, and distributors. The obtained data led to the formation of findings on our sponsors, needs of the potential employees, client preferences, marketing, and business operations and resources. Consequently, these findings allowed for the development of recommendations for our sponsors related to employees, marketing, and business operations. At the end, we concluded that there may be challenges in starting this business, but it is feasible.

2.0 Background

2.1 Local Economic Development

Local Economic Development (LED) is an economic strategy that connects small businesses, governments and nongovernmental organizations (NGOs) to improve the quality of life, often in low income or disadvantaged communities. (Kline & Moretti, 2014). This approach to development considers economic growth and the well-being of the targeted community (Kanayo, Ndlovu, & Agholor, 2021). LED is implemented through a set of programs that focus on collaboration with local governments and other private sectors (Alistair & Clarson, 2017). Though typically small-scale, these collaborations can have a great impact on the community. For instance, a recent collaboration in an LED effort between private universities and local communities in Latin America has prompted leaders in higher education to call on students to solve public problems such as reducing pollution and increasing employment opportunities in disadvantaged areas (Appe & Barragàn, 2017). By bringing together a group of people with a multitude of assets from different backgrounds, collaboration can aid the structural and social advancement of low-income areas.

Additionally, LED supports its target communities by creating new jobs, sustaining existing jobs, and enabling poverty reduction (Alistair & Clarson, 2017). In low-income areas specifically, small-scale approaches to utilizing resources have considerable effects on household well-being (Zada et al., 2022). For example, a 2021 study was conducted in Mpumalanga, South Africa to analyze the impact of LED programs where minimal resources were available. These programs were centered on home construction, farming, and granting access to education for children (Kanayo et al., 2021). A particular focus group in the study, designed to capture the personal views of the Expanded Public Works program, generated positive feedback about the program's effectiveness in reducing unemployment (Kanayo et al., 2021). Though resources were scarce, these LED programs achieved economic growth and an increased quality of life for the target participants.

Furthermore, LED programs can be categorized by efforts supporting a broader mission or goal (Saayman and Saayman, 2005). This mission can be part of a national economic goal or even a short-term initiative. For instance, in a sustainable-livelihood approach to LED, long-term efforts are concentrated to maximize the livelihood of well-being in a community in economic development. In a recent agroforestry initiative, districts in Pakistan demonstrated increased livelihood among households (Zada et al., 2022). Improved quality of life paired with higher opportunities allow those in regions with little accessibility to resources the opportunity to be self-sufficient (Lectard & Rougier, 2018). Oftentimes, self-sufficiency in the economic world is achieved through strategic planning of small-scale business. (Duflo, 2012).

Small businesses play a critical role in the advancement of local economies and open new areas of possibility for LED. Small businesses create diversity within cities as they provide products and services for larger corporations (Walker & Preuss, 2011). Moreover, small and medium enterprises (SMEs), which are companies with under 250 employees, have demonstrated sustainability upon working with NGOs, and hence nurtured local economic development (Zähringer & Niederberger, 2011). For example, a literature review was conducted to analyze SME performance and found improvement in environmental performance for proactive SMEs while demonstrating sustainability in practice (Walker & Preuss, 2011). SMEs can begin as any type of small business given a driven approach. Accordingly, small-scale

business models are utilized in SME development initiatives to lead participants to self-sufficiency and economic prosperity.

2.2 Small-Scale Business Models

A business model serves as the foundation of a business. When it comes to business models, some academics focus more on the concept of worth (the value of the product/service to the customer and exploiting this worth to turn a profit) while other academics tend to focus more on the activities that collectively make a business (Baden-Fuller & Morgan, 2010). Either way, both value and key activities are components of the foundation upon which a business is built.

To avoid the confusion of contradicting viewpoints, we look to the Business Model Canvas (BMC): a widely accepted tool that offers a generic framework and guiding principles that may be applied to the development (or redevelopment) of a business model (Carter & Carter, 2020). A BMC consists of 9 categories: Customer Relationships, Customer Segments, Channels, Costs, Revenue, Key Partners, Key Activities, Key Resources, and Value Propositions (Carter & Carter, 2020). Each category is displayed in Figure 1 below with corresponding content identification. Categories 1, 2, and 3 are associated with customers and value (Ojasalo & Ojasalo, 2018). The 4th and 5th categories are both very important financial aspects of the BMC. Categories 6, 7, and 8 are associated with internal processes and efficiency. The combination of all 9 categories help make the vague concept of business models easier to implement.

Figure 1:
BMC Category Chart

| BMC Categories | | Category Content |
|------------------------|---|---|
| Customer Relationships | 1 | Connecting With Customers |
| Customer Segments | 2 | Who The Customers Are |
| Channels | 3 | Reaching Those In Customer Segments |
| Costs | 4 | Expenses |
| Revenue | 5 | Income |
| Key Partners | 6 | Strategic Relationships |
| Key Activities | 7 | Essential Actions |
| Key Resources | 8 | Any Physical, Human, Intellectual, or Financial Necessities |
| Value Proposition | 9 | The Promise of The Business to Provide Quality/Value |

Note: This figure utilizes information obtained from Carter & Carter (2020).

A finance model is one of many aspects of the Business Model Canvas, which falls under categories 4 and 5, and may detail the expenses and revenue of a business in assorted styles. Finance models are especially useful for identifying whether a business can be feasibly

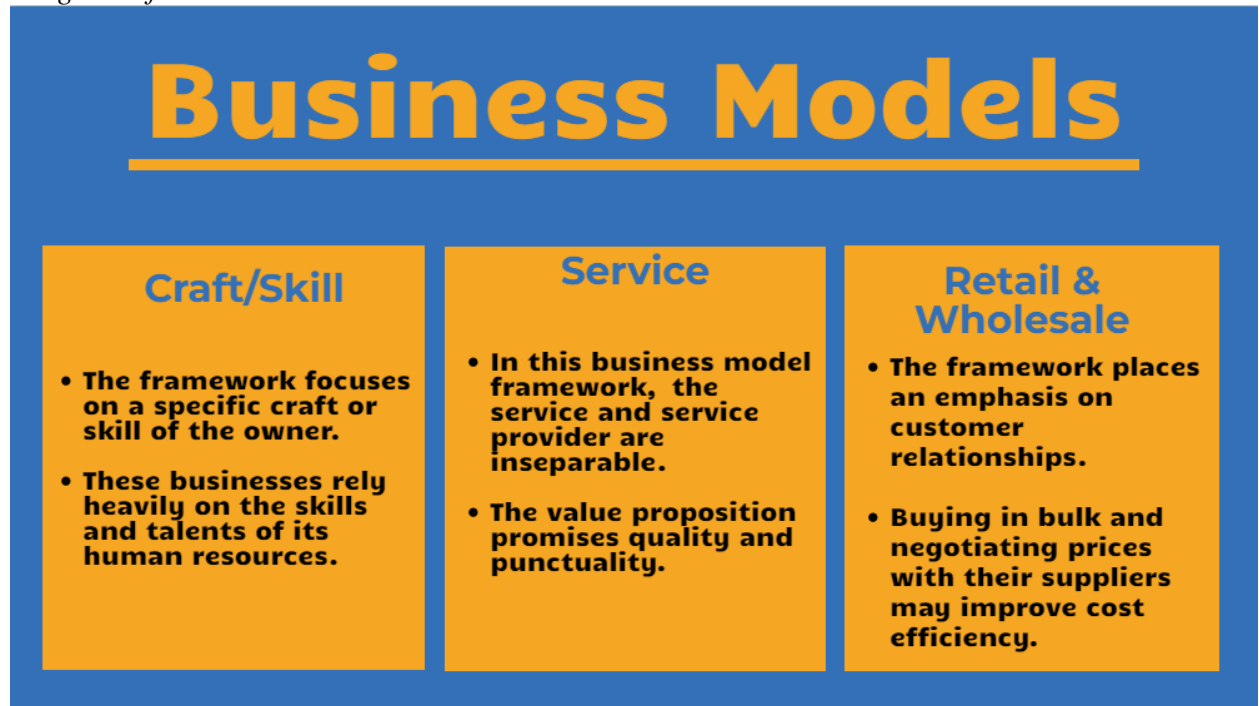
implemented, and measures whether revenues meet costs (Zahringer, Niederberger, Blind & Schletz 2011). Strategic schematic modeling of product costs in correlation with financial investment aids businesses in managing the inflow and outflow of money. Creating a profit structure that fits the business type is critical for establishing a sustainable business.

Small-scale businesses enable LED and sustainable livelihoods. For example, when an NGO facilitates the development of a small-scale business employing community members of a disadvantaged background, a partnership is created in which the desired outcome is to improve the livelihood of those impacted by the business (Barberia, L.G. & Biderman, C., 2010). There are two types of LED programs: pro-growth and pro-poor (Barberia, L.G. & Biderman, C., 2010). The first focuses on local binding constraints that impede the operation of local business while the other focuses on welfare enhancing policies and reduction of poverty and exclusion (Barberia, L.G. & Biderman, C., 2010). Depending on which type of LED policies are active within a region, the feasibility of creating a local business may improve.

There are several business models which may be effectively implemented within small enterprises. Retail and Wholesale, Craft/Skill, and Service are three possible business models that may be utilized by a small-scale business (Musara, 2019). Figure 2 provides context on each of these models. A thrift shop is an excellent example of a business that utilizes a Retail and Wholesale business model. Thrift shops typically sell small quantities of goods to customers and therefore would be considered a retail business. Handmade crafts are very popular products with cultural connections (Téllés & Liliana, 2017). Businesses that produce and sell handcrafts utilize the Craft/Skill model. House cleaning businesses utilize the Service business model. There are so many possible applications of these three models in low-income countries.

There are various implementations of small-scale businesses in Latin America. It is common to find a business that sells artesanías, hand crafts, in Latin America (Téllés & Liliana, 2017). If the business is responsible for the creation of the artesanías, they are using the craft/skill model. However, if the seller is not responsible for the creation of the products, they are most likely utilizing a retail business model. The information presented in Figure 2 could be used to infer that those who produce artesanías do so to take advantage of a specific skill or talent while those who only sell such products rely on their ability to flip items. Part of the reason small-scale retailers are so successful in Latin America is due to their assortments (D'Andrea, G., Lopez-Aleman, B., & Stengel, A., 2006). They provide a wide variety of goods, and in some cases in convenient proportions, to satisfy customer needs. Many small-scale retailers even benefit from tax informality (D'Andrea, G., Lopez-Aleman, B., & Stengel, A., 2006).

Figure 2:
Diagram of Possible Small-Scale Business Models



Note: This figure utilizes information obtained from Musara (2019).

2.3 Businesses and women's struggles in Latin America

Women in Latin America have historically faced barriers in the business industry that their male counterparts have not and are primarily involved in the informal economy as a result. (Zhao, 2021). There is a large gender gap present as a result of this inequality in opportunity. Analysis of several different populations has supported this idea. For example, one study looked at a sample of entrepreneurs and found that businesses run by men (compared to women) have about two and a half times the sales and three times as many employees (Loscocco et al., 1991). While there are some gender differences in personality among male and female business workers, patterns do not show that this gender gap exists because women are less suited for the field (Loscocco et al., 1991). Rather, this inequality exists because women in low-income areas are faced with a set of barriers that stops them from becoming as successful as possible when compared to their male counterparts (Lococco, 1991). In domestic work, women have been historically prominent and in Latin America, this concept is amplified. A study conducted in Latin America demonstrated that over 90% of domestic workers in Uruguay, Peru, Mexico and Brazil were female (Blofield & Jokela 2018). Additionally, the survey displayed that most of the domestic work was part-time, suggesting that most women involved in domestic service have other jobs, as domestic work does not compensate as well as a job in the formal economy.

In Ecuador specifically, the cultural ideas of machismo and marianismo add even more difficulty for women. Machismo and marianismo are like the gender stereotypes described above

but are exaggerated. In Cuenca, Ecuador, these ideals are tied more closely to family values making them very ingrained in everyday lives (Pinos et al., 2016). As more mothers start their own businesses, machismo and marianismo decreases overall (Anjum et al., 2021). Relatedly, when Ecuadorian mothers become employed, gender role liberation increases (Anjum et al., 2021) and social and economic mobility becomes easier to achieve (Ordeñana & Villa, 2014). This means that as women break out of these roles and change the traditional views around women in entrepreneurship, their lives improve.

2.4 Social Responsibilities in Small Business

Businesses that practice social responsibility have a positive impact on their business and surrounding communities. Companies that do not practice social responsibility can cause surrounding communities to suffer, while sustainable company growth in a business can be achieved through social responsibility (Peddada, Abdalla. 2019). This indicates that social responsibility is critical for businesses. Social responsibility can manifest in a variety of ways, such as profit sharing among employees, creating events or scholarships for a community, or environmental commitments (Peddada, Abdalla. 2019). While some companies implement social responsibility because of social media pressure, others implement it because of social responsibility's innate benefits (Khanal et. al., 2021). In companies that mainly perform social responsibility on social media, the effects of the social responsibility are often unfelt by the employees. In a study conducted in review of 115 peer-reviewed academic articles about small business social responsibility, researchers found that social responsibility has a plethora of positive effects on small businesses (Soundararajan et. al., 2018). In terms of finances, they found improved sales, costs, transaction costs, and profit generation. For public relations, social engagement and environmental engagement improved. Operations improved through product differentiation, management efficiency, working conditions, waste minimization, and work environment safety. Finally, employees reported increased personal pride, sense of achievement, emotional satisfaction, company loyalty, commitment, and motivation (Soundararajan et. al., 2018). According to their research, social responsibility has a large positive impact on both the business and employees.

In conjunction with the above-mentioned models, a business can add social responsibility into the operations of their business, forming a social business model. Social business models create value for society and capture value for stakeholders; they are therefore well suited for developing and low-income countries (Sabatier et al., 2017). Social business models guide companies to focus on obtaining both profitable and non-profitable outcomes. The non-profitable outcomes are improvements within local communities (Sabatier et al., 2017).

There are many challenges when starting or maintaining a business, especially in low-income areas, which is why choosing the correct business model is essential to success. Individuals may be more inclined to participate in a small enterprise that utilizes a social business model because they would provide an opportunity to uplift their community while earning money. If one decides to utilize a social business model, they might go on to create a nonprofit social enterprise (Nonprofit, 2012), which is a social business that advances a social mission through market and business strategies (McInerney, 2021). An example of a successful nonprofit social enterprise is RecycleForce in Indiana, which is a nonprofit that seeks to help people returning from prison gain steady income and find social support (Nonprofit, 2012). This

business follows the two main pillars of a nonprofit social enterprise: 1) employing a business model 2) solving social issues (McInerney, 2021).

2.5 Hearts of Gold Foundation

One source of nonprofit social enterprises in Ecuador is nongovernmental organizations (NGOs). The Hearts of Gold Foundation in Cuenca, Ecuador is one NGO which specifically helps low-income women. The Hearts of Gold Foundation helps over 200 families in their community through the Community Assistance Program based around six core services (Hearts of Gold Foundation, n.d.). People who engage in these services gain a deeper knowledge of starting businesses, connections, and financial resources. For this project, the Hearts of Gold foundation sought to start a nonprofit social enterprise which could employ a group of up to 12 low income Cuencana mothers, depending on the initial investment. The Hearts of Gold foundation did not know how much they plan to invest. The foundation wanted to create a cleaning business which uses nontoxic, organic cleaning products. Our project entailed forming a business plan for a sustainable, profitable business. This business plan allows Hearts of Gold to support the employed women in gaining financial independence and being self-sufficient. Hopefully, this business and the tools used to start this business can be used as a model to form other nonprofit social enterprises in the future.

3.0 Methodology

The goal of our project was to assist the Hearts of Gold Foundation in developing a cleaning business which will employ low income Cuencana mothers. To achieve this goal, we had three objectives:

1. Understand needs and wants of the stakeholders of the cleaning business.
2. Identify the marketing strategies that can be used to market the business to upper/middle class clients.
3. Determine the key resources and key partners for the business.

The following sections describe the methods used to achieve these objectives. These methods include semi-structured interviews with many different populations as well as content research and analysis into the Cuenca cleaning market. Legal structures and social security were also investigated to better understand how small businesses operate in Cuenca. The methods used enabled the team to acquire applicable information from each category of the BMC.

3.1 Semi Structured Interviews

Our main method of data collection was semi-structured interviews with various populations including our sponsors at the Hearts of Gold, the future employees of the company, potential clients in our target market, and with the director of a similar business to the one being created. Semi-structured interviews allowed us flexibility with our interviews while being able to gain the information needed (Beebe, 2014). Each semi-structured interview guide, found in Appendices A-E, contains an introduction, obtaining consent to participate in the interview and to voice record the interview, and questions.

3.1.1 Hearts of Gold Interviews

For each interview with the Hearts of Gold Foundation, we spoke with the directors of the nonprofit, María José and Cari Serrano. The interviews were conducted in Spanish at the preference of María José, who was the primary interviewee. We interviewed María José and Cari Serrano twice to obtain information related to our first objective, understanding the needs and wants of the potential stakeholders for the potential business.

The purpose of the first interview was to understand the Hearts of Gold foundation's needs and wants for the business. We facilitated this interview on March 17th at the Hearts of Gold Foundation's office. It lasted about 30 minutes. For this interview, we followed the guide found in Appendix A, which discussed business model canvas elements, including: marketing, employee interaction, legalities, and target market expectation.

The second interview's goal was to determine in depth if our deliverables met all of the needs and wants of the Hearts of Gold foundation. The interview took place on April 13th over zoom. Since a significant portion of our deliverables exist online, Zoom allowed us to more easily share them with our sponsor. This interview allowed us to finalize our deliverables, including each component of a business model canvas.

3.1.2 Interviews with Future Employees

In order to tailor the business to meet the needs of its employees, we needed to understand the needs, wants, and problems of the employees. To obtain the information we

desired, we conducted 18 interviews with potential employees of the company on March 18th. The potential employees were all mothers, 16 of whom were single mothers. These women and their families are assisted by the Hearts of Gold Foundation through food and education. We conducted semi-structured interviews following the interview guide found in Appendix B. The questions in the guide focused on the topics of family, their wants and needs from being employed, and concerns the women had.

3.1.3 Interviews with Target Market

To understand the needs and wants of the target market, we interviewed upper middle class Cuencanos and foreign nationals. We interviewed a total of twelve people in the target market. Ten of these interviewees were foreign nationals and two were Cuencanos. We first interviewed a foreign national couple who lives in the western part of Cuenca. We used snowball sampling to locate more interviewees in this population, including neighbors and volunteers from the Hearts of Gold foundation's soup kitchen. We then visited popular upper middle-class cafés, one known for being a popular destination for foreign nationals and the other being a spot for Cuencanos. We were able to do on the spot interviews with two more foreign nationals and one more Cuencano at these locations. The interviews were conducted in English with the foreign nationals and in Spanish with the Cuencanos and ranged from 5-15 minutes. We followed the interview guide which can be found in Appendix C to ask the target market about what they were looking for in a cleaning service and what they liked about their current service. These interviews were also able to help us reach our second objective which was to understand the marketing strategies that can be used for the business as well as our first objective of understanding the wants of potential clients.

3.1.4 Interview into Legal Structure with Hearts of Gold Accountant

Legal research was required to accumulate information regarding the financial plans for the business. We interviewed the Hearts of Gold Foundation's accountant to obtain financial guidance corresponding to Ecuadorian social securities as well as information regarding product management and distribution. The guide for this interview can be found in Appendix D, which contains questions about the legal aspects of the business that we were interested in as well as how finances would be managed with the employees at Hearts of Gold. The purpose of the interview was to determine some of the key resources and key partners that would be involved with the potential business moving forward.

3.1.5 Interview with Mujeres con Éxito

Mujeres Con Exito is an association consisting of three businesses. The Fundación María Amor is facilitating the business operations of a restaurant, catering service, and laundry service. Since the Fundación María Amor is an NGO that successfully set up three businesses, it was of high importance that we interviewed the director of the organization. To gain a better understanding of how these businesses were structured under similar circumstances, how the businesses are influenced by Ecuadorian laws, and gain advice, we conducted a semi-structured interview utilizing the questions found within Appendix E. The interview took place at the Mujeres Con Éxito office and lasted 30 minutes. The Hearts of Gold Foundation needed recommendations on how to operate the business with respect to Ecuadorian laws, so the purpose of this interview was to obtain a better understanding of what the stakeholders need.

3.2 Content Analysis

In addition to semi-structured interviews, content analysis was required to gain an understanding of the typical business practices in Cuenca, Ecuador. “Content analysis is a method of analyzing written, verbal or visual communication messages” (Elo & Kyngäs, 2008, Background). Content analysis enabled us to acquire information that was not able to be obtained through semi-structured interviews. This was due to competitors not wanting to share information, or people being unavailable to be interviewed at large companies. Obtaining the missing pieces of information helped us to understand information for second and third objectives.

3.2.1 Content analysis into competitors in Cuenca cleaning market

To achieve the second objective of understanding marketing strategies, we performed content analysis on how competitors advertise. We performed a deep online search in Spanish and English on Facebook and Google to find competitive residential cleaning companies. We looked through posts on the website GringoPost to see discussion among foreign nationals regarding cleaning services. We found four distinct competitors online. Surprisingly, each competitor advertised on only one platform.

3.2.2 Content analysis for legal research

Content analysis was required to gain an understanding of social security in Ecuador. The first step was identifying methods of paying social security that the cleaning business may use. We identified IESS, RIMPE personal, RIMPE popular, and Seguro Campesino as methods of paying social security. We then created a document detailing each of the methods for later review by our sponsors, shown in Appendix F. We specifically researched eligibility criteria and cost.

3.2.3 Content analysis for potential application

Content analysis was required for determining the best way for the Hearts of Gold Foundation to create an app for the cleaning business. Since none of the members of the Hearts of Gold Foundation who will be involved with the business know how to code, only coding free softwares were examined, six different applications in total. Additionally, only software available in Spanish was examined due to language constraints. The results of the research were compiled into a table comparing price, ease of use, support, and IOS/Android availability. Since many softwares were available at different price points with distinctive features, each software price point was a distinct entry in the table.

3.2.4 Content analysis into cleaning distributors

To determine the key partners and resources for this business, we investigated seven total suppliers and distributors of cleaning supplies in Cuenca. Through both online research and physical exploration throughout the city, we were able to obtain and compare prices of cleaning products for various stores. Online, we contacted six distributors through WhatsApp, Facebook, and email, however only three responded to our inquiry on prices for their products. We were able to find a fourth’s prices online. Additionally, we investigated one physical store, by walking

in and recording various prices for items needed to facilitate the start of the business. Out of the seven distributors that were investigated, we were able to obtain data from five. We used content analysis to identify the optimal distributor.

4.0 Findings and Recommendations

The COVID-19 pandemic has caused economic instability and exacerbated unemployment rates worldwide. Within Cuenca, Ecuador, the COVID-19 pandemic disrupted employment for much of the population. While the Hearts of Gold Foundation has assisted Cuencano families for years, it has increased its support for them since the start of the pandemic through food donations. Currently, the Hearts of Gold Foundation seeks to expand its familial support through the formation of a cleaning business, which will hire mothers. Through interviews with key stakeholders, we constructed a plan that would aid in starting the business. We determined that a marketing plan, operations guide, and budgeting sheet would be the most essential items for managing the business. Additionally, we conducted legal research to understand the business structures of enterprises under nonprofits and identified how to handle social security. Through our data collection methods, we uncovered a series of findings that were beneficial in formulating recommendations.

4.1 Findings

4.1.1 Hearts of Gold

The Hearts of Gold Foundation is a nonprofit which seeks to help low-income populations through community assistance. One of the populations the Hearts of Gold Foundation assists is low-income mothers. These mothers get food and educational assistance from the foundation to help sustain their families. To try to provide these mothers with more financial stability, the Hearts of Gold Foundation wants to create a self-sustaining business that will employ low-income mothers. This business will be developed through a business plan that must reflect the wants and needs of the foundation. Through a discussion with the directors of Hearts of Gold, María José and Cari Serrano, we learned that the Hearts of Gold Foundation wants to monetarily invest in the company to start it, but that the business should be self-sustaining. The main quality Hearts of Gold is looking for in the business is for it to be financially secure for both the women and the foundation. They want to ensure that they are helping the women in their financial situations, but still protecting Hearts of Gold and ensuring the longevity of the business. After talking with the directors, we learned that Hearts of Gold will be training the women on English skills, professionalism, cleaning skills, and finances. This will help ensure the women are all equally trained and up to the standard of the business. We found that the foundation needs to have financial control over the funds and a strong legal structure to be able to reach this goal. To assist the Hearts of Gold Foundation in their effort to facilitate the development of the cleaning business, we needed to collect data from each category of the BMC, to identify findings, create deliverables, and make recommendations.

4.1.2 The needs of the potential employees

There are two primary aspects that the future employees prioritize, job security and flexibility. The future employees are all mothers who utilize the Hearts of Gold foundation's food assistance service, where they receive food for them and their family every other week. Through the interviews, we learned that the first priority is that the company provides good and steady pay for them to combat the poverty and food insecurity they face. Out of the eighteen

mothers we interviewed, fifteen of them stated they need this job for financial support. Many of the mothers expressed the need for financial security to provide for their family, which involves funding the education of their children. One woman expressed this need for financial independence in her interview when she said: “They could help us by finding a job in something so that I can support my daughters' food, because with the help they give us is not enough. Sometimes it lasts for a week and a half, depending on how I eat.” This ties back to the need for this business in the first place- to provide the women with steady employment so they will not be as financially dependent on assistance programs.

Another priority the women have for the business is that it has a flexible schedule. Many of the women have other outside obligations as single mothers caring for their children or family members. Thirteen out of the eighteen women we interviewed have other jobs ranging from cleaning their child’s school to selling various items on the streets of Cuenca. Most of these women partake in the informal economy meaning they make their living by working in jobs that are unregulated by the government such as selling items on the street. When asked what they were concerned about in finding employment in this new business, ten out of the eighteen women stated that they were worried the job wouldn’t be able to accommodate their schedule or be flexible enough. This is many women who are concerned about this factor which is why flexibility in the business has been determined to be a very important component. To add to the responsibilities the women have working and caring for their children, nine of them are also caring for a sick or disabled family member or are disabled themselves. As one woman described in her interview about caring for her son with epilepsy “doctors found epilepsy and now they force me to do a [medical] test that costs me 300 dollars and I can’t do it because I don't have the money.” One woman we interviewed has throat cancer. Health concerns of both the women and those they care for are one of the many reasons why they need this business for financial support.

4.1.3 Client Preferences

Customer protection and social responsibility are the most important aspects of the business for clients. Of the twelve interviews with the client population, eleven of them said they preferred to hire a cleaning service through a business rather than an unassociated individual. The most frequent reasoning behind this is that a business may decrease the likelihood of theft, increase the quality of cleaning, and ensure that social security is provided for the employees. Five of the interviewees, unprompted, expressed that the way in which social security is paid was a major concern. Two people relayed that they had a friend who had hired individual cleaners and had to pay an unexpected large sum to social security. Furthermore, they wanted to ensure women are getting benefits, and they believed that companies that pay social security for their employees are more likely to pay their employees a fair wage. Of the interviewees that preferred to hire a business, all of them would prefer to hire a business with social responsibility to ensure the employees are not only compensated, but that all of the profits would go to the employees.

The potential client population has very specific expectations and needs of the people cleaning their homes. In terms of qualities, they are seeking in a cleaner, the most common traits desired are timeliness, reliability, communication, consistency, and honesty, which emulate professionalism. These traits were specifically named because of previous problems the interviewees had encountered. One interviewee mentioned that their cleaner had arrived late and delayed the interviewee from leaving their house. Another interviewee, who had hired a cleaning business, mentioned that the quality and quantity of cleaning varied week to week and there was a different cleaner every three months. To these interviewees, consistency and reliability are

important. Two other interviewees said that honesty was important in case something broke. Furthermore, ten of the twelve interviewees, who were all foreign nationals, wanted the cleaner to be capable of communicating in English to some degree. Eleven of these thirteen interviewees desired to practice Spanish with their cleaners but wanted to make sure that they could still communicate if their Spanish failed.

The potential client population has very specific cleaning expectations. Nine of the twelve interviewees wanted to have the option to choose a variety of services. These interviewees wanted the ability to change which services are performed week to week. This is because some deep cleaning tasks only need to be done occasionally. The interviewees also voiced their preference of having the option for somewhat physically demanding tasks to be completed, such as cleaning an oven. For each of these services, ten of twelve interviewees said that high quality cleaning with attention to detail was important to them. The most common problem that interviewees experienced in the past with cleaners was that the quality of the service provided was not up to the standards of the client. For example, one interviewee stated that she dislikes having to redo the work she hired someone to complete.

Potential clients prefer natural, biodegradable products over cheaper, harsher products. Ten of twelve interviewees said they preferred and would pay more for natural or biodegradable cleaning products. This was often contingent upon the natural products functioning well. Some said that they are allergic or have bad reactions to the typically used cleaning products which contain toxic chemicals. For these individuals, having the option to use natural and biodegradable products was crucial. There were also different price ranges for deep cleaning products versus regular products, all of which were taken into consideration for the most cost-efficient plan.

There are several limitations to this population group. The first is the ratio of foreign nationals to Cuencanos interviewed. Ten of the twelve interviewees were foreign nationals, while two of twelve were Cuencanos. This heavily biases the data towards foreign nationals. Of the ten foreign nationals interviewed, eight of them worked at the soup kitchen sponsored by the Hearts of Gold foundation. This population is more likely to care about social responsibility and a business facilitated by the Hearts of Gold Foundation than the average foreign national.

4.1.4 Marketing

The current cleaning market in Cuenca, Ecuador has many competitors. Based on our interviews with the target market, we found that Cuencana families are likely to be loyal to a single cleaner, while foreign nationals tend to switch house cleaners. Many interviewees who have a cleaner pay on average \$25 for four to five hours of work. There was one outlier that paid \$70. Half the interviewees with cleaners got their homes cleaned once a week, while the other half was cleaned every other week. Only one of the twelve interviewees said that they found their cleaner online. This cleaner, ServiCuenca, was from a formal business. The other interviewees stated they found their cleaners through word of mouth. These cleaners were not associated with a business. We were unable to determine exactly why there are not more cleaning businesses or women employed by cleaning services. It may be that since there are few existing cleaning businesses, it is difficult to start new ones. An alternative explanation is that since people tend to have family cleaners that they are loyal to and have had for many years, it is difficult to gain new clients.

There appears to be an opening in the market of cleaning services provided by a company with social responsibility and professional cleaners. Through interviews with the target market

and online research, we found only three competitors. Three were without functional websites, and one competitor with a functional website. The competitor with a functional website, ServiCuenca, also had social responsibility making it even more of a competitor. However, the scope of ServiCuenca is much larger than that of the proposed Hearts of Gold business. As mentioned in 4.1.3 Client Preferences, all of the twelve interviewees would prefer to hire a cleaning service with social responsibility. Furthermore, four of the twelve interviewees stated they were unhappy with the level of professionalism of their cleaners, including cleaning quality, reliability, and transparency of social security fees. Since the Hearts of Gold foundation is providing social responsibility and cleaners with an elevated level of professionalism, it will likely be able to fill a market gap.

For the Hearts of Gold foundation to fill a market gap, it must advertise its service and obtain clients. One of the most effective ways of obtaining clients for a cleaning business is through word-of-mouth recommendations. Seven of the twelve interviewees stated recommendations were an effective method to obtain more clients. Through the rest of the interviews, finding a cleaner online was only brought up one time. This interviewee had learned of their current cleaner through GringoPost, a website where foreign nationals can post about living in Cuenca. We did our own investigation into the effectiveness of GringoPost and Google for finding a cleaner in Cuenca. We found that when searching GringoPost, there was one post about a cleaning company like the one Hearts of Gold is looking to create and three posts about independent house cleaners. Based on the information from these interviews and online research, word of mouth recommendations appears to be preferred by the target market. The main drawback of this approach is that it may be difficult for the company to grow quickly through word of mouth. Six of the interviewees mentioned they would be interested in becoming clients of the new business, while one other mentioned they would recommend the business. It may be appropriate for the new business to grow slowly during its formation while it perfects its operations.

4.1.5 Business Operations & Resources

As a cleaning business, the company needs a supplier for cleaning materials. As mentioned in section 3.2.4, we reached out to seven cleaning distributors, only five of which we were able to gather data on. Based on our analysis, we found that MegaLimpio is the best place to purchase materials for the budget and types of products needed. There were a few criteria that were used to evaluate these distributors: ease of communication, ability to buy bulk cleaning products in a wide variety, the availability of organic cleaning products, the availability of all products needed, and prices which fit within the budget created. After evaluating each of the five distributors, we found that MegaLimpio met more of these criteria than any of the competitors. MegaLimpio has a physical store very close by with many employees, thus it is easier to obtain prices and other information about the cleaning products. They also have many organic options and a wide variety of products at different price points to help create a functional budget. In comparison to MegaLimpio, the other distributors have more influential limitations. For example, Euroclean and Aspiradoras y Abrillantadoras Ecológica Ecuador only sell cleaning machines such as vacuums. Additionally, DISPROHIN requires customers to contact them to receive prices, which is inconvenient, and they don't provide a clear way to determine if products are organic or environmentally friendly. The online sources that were investigated required shipping costs in addition to product cost, thus, when compared, MegaLimpio had a

lower average cost per product. Even though MegaLimpio does not have a website, the product variety, price ranges, classification of organic and biodegradable products, easy communication, and nearby physical store all contribute to the conclusion that MegaLimpio is the best of the five options that we investigated. However, there were a few limitations to this finding. All the other distributors that we reached out to were based online and had online catalogs compared to MegaLimpio which was a physical store. This made MegaLimpio an easier option to obtain the information needed and may have influenced the finding that this is the best option for a cleaning distributor. Also, out of the five distributors we contacted online, two did not respond. This means we were unable to gather an equal amount of information for each distributor, limiting the information that can be compared to MegaLimpio. A full table of descriptions of the distributors can be seen below in Table 1.

Table 1: Cleaning distributors and criteria used to evaluate their effectiveness

| | Easy to use website | Able to obtain prices | Has all cleaning supplies needed | Responsive to messages | Organic products available |
|-------------------|---------------------|-----------------------|----------------------------------|------------------------|----------------------------|
| MegaLimpio | No | Yes | Yes | Yes | Yes |
| DISPROHIN | Yes | No | Yes | No | Yes |
| DYCOM | Yes | No | Yes | No | No |
| Ecológica Ecuador | Yes | Yes | No | Yes | No |
| Euroclean | Yes | No | No | No | No |

The Hearts of Gold Foundation wants the cleaning business to receive payments via online bank transfers. This payment method provides benefits to both the business and the clients. Rather than searching for exact change or depending on the cleaners to carry enough change to ensure an exact payment is made, clients would transfer the money to the Hearts of Gold Foundation. The foundation prefers to use this method of payment because it enables them to ensure the quality of the provided service meets the company standards and that nothing was broken or stolen. This will also guarantee that the foundation will receive the money directly and will be able to plan accordingly for transportation cost, social security and product management. If the beneficiaries were paid in cash, they could risk being denied payment if a customer is unhappy. Through an online payment system, they receive protection from the foundation and so do the clients. The clients will have the opportunity to communicate with the business through the app which will ensure qualification prior to service being provided. Hearts of Gold was looking for an application that can be created using a developer software that is easy to use and cost effective. After analyzing eight applications that allow for money transfers in Ecuador, we determined that Upplication is the best mobile application for the potential cleaning business

because it is cost effective and easy to use. For a full list of the applications analyzed and their costs, see Table 2.

Table 2: Applications analyzed and their criteria for effectiveness

| | Price Under \$30/month | Earn Money from Advertisements | Customer Support Options | Android and iOS | Spanish Language Option | Money Transfers Available |
|---------------------|------------------------|--------------------------------|--------------------------|------------------|-------------------------|---------------------------|
| Appypie Option 1 | \$15.26/month | Yes | Email | No, Android only | Yes | Yes |
| Appypie Option 2 | \$39.23/month | Yes | Email, Message | No, Android only | Yes | Yes |
| Appypie Option 3 | \$65.39/month | Yes | Email, Messages, Calls | Yes | Yes | Yes |
| Upplication | \$10.84/month | No | Email, Messages, Calls | Yes | Yes | Yes |
| MobApp Option 1 | \$29.00/month | No | Email | No, Android only | Yes | Yes |
| MobApp Option 2 | \$49.00/month | No | Email | Yes | Yes | Yes |
| GoodBarber Option 1 | \$24.00/month | No | No | No, Android only | Yes | Yes |
| GoodBarber Option 2 | \$48.00/month | No | No | Yes | Yes | Yes |
| Tu-App | \$76.00/month | No | Email, Messages, Calls | Yes | Yes | Yes |
| Yapp | \$33.00/month | No | Email, Message | Yes | No | No |

We also researched social security and legal policies for businesses in Cuenca. Through online research, we discovered several social security options including RIMPE popular (Régimen Simplificado Para Emprendedores Y Negocios Populares), IESS (Ecuadorian Institute of Social Security), and Seguro Campesino. Through our interview with the accountant at Hearts of Gold, it was determined that seguro campesino is not applicable for the potential business. We investigated the other two and found through online research and an interview with the accountant that RIMPE popular was the legal option that provided the least financial strain on the company while also providing the workers with social security. IESS was more costly, while the future employees will not be eligible for Seguro Campesino. Therefore, we determined that RIMPE is the best option for social security. To further our understanding of the business, we also interviewed a similarly structured business called Mujeres con Éxito. Through this interview, we learned that Mujeres con Éxito is structured as an association and therefore does not use social security. For a full comparison of the different social security options for the potential business see Table 3. Because all of the information we obtained about social security was through online research and an accountant, and we ourselves do not have legal training and cannot give legal advice, the depth of our analysis is limited and only to provide a starting point for Hearts of Gold to continue their research.

Table 3: Types of social security and their effectiveness for the potential business

| | Definition | Applicable for Business | Price |
|------------------|---|-------------------------|---|
| IESS | Administers individual and family life insurance, workplace insurance, and disability insurance | Yes | 11% of income of each employee will be paid by employer |
| RIMPE Personal | Simplified tax program which replaces income tax for individuals that qualify | No | N/A |
| RIMPE de Negocio | Simplified tax program for businesses that qualify (small businesses) | Yes | 9.4% of income for employees will be paid into system by employer |
| Seguro Campesino | Protects rural populations with community development and universal insurance | No | N/A |

4.2 Discussion

We interviewed a variety of different stakeholder groups in the creation of the new business, which has prompted discussions surrounding the viability of the business itself, the capacity of Hearts of Gold to operate the business and some of the other challenges that are present with the scale of our project. Our first consideration was the challenging transition for the organization directors at Hearts of Gold. Currently at Hearts of Gold, the directors use donation money to provide food for the women and education for their children, yet with the new business, management of money will become severely more complex. This business will be a separate entity from Hearts of Gold but will still be run by the same directors and staff. This additional business will provide new challenges due to the legal business aspects. Additionally, there are only two full-time Hearts of Gold employees, excluding the volunteers, involved in the creation of the new business. These individuals are busy with their jobs and have little app development experience. Therefore, it would be difficult for the two of them to manage the cleaning service and app alongside the other responsibilities of the foundation.

For most of the potential employees of the new business, this will be their first experience in a formal work setting. There are many expectations for the employees, such as exceptional professionalism and a high standard of work. Confidence, precision, and communication skills are necessary for every cleaner to perform satisfactory work. Given the workshops that Hearts of Gold is conducting for the potential employees to be better suited to clean, we idealize that they will be able to perform excellent work, however limitations lie in the available time the women have to transition from informal work to formal work. For the women to speak a basic level of English as well as gain the proper professionalism skills, they will need to allocate their time to the training provided by the foundation, which unfortunately may be unfeasible for many of the women due to their busy schedules.

These factors may induce a long delay from when we conclude with helping the foundation start the business to when income from the business begins to flow in. Certain limitations involved with the stakeholders may make it difficult to organize workshops among potential employees, and the transition from an informal business to a now formal business can be a long and strenuous process.

4.3 Recommendations

4.3.1 Employee recommendations

Based on our findings on the needs of the women who will be working for Hearts of Gold and the needs of the potential clients in our target market, we have recommendations for how the business should manage its employees. Our first recommendation is **to give profits to employees based on the personalized service that they perform**. There should be a base pay for each service, and fees will apply to account for customized cleanings. For instance, a client who requests a deep cleaning of their oven will be charged more than someone who does not, as it is an extraneous task that requires time and skill to complete alongside the basic house cleaning. Basic cleanings include cleaning floors, dusting, cleaning bathroom sinks, tubs/showers, and toilet, cleaning countertops, and cleaning furniture. Based on our interviews with the target market, we were informed that most people with cleaners tended to pay them by

service, rather than hourly and that they would pay more for a customized service. Thus, this format of payment makes sense to best suit both the employees and the clients of the business.

Additionally, we recommend Hearts of Gold **offer flexible hours to their employees** because the women have many responsibilities outside of this job. This requires weekly planning and availability considerations on the part of the employees. We also recommend establishing a **structure that allows the women to take on leadership roles and voice their opinions** in the business. This is based on a recommendation from the director of Mujeres Con Éxito. This will allow the women's opinions to be heard, and help management ensure that the employees' needs are met. Furthermore, we recommend that the **workshops conducted by Hearts of Gold for their employees emphasize honesty, communication, and consistency**, and have necessary employee qualifications prior to hiring them to clean.

4.3.2 Marketing recommendations

When marketing to foreign nationals, we recommend emphasizing that this business will provide many of the preferences that the clients are looking for. These preferences include natural/biodegradable products, cleaners who speak basic English, a high cleaning quality, and professional cleaners. We **additionally recommend advertising through GringoPost that the business has a social responsibility**. By communicating the stories of the employees, and how the business will help them, foreign nationals are more likely to want to employ them through this business. We will ensure the stories are shared so the clients can better understand the business, not solely for marketing purposes. This can be done through word of mouth, a website, or an app. Furthermore, since many people who work at the Hearts of Gold foundation's soup kitchen expressed desire to hire a cleaning service through the Hearts of Gold foundation, **we recommend that these individuals are contacted as potential clients**. They will be contacted through contacts that the Hearts of Gold already has for these volunteers.

Additionally, we have formulated various strategic practices. Much of our research points to the importance of word-of-mouth recommendations when seeking more clients. To maximize the number of clients, **we recommend offering incentives to customers that create more connections between the business and members of the community**. For example, offering a discount to customers who bring referrals. Customer loyalty is essential to the sustainability of a cleaning business. Foreign nationals are more likely to change cleaning service providers according to interviews, therefore, building loyalty among those within this customer segment is vital. These recommendations will ensure that the business created will reach the target market and be able to financially provide for all the women who will be working for the company.

4.3.3 Operation recommendations

Based on our findings relating to the operation of the business, we are able to make a series of recommendations for how Hearts of Gold should run their business. First, for cleaning supply distributors **we recommend that they purchase cleaning supplies from MegaLimpio**. Because potential clients prefer natural cleaning products, we recommend that they use the Proindusquim variety of cleaning products as these products are biodegradable and organic, and therefore less harsh.

For the mobile application and payment platform that Hearts of Gold wishes to develop, **we recommend they use Upplication** because it is comparatively low cost for both Apple and Android applications, and it provides multiple methods of development support. The majority of

Ecuadorians use Android compared to Apple (StatCounter Editors, 2022); however, we cannot be sure of the target market population's preferences. The cost to have an application in the Android store is four times less than what it costs to have one in the Apple Store. We recommend the application is developed in the free trial before purchasing any developer account. After the free trial is complete, if Hearts of Gold can afford it, **we recommend purchasing both Apple and Android developer accounts**. This will allow Hearts of Gold to reach most clients. If it is out of budget, we recommend beginning with Android. This lower cost application will allow Hearts of Gold to spend almost four times less money while still reaching most clients. There will be a payment system set up for the app that serves as the main function of the app, and allows the client to have preferences, which will align with the cost.

We recommend utilizing the budgeting sheet we tailored to this business. A few of the components of the budgeting sheet, seen in Appendix H, are costs and revenue details implemented into a financial examination tab, materials tab, and calendar tab. We also created an operations guide for the business, which can be found in Appendix G. Appendix G outlines our recommendations for marketing strategy, as well as differentiation from competitors, and distributor information. When determining which products to buy in the budgeting sheet, **we recommend using as many natural and biodegradable products as possible**. While they are more expensive, they cater better to the preferences of the clients, who affirmed that they would pay more for such products. We recommend that both documents are living documents. This means that they should change over time and adapt to the business' situation. These tools will simplify the process of determining how much money is needed to keep the business sustainable. If at any point, the business experiences a financial setback, these documents may prove useful when developing a plan or adapting to new conditions. For example, the budgeting sheet should be used to create an emergency fund so that if there were not enough clients at any point, the beneficiaries would still receive income. Additionally, this fund could be used to buy additional cleaning kits to have as backup in case items are lost, stolen or depleted.

The final recommendation for business operations is that the Hearts of Gold utilize the RIMPE system for social security. This is the system which works best with the criteria Hearts of Gold is looking for in social security, that it is financially feasible, able to be applied to the structure of the company and provides the women who will be working for the business with security and stability.

4.4 Conclusion

The accumulation of all our research in addition to our recommendations provide the Hearts of Gold Foundation with the results of our research, seen in Appendix F, an operations guide, seen in Appendix G, and a budgeting sheet, seen in Appendix H. The research document details the findings from our interviews and content analysis. The operations guide is a detailed plan of action to facilitate the growth of the cleaning service business. The budgeting sheet enables the foundation to track, predict, and test different financial situations. Within these documents, we have provided a plethora of recommendations to our sponsor. The business will employ more women over time; however, initial growth is more likely to occur at a slower rate because a reputation needs to be established.

By interviewing those within our customer segments, we have come to understand the importance of advertising. Being able to inform customers and potential customers of the product variety, communication feasibility, and social responsibility provided by the business is

important to the customer segments and therefore the business as well. Furthermore, understanding how to reach potential clients via channels is a key aspect of marketing. Our interviews suggest that referrals (word of mouth recommendations) are a common and effective method used to gain clients within the target market.

A non-negotiable outcome is that the mothers, stemming from disadvantaged backgrounds, gain financial support. The implications of the cleaning business are momentous because not only will the mothers be supported by the business, but their family and community will be as well. If the Hearts of Gold Foundation later decides to start another business, the tools we left behind may be utilized to assist future projects. The business should provide the flexibility needed by the beneficiaries to not only provide for their family, but to care for them as well.

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Appendices

Appendix A: Semi-structured interview with Directors at Hearts of Gold

Description:

The purpose of the semi-structured interviews is to understand the needs and wants of the Hearts of Gold pertaining to the cleaning business they are seeking to create. We will be going through the basic areas of the business model canvas to better understand what they are seeking before doing research into potential clients, marketing strategies, products, and expenses. We will ask the employees at Hearts of Gold for consent to take part in semi-structured interviews as well as for an audio recording.

Informed Consent:

(Ask for permission to voice record)

We are a group of students from Worcester Polytechnic Institute in Massachusetts, USA. We are inviting you to participate in an interview as a part of a research project to help facilitate the creation of your business. Our project's purpose is to work with you at the Hearts of Good to facilitate the creation of a successful cleaning company. The results of our work will be published through our school, WPI. Neither your names nor identifiable information will be published. We seek to learn about your view of the potential business in this interview. This interview will last approximately a half hour. The information you provide is voluntary, you may choose to not answer any question you wish to not answer. We would like to audio record this conversation for later review. Do you consent to this?

Do you have any questions before we begin? You may contact us for any reason through our email at gr-heartsofgoldd22@wpi.edu. You may contact our research advisors at cbkurlanska@wpi.edu and mbelz@wpi.edu.

Questions and Flow of Semi-structured Interviews

1. Introduction: Purpose of business
 - a. What is your title and responsibilities at the Hearts of Gold Foundation?
 - b. Why would HOG like to create a new business?
 - c. Why specifically a cleaning business?
 - d. What are your overall expectations for this business?
2. Business Model Canvas: Customers
 - a. Who do you see the customers being for this business?
 - b. Why would you like to target this specific group of customers?
 - c. What do you think these customers are looking for in a cleaning service in general?
3. Business Model Canvas: Marketing

- a. We are going to do deeper research into the customers and how to reach them through marketing, but what is your opinion or what are you looking for in reaching these customers?
 - b. Do you have any experiences with marketing in Cuenca that we should be aware of?
 - c. What are your expectations and wants for a marketing plan for this business?
 - d. What aspects of the business make it stand out in the Cuencan market?
 - e. Is there anything else regarding the marketing of this business you would like us to know?
4. Business Model Canvas: Finances
 - a. We are going to research expenses and typical costs for a cleaning company in Cuenca, are there any expenses or costs you would like us to pay particular attention to?
 - b. How would you like the money collection for the company to work?
 - c. Is there anything else related to the finances of the company you would like us to pay attention to?
 5. Business Model Canvas: Partnerships and Activities
 - a. What types of products would you like this company to use?
 - b. We will be researching partnerships for cleaning products, is there anything you would like us to pay particular attention to when it comes to the cleaning products or strategic partners?
 - c. What are the standards of work and quality you see for this business?
 6. The women who will be working for the business
 - a. What are the responsibilities of the women who will be working for this business?
 - b. Are the women receiving training through HOG for this role already?
 - c. In what ways can we support the women in their roles as employees of the business?
 - d. Is there anything else about the women who will be employed by this business we should know?

Descripción

El propósito de las entrevistas semiestructuradas es comprender las necesidades y los deseos de los Corazones de Oro en relación con el negocio de limpieza que buscan crear. Revisaremos las áreas básicas del lienzo del modelo de negocio para comprender mejor lo que buscan antes de investigar clientes potenciales, estrategias de marketing, productos y gastos. Solicitaremos el consentimiento de los empleados de Hearts of Gold para participar en entrevistas semiestructuradas, así como para una grabación de audio.

Consentimiento Informado

(Pide permiso para grabar la voz)

Somos un grupo de estudiantes del Instituto Politécnico de Worcester en Massachusetts, Estados Unidos. Lo invitamos a participar en una entrevista como parte de un proyecto de investigación para ayudar a facilitar la creación de su negocio. El propósito de nuestro proyecto es trabajar con usted en Hearts of Good para facilitar la creación de una empresa de limpieza exitosa. Los resultados de nuestro trabajo se publicarán a través de nuestra escuela, WPI. No se publicarán sus nombres ni información identificable. Buscamos conocer su visión del negocio potencial en esta entrevista. Esta entrevista tendrá una duración aproximada de media hora. La información que proporciona es voluntaria, puede optar por no responder cualquier pregunta que desee no responder. Nos gustaría grabar en audio esta conversación para revisarla más tarde. ¿Estás de acuerdo con esto?

¿Tiene algunas preguntas antes de que comencemos? Puede comunicarse con nosotros por cualquier motivo a través de nuestro correo electrónico a gr-heartsofgoldd22@wpi.edu. Puede comunicarse con nuestros asesores de investigación en cbkurlanska@wpi.edu y mbelz@wpi.edu.

Preguntas y flujo de entrevistas semiestructuradas

Introducción: Objeto del negocio

¿Cuál es su título y responsabilidades en la Fundación Hearts of Gold?

¿Por qué le gustaría a HOG crear un nuevo negocio?

¿Por qué específicamente un negocio de limpieza?

¿Cuáles son sus expectativas generales para este negocio?

Lienzo del modelo de negocio: Clientes

¿Quiénes cree que son los clientes para este negocio?

¿Por qué le gustaría dirigirse a este grupo específico de clientes?

¿Qué cree que buscan estos clientes en un servicio de limpieza en general?

Lienzo de modelo de negocio: marketing

Vamos a hacer una investigación más profunda sobre los clientes y cómo llegar a ellos a través del marketing, pero ¿cuál es su opinión o qué está buscando para llegar a estos clientes?

¿Tiene alguna experiencia con el marketing en Cuenca que debamos conocer?

¿Cuáles son sus expectativas y deseos para un plan de marketing para este negocio?

¿Qué aspectos del negocio lo hacen destacar en el mercado cuencano?

¿Hay algo más con respecto a la comercialización de este negocio que le gustaría que supiéramos?

Lienzo de modelo de negocio: Finanzas

Vamos a investigar los gastos y costes típicos de una empresa de limpieza en Cuenca, ¿hay algún gasto o coste al que le gustaría que prestáramos especial atención?

¿Cómo le gustaría que funcionara la recaudación de dinero para la empresa?

¿Hay algo más relacionado con las finanzas de la empresa que le gustaría que prestemos atención?

Business Model Canvas: asociaciones y actividades

¿Qué tipo de productos le gustaría que usara esta empresa?

Estaremos investigando asociaciones para productos de limpieza, ¿hay algo a lo que le gustaría que prestemos especial atención cuando se trata de productos de limpieza o socios estratégicos?

¿Cuáles son los estándares de trabajo y calidad que ve para este negocio?

Las mujeres que estarán trabajando para el negocio.

¿Cuáles son las responsabilidades de las mujeres que trabajarán para este negocio?

¿Las mujeres ya están recibiendo capacitación a través de HOG para este rol?

¿De qué manera podemos apoyar a las mujeres en sus funciones como empleadas de la empresa?

¿Hay algo más sobre las mujeres que trabajarán en este negocio que debemos saber?

Appendix B: Semi-structured interviews with future employees

Description:

The purpose of the semi-structured interviews is to understand the individual needs of the women who will be employed by the new business we are creating with Hearts of Gold, as well as build rapport with them.

We will ask the women we are working with in Cuenca for their consent to take part in semi-structured interviews as well as for an audio recording. One team member is the facilitator and while one other team member audio records the interview and actively listens as they take field notes.

Informed Consent:

(Ask for permission to voice record)

We are a group of students from Worcester Polytechnic Institute in Massachusetts, USA. We are inviting you to participate in an interview as a part of a research project to help facilitate the creation of your business. Our project's purpose is to work in conjunction with Heart of Gold to support you and other mothers in trying to become successful entrepreneurs. The results of our work will be published through our school, WPI. Neither your names nor identifiable information will be published. We seek to learn about you as a person and your individual business goals in this interview. This interview will last approximately an hour. The information you provide is voluntary, you may choose to not answer any question you wish to not answer. We would like to audio record this conversation for later review. Do you consent to this? Do you have any questions about the focus group before we begin? You may contact us for any reason through our email at gr-heartsofgoldd22@wpi.edu. You may contact our research advisors at cbkurlanska@wpi.edu and mbez@wpi.edu.

Questions and Flow of Semi-structured Interviews

1. Introduction
 - a. Info to obtain:
 - i. What is your name?
2. Get To Know the Interviewee
 - a. Tell me about your family? What is the structure of your family?
 - b. What is your day to day schedule like?
3. The New Business
 - a. How do you feel about the new cleaning business Hearts of Gold is creating?
 - b. Why do you want to be a part of this new cleaning business?
 - c. Do you like to work with other women?
 - d. What parts of cleaning do you like and not like?
 - e. Is there anything you are worried about for this new business?
 - f. Do you have any other comments or questions for us?

Descripción:

El propósito de las entrevistas semiestructuradas es comprender las necesidades individuales de las mujeres que trabajarán en el nuevo negocio que estamos creando con Hearts of Gold, así como establecer una relación con ellas.

El equipo pedirá a las mujeres con las que estamos trabajando en Cuenca su consentimiento para participar en entrevistas semiestructuradas, así como para una grabación de audio. Un miembro del equipo es el facilitador y otro miembro del equipo graba el audio de la entrevista y escucha activamente mientras toma notas de campo.

Consentimiento informado:

(Pide permiso para grabar la voz)

Somos un grupo de estudiantes del Instituto Politécnico de Worcester en Massachusetts, Estados Unidos. Lo invitamos a participar en una entrevista como parte de un proyecto de investigación para ayudar a facilitar la creación de su negocio. El propósito de nuestro proyecto es trabajar en conjunto con Heart of Gold para apoyarte a ti y a otras madres a tratar de convertirse en empresarias exitosas. Los resultados de nuestro trabajo se publicarán a través de nuestra escuela, WPI. No se publicarán sus nombres ni información identificable. Buscamos aprender sobre usted como persona y sus objetivos comerciales individuales en esta entrevista. Esta entrevista tendrá una duración aproximada de una hora. La información que proporciona es voluntaria, puede optar por no responder cualquier pregunta que desee no responder. Nos gustaría grabar en audio esta conversación para revisar más adelante. ¿Estás de acuerdo con esto? ¿Tiene alguna pregunta sobre el grupo de enfoque antes de comenzar? Puede comunicarse con nosotros por cualquier motivo a través de nuestro correo electrónico a gr-heartsofgoldd22@wpi.edu. Puede comunicarse con nuestros asesores de investigación en cbkurlanska@wpi.edu y mbelez@wpi.edu.

Preguntas y flujo de entrevistas semiestructuradas

1. Introducción
 - a. Información para obtener:
 - i. ¿Cómo se llama?
2. Conozca al entrevistado
 - a. ¿Háblame de tu familia? ¿Cuál es la estructura de su familia?
 - b. ¿Cómo es tu agenda del día a día?
3. El nuevo negocio
 - a. ¿Cómo te sientes acerca del nuevo negocio de limpieza que Hearts of Gold está creando?
 - b. ¿Por qué quieres formar parte de este nuevo negocio de limpieza?

- c. ¿Te gusta trabajar con otras mujeres?
- d. ¿Qué partes de la limpieza te gustan y cuáles no te gustan?
- e. ¿Hay algo que le preocupe de este nuevo negocio?
- f. ¿Tienes algún otro comentario o pregunta para nosotros?

Appendix C: Semi-structured interviews with potential clients

Description:

The purpose of the semi-structured interviews is to understand the needs and wants of the potential clients of the cleaning business being created by the Hearts of Gold Foundation. The target clients have been identified with the Hearts of Gold as upper/middle class foreign nationals in the western neighborhoods of Cuenca. We will contact these potential clients to ask for a semi structured interview as well as for consent for an audio recording.

Informed Consent:

(Ask for permission to voice record)

We are a group of students from Worcester Polytechnic Institute in Massachusetts, USA. We are inviting you to participate in an interview as a part of a research project to help facilitate the creation of a new cleaning business in Cuenca. Our project's purpose is to work with the nonprofit Hearts of Gold to facilitate the creation of a successful cleaning company. The results of our work will be published through our school, WPI. Neither your names nor identifiable information will be published. We seek to learn about your needs and wants for a cleaning service in this interview. This interview will last approximately 15 minutes. The information you provide is voluntary, you may choose to not answer any question you wish to not answer. We would like to audio record this conversation for later review. Do you consent to this?

Do you have any questions before we begin? You may contact us for any reason through our email at gr-heartsofgoldd22@wpi.edu. You may contact our research advisors at cbkurlanska@wpi.edu and mbelz@wpi.edu.

Questions and Flow of Semi-structured Interviews

1. Introduction
 - a. What is your name and where are you from?
 - b. Are you looking for a cleaning service in Cuenca currently?
 - c. Why would you like a cleaning service?
2. Needs and wants
 - a. What are you looking for in products that will be used in cleaning your home (all natural, cheap?)
 - b. Do you have a language preference for the employees who will be cleaning your home?
 - c. What are you looking for regarding the quality of your services?
 - d. What would you be willing to pay for a quality cleaning service?
 - e. Does social responsibility (that all the employees are low income mothers and the company is run by a nonprofit) play a role in your decision to choose a cleaning service?
3. Current knowledge of cleaning services in Cuenca
 - a. Do you know of any current cleaning services in Cuenca?

- b. If yes, how did you hear of these services?
4. Do you have any other questions or comments regarding cleaning services in Cuenca or the business Hearts of Gold is creating?

Descripción:

El propósito de las entrevistas semiestructuradas es comprender las necesidades y deseos de los clientes potenciales del negocio de limpieza que está creando la Fundación Hearts of Gold. Los clientes objetivo han sido identificados con los Corazones de Oro como extranjero de clase media/alta en los barrios del occidente de Cuenca. El equipo se comunicará con estos clientes potenciales para solicitar una entrevista semiestructurada, así como el consentimiento para una grabación de audio.

Consentimiento informado:

(Pide permiso para grabar la voz)

Somos un grupo de estudiantes del Instituto Politécnico de Worcester en Massachusetts, Estados Unidos. Lo invitamos a participar en una entrevista como parte de un proyecto de investigación para ayudar a facilitar la creación de un nuevo negocio de limpieza en Cuenca. El propósito de nuestro proyecto es trabajar con la organización sin fines de lucro Hearts of Gold para facilitar la creación de una empresa de limpieza exitosa. Los resultados de nuestro trabajo se publicarán a través de nuestra escuela, WPI. No se publicarán sus nombres ni información identificable. Buscamos conocer sus necesidades y deseos de un servicio de limpieza en esta entrevista. Esta entrevista tendrá una duración aproximada de 15 minutos. La información que proporciona es voluntaria, puede optar por no responder cualquier pregunta que desee no responder. Nos gustaría grabar en audio esta conversación para revisarla más adelante. ¿Estás de acuerdo con esto? ¿Tiene algunas preguntas antes de que comencemos? Puede comunicarse con nosotros por cualquier motivo a través de nuestro correo electrónico a gr-heartsofgoldd22@wpi.edu. Puede comunicarse con nuestros asesores de investigación en cbkurlanska@wpi.edu y mbelez@wpi.edu.

Preguntas y flujo de entrevistas semiestructuradas

1. Introducción
 - a. ¿Cuál es tu nombre y de dónde eres?
 - b. ¿Estás buscando un servicio de limpieza en Cuenca actualmente?
 - c. ¿Por qué le gustaría un servicio de limpieza?
2. Necesidades y deseos
 - a. ¿Qué está buscando en los productos que se utilizarán en la limpieza de su hogar (todos naturales, baratos?)
 - b. ¿Tiene una preferencia de idioma para los empleados que limpiarán su hogar?
 - c. ¿Qué buscas en cuanto a la calidad de tus servicios?
 - d. ¿Cuánto estaría dispuesto a pagar por un servicio de limpieza de calidad?

- e. ¿La responsabilidad social (que todos los empleados sean madres de escasos recursos y que la empresa esté dirigida por una organización sin fines de lucro) no juega en su decisión de elegir un servicio de limpieza?
- 3. Conocimiento actual de los servicios de limpieza en Cuenca
 - a. ¿Conoces algún servicio de limpieza actual en Cuenca?
 - b. En caso afirmativo, ¿cómo se enteró de estos servicios?
- 4. ¿Tiene alguna otra pregunta o comentario sobre los servicios de limpieza en Cuenca o el negocio que Hearts of Gold está creando?

Appendix D: Guide for interviewing the Hearts of Gold accountant

Description:

The purpose of this interview is to better understand the finances of Hearts of Gold so we can use this information to inform our financial materials.

Informed Consent:

(Ask for permission to voice record)

We are a group of students from Worcester Polytechnic Institute in Massachusetts, USA. We are inviting you to participate in an interview as a part of a research project to help facilitate the creation of a new cleaning business in Cuenca. Our project's purpose is to work with the nonprofit Hearts of Gold to facilitate the creation of a successful cleaning company. The results of our work will be published through our school, WPI. Neither your names nor identifiable information will be published. We seek to gain your advice on legal and financial procedures for the potential business Hearts of Gold is creating. This interview will last approximately 30-45 minutes. The information you provide is voluntary, you may choose to not answer any question you wish to not answer. We would like to audio record this conversation for later review. Do you consent to this? Do you have any questions before we begin? You may contact us for any reason through our email at gr-heartsofgoldd22@wpi.edu. You may contact our research advisors at cbkurlanska@wpi.edu and mbelz@wpi.edu.

Questions:

1. Social Security
 - a. Are you familiar with social security in Ecuador?
 - b. Can you tell us what you know about social security programs, specifically IESS?
 - c. Do you know anything about RISE in Ecuador?
2. Finances of the business
 - a. How is Hearts of Gold financing this business?
 - b. Is there a limit to the amount of money Hearts of Gold will invest into starting?
 - c. How will the women be getting paid for their work?
 - d. Could you look at our budgeting tools to see if there is anything missing?
 - e. Are there any other areas regarding the finances of the potential business that we should be researching?

Descripción:

El propósito de esta entrevista es comprender mejor las finanzas de Hearts of Gold para que podamos usar esta información para informar nuestros materiales financieros.

Consentimiento Informado:

(Pide permiso para grabar la voz)

Somos un grupo de estudiantes del Instituto Politécnico de Worcester en Massachusetts, Estados Unidos. Lo invitamos a participar en una entrevista como parte de un proyecto de investigación para ayudar a facilitar la creación de un nuevo negocio de limpieza en Cuenca. El propósito de nuestro proyecto es trabajar con la organización sin fines de lucro Hearts of Gold para facilitar la creación de una empresa de limpieza exitosa. Los resultados de nuestro trabajo se publicarán a través de nuestra escuela, WPI. No se publicarán sus nombres ni información identificable. Buscamos obtener su asesoramiento sobre procedimientos legales y financieros para el negocio potencial que Hearts of Gold está creando. Esta entrevista tendrá una duración aproximada de 30-45 minutos. La información que proporciona es voluntaria, puede optar por no responder cualquier pregunta que desee no responder. Nos gustaría grabar en audio esta conversación para revisar más tarde. ¿Estás de acuerdo con esto? ¿Tiene algunas preguntas antes de que comencemos? Puede comunicarse con nosotros por cualquier motivo a través de nuestro correo electrónico a gr-heartsofgoldd22@wpi.edu. Puede comunicarse con nuestros asesores de investigación en cbkurlanska@wpi.edu y mbelz@wpi.edu.

Preguntas

Seguridad Social

¿Conoces la seguridad social en el Ecuador?

¿Puede decirnos qué sabe sobre los programas de seguridad social, específicamente el IESS?

¿Sabes algo sobre RISE en Ecuador?

finanzas del negocio

¿Cómo financia Hearts of Gold este negocio?

¿Hay un límite en la cantidad de dinero que Hearts of Gold invertirá para comenzar?

¿Cómo se les pagará a las mujeres por su trabajo?

¿Podría mirar nuestras herramientas de presupuesto para ver si falta algo?

¿Hay otras áreas relacionadas con las finanzas del negocio potencial que deberíamos investigar?

Appendix E: Guide for interviewing Mujeres con Éxito

Description:

The purpose of this interview is to better understand the legal structure of MCE's sub businesses so we can provide examples of existing legal business structures to HoG.

Informed Consent:

(Ask for permission to voice record)

We are a group of students from Worcester Polytechnic Institute in Massachusetts, USA. We are inviting you to participate in an interview as a part of a research project to help facilitate the creation of a new cleaning business in Cuenca. Our project's purpose is to work with the nonprofit Hearts of Gold to facilitate the creation of a successful cleaning company. The results of our work will be published through our school, WPI. Neither your names nor identifiable information will be published. We seek to gain your advice on legal and financial procedures for the potential business Hearts of Gold is creating. This interview will last approximately 30 minutes. The information you provide is voluntary, you may choose to not answer any question you wish to not answer. We would like to audio record this conversation for later review. Do you consent to this? Do you have any questions before we begin? You may contact us for any reason through our email at gr-heartsofgoldd22@wpi.edu. You may contact our research advisors at cbkurlanska@wpi.edu and mbelz@wpi.edu.

1. Could you tell us about the legal structure of your cooperatives?
2. What do you use for social security? Ex - RIMPE/IESS/Seguro Campesino?
3. How many associates are in each sub business?
4. How are profits shared with the associates?
5. How did the cooperative start?
6. Do you have any advice about starting a business?
7. Is there anything we should stay away from when starting a business?

Descripción:

El propósito de esta entrevista es comprender mejor la estructura legal del negocio debajo de Mujeres con Éxito así que podemos proveer ejemplos de negocios legales existentes a HoG.

Consentimiento Informado:

(Pide permiso para grabar la voz)

Somos un grupo de estudiantes del Instituto Politécnico de Worcester en Massachusetts, Estados Unidos. Lo invitamos a participar en una entrevista como parte de un proyecto de investigación para ayudar a facilitar la creación de un nuevo negocio de limpieza en Cuenca. El propósito de nuestro proyecto es trabajar con la organización sin fines de lucro Hearts of Gold para facilitar la creación de una empresa de limpieza exitosa. Los resultados de nuestro trabajo se publicarán a través de nuestra escuela, WPI. No se publicarán sus nombres ni información identificable. Buscamos obtener su asesoramiento sobre procedimientos legales y financieros para el negocio

potencial que Hearts of Gold está creando. Esta entrevista tendrá una duración aproximada de 30-45 minutos. La información que proporciona es voluntaria, puede optar por no responder cualquier pregunta que desee no responder. Nos gustaría grabar en audio esta conversación para revisar más tarde. ¿Estás de acuerdo con esto? ¿Tiene algunas preguntas antes de que comencemos? Puede comunicarse con nosotros por cualquier motivo a través de nuestro correo electrónico a gr-heartsofgoldd22@wpi.edu. Puede comunicarse con nuestros asesores de investigación en cbkurlanska@wpi.edu y mbelz@wpi.edu.

Appendix F: Documento de Conclusiones de Investigación

El Mercado Potencial

Cómo se recopilaron los datos

Los datos se recopilaron a través de entrevistas con 11 personas en nuestro mercado objetivo, investigaciones realizadas en línea sobre competidores e información de proveedores.

Conclusiones

1. **Los servicios de limpieza son muy demandados en Cuenca**
 - a. Principalmente porque los servicios son relativamente baratos y gran parte de la población es mayor y no quiere hacer una tarea tan exigente físicamente.
 - b. Muchos extranjeros en Cuenca no tienen empleadas domésticas vinculadas a la familia o servicios de limpieza, lo que puede hacer que sea más probable que cambien de limpiadores o que no tengan ninguno.
 - c. Muchas personas que pueden pagar un limpiador ya tienen uno
 - d. Algunas personas tienen servicios de limpieza a través de sus complejos de apartamentos, lo que también puede ser un competidor.
2. **Cómo la gente oyó hablar de los limpiadores**
 - a. Marketing a través del boca a boca/recomendaciones
3. **Diferencias en los servicios**
 - a. Algunas mujeres de la limpieza cobran más si tienen que viajar más lejos
 - b. Algunos hogares proporcionan los productos de limpieza para que las mujeres limpian con
4. **Opiniones sobre trabajadores independientes versus negocio como HoG**
 - a. El mercado objetivo potencial declaró que les gusta la idea de una empresa de limpieza en lugar de un trabajador independiente porque el cliente sabe que las mujeres obtienen dinero a través de la seguridad social y otros programas.
5. **Cualidades que la gente busca en un servicio**
 - a. Los clientes pagarían más si supieran que el dinero está ayudando a una organización sin fines de lucro como Hearts of Gold
 - b. La mayoría prefiere productos orgánicos/naturales. Uno quería algo que funcionara bien y hace brillar las superficies.
 - c. Cualidades deseadas del ama de llaves: Orientada a los detalles, buena actitud, consistente, confiable, oportuna, comunicativa, honesta
 - d. Quiere que los limpiadores traigan sus propios suministros
 - e. Muchos quieren practicar español con el ama de llaves, pero quieren que el ama de llaves sepa al menos un poco de inglés relacionado con la limpieza.
 - f. Énfasis en que las mujeres reciban una formación estandarizada
 - g. Énfasis en tareas físicamente exigentes que pueden ser más difíciles para una persona mayor
6. **Precio**

- a. Para aquellos que actualmente tienen servicios de limpieza, escuchamos que cobran \$ 20- \$ 30 por cada vez que vienen (vienen cada dos semanas más comúnmente)
- b. Algunos también pagan el transporte de sus limpiadores y los artículos de limpieza.

Dónde obtener más información

- Para obtener las grabaciones de las entrevistas con las personas que entrevistamos, vaya a la carpeta Entregables, luego Entrevistas, luego Grabaciones, luego Mercado objetivo

Necesidades y Deseos de las Empleadas

Cómo se recopilaron los datos

Los datos fueron recolectados a través de entrevistas con 18 mujeres que pueden ser empleadas por la empresa.

Conclusiones

1. **Los empleados necesitan flexibilidad en su horario**
 - a. Más de la mitad de las mujeres con las que hablamos tienen otro trabajo y todas tienen hijos
 - b. Casi todos expresaron su preocupación de que el negocio no pudiera adaptarse a sus apretadas agendas.
2. **Muchos de los empleados dependen de este trabajo para su seguridad financiera.**
 - a. Muchas de las mujeres expresaron sus luchas para poder proporcionar alimentos a sus hijos y ser económicamente independientes.
 - b. Muchos quieren no ser tan dependientes del programa de asistencia alimentaria Corazones de Oro y Comedor de Cuenca
 - c. Muchos de ellos tienen muchas facturas médicas, ya sea para ellos mismos o para un familiar al que cuidan, lo que aumenta el estrés financiero de su situación.

Dónde obtener más información

- Para obtener las grabaciones de las entrevistas de las 18 madres entrevistadas vaya a Entregables, luego Entrevistas, Grabaciones, Madres, y todas las grabaciones estarán en esa carpeta
- Para obtener las grabaciones transcritas de estas entrevistas acceda a Entregables, Grabaciones Escritas y la carpeta Empleos Futuros que tiene todas las entrevistas transcritas y con un resumen al final

Conclusiones de la Investigación Jurídica

Cómo se recopilaron los datos

Los datos se recopilaron a través de una entrevista con Alex, el contador de Hearts of Gold, así como una investigación en línea sobre diferentes opciones legales y una entrevista con la directora de Mujeres Con Éxito para ver cómo establecieron su estructura legal.

Conclusiones

1. Investigó tres tipos de opciones de seguridad social

- a. Seguro Campesino, RISE e IESS
- b. IESS (Instituto Ecuatoriano de Seguridad Social o Instituto Ecuatoriano de Seguridad Social)
 - i. Administra seguros de vida individuales y familiares, seguros de invalidez, seguros generales de trabajo, fondos de reserva (fondos de ahorro a corto plazo)
 - ii. La definición nacional de trabajo laboral proviene del Código del Trabajo y dice que los trabajadores domésticos tienen derecho a vacaciones, días libres, salario mínimo, aguinaldo, descanso semanal, horas extras, períodos de preaviso de desempleo, seguridad social y seguro social de trabajo de riesgo.
 - iii. La seguridad social de las trabajadoras del hogar se encuentra dentro del IESS en la sección “trabajadoras del hogar”
 - iv. Este enlace describe cómo registrarse en el IESS [Ecuador](#) - este documento explica cómo registrarse
- c. Seguro Campesino
 - i. Es un régimen de seguridad social de Seguro Universal Obligatorio.
 - ii. Protege a la población rural ya las personas que se dedican a la pesca artesanal.
 - iii. Beneficios: (obtenibles dentro del primer mes de afiliación)
 1. Promoción de la salud
 - iv. La prevención de enfermedades
 - v. Promoción de prácticas saludables
 - vi. Saneamiento ambiental
 - vii. Desarrollo comunitario con enfoque intercultural
 - viii. Calificaciones:
 1. Personas que trabajan en el área rural y trabajen en el campo y/o se dediquen a la pesca artesanal.
 2. Su residencia debe estar ubicada en la zona rural.
 3. No estar afiliado a otros seguros públicos.
 4. Pertenecer a una organización campesina.
 5. No recibir remuneración de un empleador público o privado y no contratar personas ajenas a la comunidad o de terceros, para realizar actividades económicas bajo su dependencia.
- d. RISE (Régimen Tributario Simplificado)
 - i. Un régimen de registro voluntario, que reemplaza el pago del IVA (Impuesto al Valor Agregado) y del Impuesto a la Renta a través de cuotas mensuales y tiene como objetivo mejorar la cultura tributaria en el país

- ii. Requisitos
 1. No tener ingresos mayores a USD 60 mil en el año, o si se encuentra en relación de dependencia, los ingresos por este concepto no superan la fracción básica del Impuesto a la Renta gravado a tasa del cero por ciento (0%) para cada año.
 2. No participe en ninguna de las actividades restringidas.
 3. No haber sido agente de retención en los últimos 3 años.
2. **RIMPE estaba decidida a ser lo mejor para el negocio**
 - a. A través de la entrevista con Alex el contador nos enteramos que RISE se ha actualizado recientemente para llamarse RIMPE
 - b. RIMPE es la mejor opción porque el Seguro Campesino no se aplica (solo para trabajadores rurales) y porque las mujeres estarán en un cierto nivel de ingresos. Alex nos ayudó a determinar que RIMPE es la mejor opción.
 - c. RIMPE será el 9,4% del salario de la mujer que es la versión más rentable en comparación con el IESS
3. **Mujeres con Éxito se configura como una asociación por lo que su estructura legal es muy diferente**
 - a. No utilizan programas de seguridad social como RIMPE o IESS porque son una asociación.

Dónde obtener más información

- Una transcripción y resumen de la entrevista con Alex the Hearts of Gold Accountant se puede encontrar en Entregables, Entrevistas, Grabaciones Escritas en un documento llamado Documento transcrito para la entrevista de Alex
- La entrevista grabada con la directora de Mujeres con Éxito se encuentra en Entregables, luego Entrevistas, Grabaciones
- Una transcripción y resumen de la entrevista a la directora de Mujeres con Éxito se encuentra Entregables, Entrevistas, Grabaciones Escritas en un documento llamado Documento transcrito para la entrevista de Diana

Conclusiones de Márketing

Cómo se recopilaron los datos

Los datos se recopilaron a través de investigaciones en línea sobre competidores y entrevistas con personas del mercado objetivo.

Conclusiones

1. **El marketing de boca en boca es la mejor manera de llegar a los clientes**
 - a. Según las entrevistas con el mercado objetivo potencial, descubrimos que la mayoría de las personas encuentran sus productos de limpieza a través de recomendaciones de boca en boca.
2. **Parte del marketing se realiza en línea a través del sitio GringoPost**
 - a. Quienes no encontraron sus limpiadores de boca en boca usaron GringoPost

- b. Cuando revisamos GringoPost, buscamos varias palabras clave y encontramos una publicación sobre una empresa de limpieza en Cuenca y tres publicaciones sobre contratistas independientes.
 - i. Hicimos una búsqueda en “Limpieza de Cuenca” y solo apareció una publicación sobre limpiadores de casas en Cuenca. Esta publicación anunciada como un servicio informal donde la comunicación se realizaba a través de WhatsApp, se publicó en 2021 y el limpiador tenía referencias.
 - ii. Buscamos “Cuenca Limpiar” que no tuvo resultados
 - iii. Buscamos "Servicios de limpieza de Cuenca" que tiene un puesto de una empresa con tres miembros de la familia, un énfasis en las condiciones sanitarias y seguras, tenía referencias, tenía un miembro del equipo que hablaba inglés y la empresa trae su propio equipo.
3. **Hay un competidor que tiene un sitio web en funcionamiento como Hearts of Gold que le gustaría crear para su propio negocio.**
 - a. El sitio web se llama ServiCuenca y está en inglés y tiene una buena historia de "Quiénes somos".
 - b. Este es el único sitio web similar a lo que Hearts of Gold busca crear
4. **Otra información encontrada al buscar en Google “Servicios de limpieza de Cuenca”**
 - a. Había una página de Facebook para un servicio de limpieza llamado Maids and Beyond que tenía un sitio web vinculado que no funcionaba.
 - i. Este sitio web (que no tenía un enlace que funcionara) se describió para atender específicamente a la comunidad de extranjeros y ofrecía más que solo limpieza.
 - ii. También se ofreció asistencia en traducción, bienes raíces y compras.
 - b. Yellowpages era difícil de usar y no era efectivo para encontrar competidores
 - c. No se encontraron cuentas en Instagram al buscar “Limpieza Cuenca”

Dónde obtener más información

- Para obtener las grabaciones de las entrevistas con las personas que entrevistamos, vaya a la carpeta Entregables, luego Entrevistas, luego Grabaciones, luego Mercado objetivo
- Para obtener un resumen de todas las entrevistas potenciales del mercado objetivo, vaya a Entregables, luego Entrevistas, luego Grabaciones Escritas, luego el documento llamado Gringos Escritas

Investigación de Distribuidores

Cómo se recopilaron los datos

Se realizó una investigación en línea y en persona para encontrar diferentes distribuidores potenciales.

Conclusiones

1. **Se contactó con cinco distribuidores diferentes.**

- a. Sólo dos de estos cinco respondieron.
- b. Dos de los cinco solo venden máquinas de limpieza como aspiradoras y no todos los insumos que se necesitarán para iniciar este negocio
- c. La lista de distribuidores contactados incluye: DYCOM, DISPROHIN, MegaLimpio, Aspiradoras y Abrillantadoras Ecológica Ecuador, y Euroclean
- d. Opción 1: DYCOM
 - i. Sitio web- <http://www.dycomcuenca.com>
 - ii. Positivos:
 - 1. Vendo variedad de productos de limpieza
 - 2. Trabaja con un montón de empresas en la ciudad.
 - 3. Toallas de microfibra, guantes, lejía, alcohol industrial, limpiador de pisos, esponjas y más
 - 4. Todo tipo de productos de limpieza.
 - iii. Negativos:
 - 1. Para obtener un precio tendríamos que contactarlos.
 - 2. Intenté contactar y no obtuve respuesta
 - 3. No tengo una tienda física para ir a buscar
- e. Opción 2: DISPROHINA
 - i. Sitio web- <https://disprohin.com/checkout/>
 - ii. Positivos:
 - 1. Sitio web con opciones para varios productos de limpieza.
 - 2. Tiene todo lo necesario para comenzar el negocio de limpieza, incluidas toallas, lejía, limpiadores multiusos, etc.
 - iii. Negativos:
 - 1. Necesito contactar para precios
 - 2. Se comunicó y no recibió respuesta
 - 3. No hay tiendas presenciales en Cuenca para investigar
 - 4. No hay una forma específica de saber qué productos son orgánicos o ecológicos.
- f. Opción 3: Aspiradoras y Abrillantadoras Ecológica Ecuador
 - i. Sitio web: <https://www.ecologicaecuador.com/producto/aspiradora-purificadora-de-aire-con-filtro-de-agua-industrial/>
 - ii. Positivos
 - 1. Respondió en WhatsApp relativamente rápido
 - 2. Puede enviar precios para varias opciones de vacío
 - iii. Negativos
 - 1. Solo tiene máquinas como aspiradoras y limpiadores a vapor, pero no artículos de limpieza como lejía, guantes, etc.
- g. Opción 4: Mega Limpio

- i. Sitio web: no hay sitio web en línea, pero una página de Facebook
<https://www.facebook.com/megalimpiocue/>
 - ii. Positivos:
 1. Capaz de obtener precios para cada producto necesario para iniciar el negocio
 2. Lleva múltiples tipos de cada producto para obtener varios precios para el mismo tipo de producto
 3. Tiene una marca específica que se utiliza para productos orgánicos y biodegradables.
 4. Tiene tienda presencial para visitar y ver todos los productos con precios
 5. También puede contactar en Facebook messenger para que pueda ser contactado en línea y en persona.
 - iii. Negativos:
 1. No hay sitio web en línea para hacer referencia
 2. No estoy seguro si tienen un descuento de compra al por mayor
 - h. Opción 5: Euroclean
 - i. Sitio web: <http://www.euroclean.com.ec>
 - ii. Positivos:
 1. Tiene un sitio web en línea fácil de usar
 2. Tiene muchas opciones de aspiradoras para elegir
 - iii. Negativos:
 1. Solo vende aspiradoras y no todos los productos que se necesitan para iniciar el negocio.
 2. No respondió cuando se comunicó con sobre los precios
 3. No hay tienda en persona para referenciar productos o precios.
2. **No hay muchas tiendas presenciales de artículos de limpieza en Cuenca**
 - a. En nuestra investigación, solo se encontraron unas pocas tiendas en persona, pero la mayoría de ellas no tenían sitio web, información en línea o reseñas, lo que las hace parecer opciones menos confiables.
 3. **MegaLimpio fue el más fácil de contactar y ver la gama de productos**
 - a. Pudimos contactar a MegaLimpio vía messenger de Facebook así como visitando la tienda física ubicada en Cuenca
 - b. Cuando visitamos en persona, pudimos encontrar muchas opciones de diferentes productos de limpieza para que Hearts of Gold pudiera elegir.
 - c. También tenían todo lo necesario para que Hearts of Gold comenzara su negocio de limpieza en un solo lugar.
 4. **Hay una marca y marca específica que se utiliza para productos ecológicos y ecológicos.**

- a. La variedad de productos de limpieza de Proindusquim son biodegradables y se adaptan mejor a lo que los clientes demandan por productos más naturales

Investigación de Aplicaciones

Cómo se recopilaron los datos

La información se recopiló a través de una investigación en línea sobre posibles aplicaciones para crear una aplicación para Hearts of Gold

Conclusiones

1. Hay algunas opciones para crear una aplicación.
 - a. Hay muchas aplicaciones diferentes que se pueden usar para crear una aplicación para la App Store
 - b. Upplication es la aplicación que menos coste tiene para crear una web
 - c. Estas aplicaciones no requieren experiencia en codificación y lo ayudan a desarrollar una aplicación
2. Cuesta dinero tener una cuenta de desarrollador y tener una aplicación en la tienda de Apple y en la tienda de Android
 - a. La Apple Store es más cara para tener una aplicación que la Android Store
 - b. Más ecuatorianos tienen androides que iPhones, por lo que puede ser económicamente más factible comenzar con una aplicación en la tienda de Android.

Dónde obtener más información

- Se puede encontrar una investigación más detallada sobre las diferentes opciones de aplicación y el presupuesto de la aplicación en Entregables, luego en Investigación, luego en la hoja llamada Comparación de App

Conclusiones Financieras

Dónde obtener más información

- Un documento de factibilidad financiera se encuentra en Entregables, Negocio, luego el documento denominado Factibilidad Financiera
- Un documento de presupuesto de trabajo se puede encontrar en Entregables, Negocio, luego el documento llamado Presupuesto

Un documento de resumen de operaciones se encuentra en Entregables, Negocio, luego el documento denominado Documento de Operaciones

Appendix G: Documento de Operaciones para empezar el negocio limpieza

El punto de partida

Cómo funcionará el servicio

Habrán 12 mujeres empezaron como beneficiarias en el nuevo negocio. Las mujeres trabajarán basado en una cita creada por el cliente. Cada servicio estará personalizado por el cliente y entonces las mujeres pueden trabajar en el calendario que se ajusta a ellas.

Cómo funcionará el pago

La forma principal de pago será a través de transacciones bancarias. Por aquí, la fundación de Hearts of Gold puede sostener el dinero por 24 horas después que el servicio esté completo. Las razones para retener el dinero es asegurar que el servicio está a la altura de los estándares de la empresa. También, este método es beneficioso para asegurar que nada es roto y nada se pierde. Además, este ofrece protección a las beneficiarias del negocio.

Cada servicio tendrá un precio particular, y dará cuenta del costo de viaje para las mujeres.

Recomendaciones para el negocio

Los incentivos para empezando el negocio

Algunas recomendaciones que determinamos para ayudar el negocio crecer incluye:

- a. Ofreciendo descuentos a cambio de remisiones a otros sobre el negocio.
- b. Ofreciendo incentivos por clientes leales.

Cosas que diferencian su nuestro de los competidores

Relaciones con clientes:

- a. Nosotros estableceremos un sistema para recibir comentarios en la servicia.
- b. Habrá lecciones de inglés realizadas por la fundación así que las beneficiarias del negocio están más cómodas trabajando para los clientes.

Servicio Especializado:

- a. Habrá encuestas realizadas a los clientes sobre actividades específicas limpios que prefieren.
- b. Habrá una sistema de clasificación para los clientes a completar después del servicio en la aplicación de limpieza.
- c. Las beneficiarias recibirán beneficios de seguridad social además de su salario normalmente porque el negocio legal requiere impuestos. Moralmente, esta es una opción mejor que auto-empleo, ya que a las beneficiarias se les pagará.
 - i. Seguridad Social se llevará a través de RIMPE (Régimen Simplificado para Emprendedores y Negocios)
 - ii. RIMPE asume 9.4% del salario anual de las beneficiarias.

Servicio de Distribución

El distribuidor principal debería utilizar MegaLimpio porque ofrece una gran variedad de opciones para limpiar suministros.

- a. Tiene muchos productos biodegradables y tiene productos pesados para limpiezas que exigen más trabajo.
- b. Los precios de los productos son más baratas y más fáciles de transportar en el área.

Appendix H: Presupuesto

| Nombre | Costo |
|--------------------|------------------|
| Materiales | \$ 91.84 |
| App - IOS | \$ 99.00 |
| App - Android | \$ 25.00 |
| Costo Total | \$ 215.84 |

| Usar Variables Para Experimentacion (x) o Calendario (o) | | x |
|--|--|--------------|
| Variables Para Todo | | Costo |
| Costo de limpieza básica | | 30 |
| Costo de servicio extra | | 2 |
| Descuenta de Referir | | 0.2 |
| Porcentaje de Salario para el negocio | | 0.05 |
| Variables Para Experimentacion | | Costo |
| Cantidad de Limpiezas Por Mes (Incluyendo de referir) | | 5 |
| Cantidad de Limpiezas de Referir | | 2 |
| Costo de Transportacion | | 2 |

| Gastos | | Ingresos | |
|-----------------------------------|------------------|-------------------------|------------------|
| Salarios | \$ 110.69 | Limpiezas | \$ 138.00 |
| Gastos de Suministros de Limpieza | \$ 11.49 | Donaciones | \$ 5.00 |
| Transportacion | \$ 10.00 | | |
| Persona de HoG | \$ 10.00 | | |
| Marketing | \$ 15.00 | | |
| App | \$ 10.84 | | |
| Gastos Totales | \$ 168.01 | Ingresos Totales | \$ 143.00 |

| Ingresos Netos | | \$ (25.01) |
|---|--|------------|
| Ingresos son negativos si el color sea rojo | | |

| Nombre | Usará | Proindusqim | Cantidad | Unidades | Costo | costo por unidad | cantidad por casa | costo total por casa | cantidad usado en una limpieza | unidades | costo por Limpieza | Numero de Limpiezas que durará |
|--------------------------------|-------|-------------|----------|-----------------------|----------|------------------|-------------------|----------------------|--------------------------------|-----------------------|--------------------|--------------------------------|
| Ambientador | x | | 1 | lata | \$ 2.40 | \$ 2.40 | 1 | \$ 2.40 | 0.001 | lata | \$ 0.00 | 1000 |
| cepillo para azulejos | x | | 1 | cepillo | \$ 0.75 | \$ 0.75 | 1 | \$ 0.75 | 0.001 | cepillo | \$ 0.00 | 1000 |
| chloiro - superconcentrado | x | x | 1 | litros | \$ 1.13 | \$ 1.13 | 1 | \$ 1.13 | 0.01 | litros | \$ 0.01 | 100 |
| chloiro - superconcentrado | x | x | 4 | litros | \$ 3.12 | \$ 0.78 | 1 | \$ 3.12 | 0.01 | litros | \$ 0.01 | 400 |
| cubo de trapador | x | | 1 | cubo | \$ 5.38 | \$ 5.38 | 1 | \$ 5.38 | 0.001 | cubo | \$ 0.01 | 1000 |
| Disinfectante | x | x | 4 | litros | \$ 5.28 | \$ 1.32 | 1 | \$ 5.28 | 0.01 | litros | \$ 0.01 | 400 |
| Disinfectante | x | x | 4 | litros | \$ 6.04 | \$ 1.51 | 1 | \$ 6.04 | 0.01 | litros | \$ 0.02 | 400 |
| escoba | x | | 1 | escoba | \$ 2.07 | \$ 2.07 | 1 | \$ 2.07 | 0.001 | escoba | \$ 0.00 | 1000 |
| esponja | | | 3 | esponjas | \$ 0.99 | \$ 0.33 | 1 | \$ 0.99 | 0.005 | esponjas | \$ 0.00 | 400 |
| esponja | | | 2 | esponjas | \$ 0.43 | \$ 0.22 | 1 | \$ 0.43 | 0.01 | esponjas | \$ 0.00 | 200 |
| esponja | | | 4 | esponjas | \$ 1.25 | \$ 0.31 | 1 | \$ 1.25 | 0.05 | esponjas | \$ 0.02 | 80 |
| Guantes | | | 1 | par de guantes | \$ 0.91 | \$ 0.91 | 1 | \$ 0.91 | 1 | par de guantes | \$ 0.91 | 1 |
| Guantes nitriles | x | | 100 | par de guantes | \$11.50 | \$ 0.12 | 1 | \$ 11.50 | 1 | par de guantes | \$ 0.12 | 100 |
| Guantes desechable | | | 100 | par de guantes | \$ 0.80 | \$ 0.01 | 1 | \$ 0.80 | 1 | par de guantes | \$ 0.01 | 100 |
| limpiador de acero inoxidable | x | | 0.4 | litros | \$ 4.70 | \$ 11.75 | 1 | \$ 4.70 | 0.01 | litros | \$ 0.12 | 40 |
| limpiador de acero inoxidable | | | 0.36 | litros | \$ 4.65 | \$ 12.92 | 1 | \$ 4.65 | 0.01 | litros | \$ 0.13 | 36 |
| limpiador de azulejos | x | x | 1 | litros | \$ 3.77 | \$ 3.77 | 1 | \$ 3.77 | 0.01 | litros | \$ 0.04 | 100 |
| limpiador de azulejos | | | 0.5 | litros | \$ 2.88 | \$ 5.76 | 1 | \$ 2.88 | 0.01 | litros | \$ 0.06 | 50 |
| limpiador de granito | x | x | 0.1 | litros | \$ 3.23 | \$ 32.30 | 1 | \$ 3.23 | 0.01 | litros | \$ 0.32 | 10 |
| limpiador de horno | x | | 0.4 | litros | \$ 5.63 | \$ 14.08 | 1 | \$ 5.63 | 0.01 | litros | \$ 0.14 | 40 |
| limpiador de inodoro | x | | 0.6 | litros | \$ 3.34 | \$ 5.57 | 1 | \$ 3.34 | 0.02 | litros | \$ 0.11 | 30 |
| limpiador de muebles de madera | x | x | 0.5 | litros | \$ 4.30 | \$ 8.60 | 1 | \$ 4.30 | 0.01 | litros | \$ 0.09 | 50 |
| limpiador de muebles de madera | | | 0.36 | litros | \$ 4.37 | \$ 12.14 | 1 | \$ 4.37 | 0.01 | litros | \$ 0.12 | 36 |
| limpiador de muebles de madera | | | 0.3 | litros | \$ 2.95 | \$ 9.83 | 1 | \$ 2.95 | 0.01 | litros | \$ 0.10 | 30 |
| Limpiador de pisos (madera) | x | | 1 | litros | \$ 2.60 | \$ 2.60 | 1 | \$ 2.60 | 0.2 | litros | \$ 0.52 | 5 |
| Limpiador de pisos (madera) | | | 4 | litros | \$ 7.92 | \$ 1.98 | 1 | \$ 7.92 | 0.2 | litros | \$ 0.40 | 20 |
| limpiador multifusos | x | x | 1 | litros | \$ 3.02 | \$ 3.02 | 1 | \$ 3.02 | 0.01 | litros | \$ 0.03 | 100 |
| limpiador multifusos | | | 4 | litros | \$ 9.22 | \$ 2.31 | 1 | \$ 9.22 | 0.01 | litros | \$ 0.02 | 400 |
| limpiador multifusos - pistola | | | 0.5 | litros | \$ 3.54 | \$ 7.08 | 1 | \$ 3.54 | 0.01 | litros | \$ 0.07 | 50 |
| limpion | x | | 600 | metros | \$14.94 | \$ 0.02 | 1 | \$ 14.94 | 20 | metros | \$ 0.50 | 30 |
| polvo y brillo | x | x | 0.5 | litros | \$ 2.37 | \$ 4.74 | 1 | \$ 2.37 | 0.01 | litros | \$ 0.05 | 50 |
| polvo y brillo | | | 0.3 | litros | \$ 3.77 | \$ 12.57 | 1 | \$ 3.77 | 0.01 | litros | \$ 0.13 | 30 |
| recogedor | x | | 1 | recogedor | \$ 0.75 | \$ 0.75 | 1 | \$ 0.75 | 0.001 | recogedor | \$ 0.00 | 1000 |
| ropa de microfibra | x | | 1 | ropa de microfibra | \$ 0.59 | \$ 0.59 | 1 | \$ 0.59 | 0.001 | ropa de microfibra | \$ 0.00 | 1000 |
| saca rapida | x | | 0.1 | litros | \$ 3.57 | \$ 35.70 | 1 | \$ 3.57 | 0.005 | litros | \$ 0.18 | 20 |
| saca rapida | | | 0.5 | litros | \$ 10.61 | \$ 21.22 | 1 | \$ 10.61 | 0.005 | litros | \$ 0.11 | 100 |
| swifter mojada y seca | | | 1 | swifter | \$10.74 | \$ 10.74 | 1 | \$ 10.74 | 0.001 | swifter | \$ 0.01 | 1000 |
| taburete | x | | 1 | taburete | \$ 3.95 | \$ 3.95 | 1 | \$ 3.95 | 0.001 | taburete | \$ 0.00 | 1000 |
| toalla de papel | x | | 2 | rollo de papel toalla | \$ 1.03 | \$ 0.52 | 1 | \$ 1.03 | 0.1 | rollo de papel toalla | \$ 0.05 | 20 |
| trapeador | x | | 1 | trapeador | \$ 3.93 | \$ 3.93 | 1 | \$ 3.93 | 0.001 | trapeador | \$ 0.00 | 1000 |
| Uniforme | x | | 1 | pantalones y camisa | \$ 5.00 | \$ 5.00 | 1 | \$ 5.00 | 0.001 | pantalones y camisa | \$ 0.01 | 1000 |

Seguimiento Financiero

| Nombre | Mes 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
|---|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Day: | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| Limpieza: | 1 | 2 | 1 | | | | | | | | | | | | | | | | | | |
| Limpieza Con Descontos: | 1 | 1 | 1 | | | | | | | | | | | | | | | | | | |
| Número de servicios extras: | 0 | 2 | | | | | | | | | | | | | | | | | | | |
| Los Ingresos: | 54 | 88 | 30 | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Transportación 1: | \$2.15 | \$1.50 | | | | | | | | | | | | | | | | | | | |
| Transportación 2: | \$3.17 | \$1.50 | | | | | | | | | | | | | | | | | | | |
| Transportación 3: | | | | | | | | | | | | | | | | | | | | | |
| Transportación Total: | \$5.32 | \$3.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pago del Beneficaria (Antes De Honorarios Legales): | \$42 | \$74 | \$26 | \$21 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Honorarios Legales: | \$4 | \$7 | \$2 | \$2 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Pago del Beneficaria (Después De Honorarios Legales): | \$38 | \$67 | \$24 | \$19 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Costo de Productos de Limpieza: | \$4.59 | \$6.89 | \$2.30 | \$2.30 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Ingresos Menos de Honorarios: | \$32.20 | \$59.81 | \$1 | \$1 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Ingresos Menos el Pago de Honorarios: | \$8.11 | \$16 | | | | | | | | | | | | | | | | | | | |
| Ingresos Menos los 15 Beneficarias: | \$16 | | | | | | | | | | | | | | | | | | | | |