



# IMA Limpia

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The Care Economy  
Knowledge Hub

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# Profiling Businesses in the Care Economy

The care economy consists of paid and unpaid labor and services that support caregiving in all its forms. In Africa, Asia and Latin America, women spend between three to five times as many hours on unpaid care and domestic work as men. This represents 80 percent of a household's total hours devoted to unpaid care work.

Care economy businesses can help recognize, redistribute, reduce and reward – also known as the 4 Rs – unpaid and paid care and domestic work in the following ways:



**Recognize:** Initiatives that increase visibility and recognition of paid and unpaid care and domestic activity as "productive" work that creates real value and contributes to economies and societies.



**Redistribute:** Services and initiatives that redistribute care work from individuals to public and private sector entities, and redistribute care and domestic work within the household.



**Reduce:** Products and initiatives that reduce the time spent on and burden of unpaid care and domestic work.



**Reward:** Products, services and initiatives that ensure that care and domestic workers are paid fairly and have professional growth potential. This provides them with financial reward and security.

The Care Economy Knowledge Hub aims to address the knowledge gap around care businesses by showcasing various business models and creating a resource base for relevant stakeholders. It also aims to raise awareness and increase knowledge of the state of impact-driven care economy business models and attract a broad range of funders to invest in care economy solutions by showcasing opportunities. These business profiles are intended to showcase said potential investment opportunities. They have been created from information and data provided by the business itself.

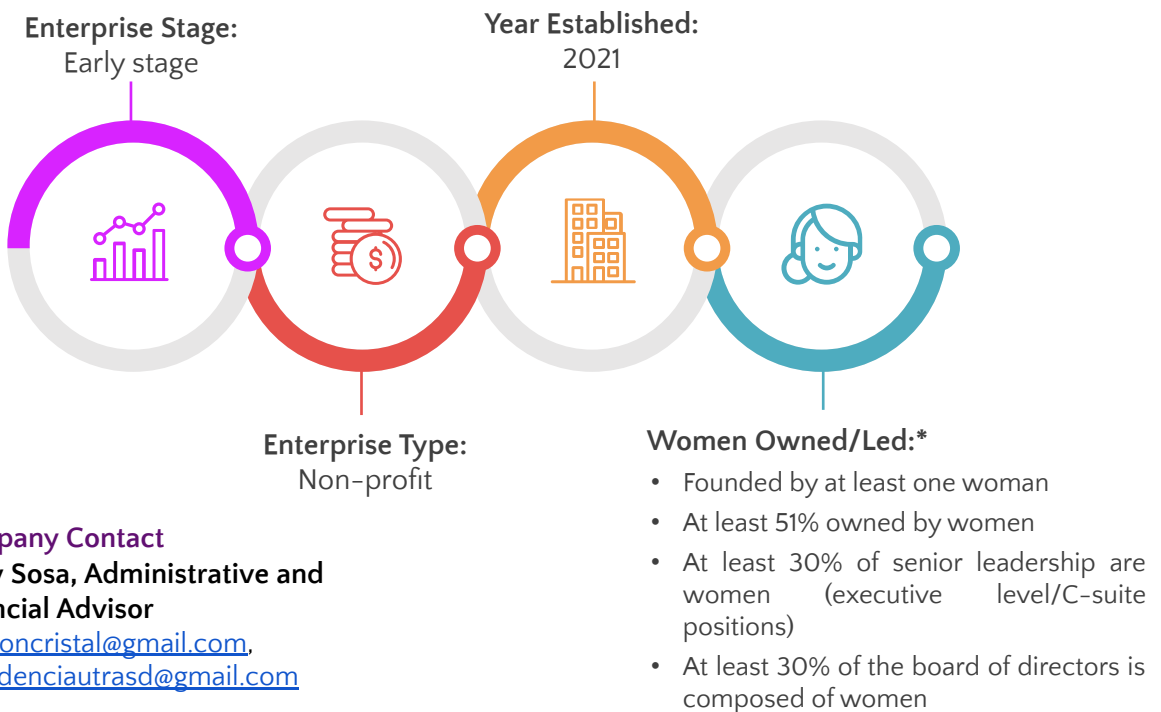
This project is supported by Canada's International Development Research Center, in partnership with the Soros Economic Development Fund at the Open Society Foundations. Building on their track record and commitment to transforming the care economy and mobilizing finance for gender equality, they have jointly launched this action research program to help transform the care economy through impact business and investment.

# Executive Summary



IMA Limpia is a nonprofit organization led by female domestic workers and funded by the Domestic Workers Union (Unión de Trabajadoras Domésticas, or UTRASD).<sup>1</sup> IMA Limpia provides reliable and high-quality cleaning, meal preparation, and companionship services for households. It also provides cleaning and disinfection services for businesses.

The company aims to dignify domestic work in Colombia by recognizing historically precarious working conditions and engaging in activism and policy advocacy. Moreover, IMA Limpia offers its domestic workers (the majority of whom are female) formal jobs. Jobs are guaranteed to pay at least the Colombian legal minimum wage, as well as include training and courses in entrepreneurship and life skills. The company employs 30 women, has provided nearly 2,800 services to over 160 customers, and has generated a revenue of US\$17,709 2021 (its first year of operations).



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\* According to 2X “women entrepreneurship” and “women leadership” criteria; [2X Challenge Criteria](#)

<sup>1</sup> International Domestic Workers Federation. Retrieved from <https://idwfed.org/en/affiliates/latin-america/colombia-union-de-trabajadoras-afrocolombianas-del-servicio-domestico-utrasd>

# 1. About The Enterprise

## 1.1 Problem

Prior to Colombia adopting the ILO's Domestic Workers Convention (No.189)<sup>2</sup> in 2014, domestic workers (particularly women of indigenous and Afro-Colombian descent),<sup>3</sup> were more exposed to precarious working conditions. Further, their rights were not protected by official labor laws. This resulted in: domestic workers regularly completing shifts longer than eight hours per day, accepting positions without a formal contract, working for less than minimum wage, as well as receiving no health coverage, occupational safety, or pension benefits.<sup>4</sup> Reports show that in 2021 less than 20% of domestic workers in Colombia had formal working conditions.<sup>5</sup> Further, only 17% had access to social security and 62% were earning the minimum wage or less.<sup>6</sup> In Colombia, there are currently 688,000 paid domestic workers, 91% of whom are women.<sup>7</sup> These women often report low levels of educational attainment and are therefore limited in employment options.

Access to reliable, high-quality, domestic services (e.g laundry, ironing, meal preparation, etc.) is limited in Colombia. Households and private companies often struggle to find trusted domestic workers and rely on recommendations from acquaintances or intermediaries. A recommendation based model does not often result in a successful match between available domestic workers and potential customers. This is because schedules do not always suit either party.

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<sup>2</sup> ILO. (2014). Colombia ratifies the Domestic Workers Convention. Retrieved from [https://www.ilo.org/global/standards/information-resources-and-publications/news/WCMS\\_242819/lang--en/index.htm](https://www.ilo.org/global/standards/information-resources-and-publications/news/WCMS_242819/lang--en/index.htm)

<sup>3</sup> Corporación Humanas Colombia. (2015). Situación de las mujeres afrocolombianas e indígenas. Retrieved from <https://humanas.org.co/wp-content/uploads/2020/10/7.mujeresafroindigenascolombia.pdf>

<sup>4</sup> ILO. (2021). Making decent work a reality for domestic workers. Progress and prospects ten years after the adoption of the Domestic Workers Convention, 2011 (No. 189). P. 151. Retrieved from: [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms\\_802551.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_802551.pdf)

<sup>5</sup> Serv. (2021). El trabajo doméstico informal preocupa en Colombia y Bogotá. Retrieved from <https://www.serv.com.co/post/escribe-en-tu-blog-desde-tu-sitio-web-o-m%C3%B3vil#:~:text=El%2080%20%25%20de%20las%20trabajadoras,a portes%20al%20sistema%20de%20pensiones.>

<sup>6</sup> Portafolio. (2019). El 96% de los empleados domésticos en Colombia son mujeres. Retrieved from <https://www.portafolio.co/economia/empleo/el-96-de-los-empleados-domesticos-en-colombia-son-mujeres-527092>

<sup>7</sup> DANE. (2022). Mercado Laboral Julio 2022. Retrieved from [https://www.dane.gov.co/files/investigaciones/boletines/ech/ech\\_pres\\_empleo\\_jul\\_22.pdf](https://www.dane.gov.co/files/investigaciones/boletines/ech/ech_pres_empleo_jul_22.pdf)

## 1.2 Solution

As of 2022, UTRASD is one of Colombia's most important union organizations. It is composed of female domestic workers, mainly of Afro-Colombian descent, and nationally advocates for strategies to improve the working conditions of domestic workers.

In 2021, UTRASD created IMA Limpia with the support of the L'Agence Française de Développement (AFD),<sup>8</sup> the coordination of CARE<sup>9</sup> for Latin America and the Caribbean, and the technical support of the Bien Humano Foundation.<sup>10</sup> IMA Limpia provides domestic services (cleaning, meal preparation, companionship, laundry, ironing, and gardening, etc.). Services are high quality, reliable, and flexible, to cater to specific household and business needs. IMA Limpia (IMA stands for indigenous, Mestizo, and Afro-Descendant) is a non-profit organization that offers domestic services, employing women from the above ethnic groups. The majority of UTRASD members are single mothers and heads of household who have been displaced from their homes due to the Colombian armed conflict<sup>11</sup> and/or are survivors of gender-based violence.<sup>12</sup> IMA Limpia is the first social enterprise in the country led by women who have worked as domestic workers. The company recognizes the job's historically precarious working conditions and lobbies for change through activism and policy advocacy. This is mainly done through the media, as well as national events. Further, IMA Limpia rewards domestic workers by offering formal jobs, guaranteeing at least the Colombian legal minimum wage, as well as providing training and access to the national social security system (health, pension, occupational hazard insurance, and family compensation funds).<sup>13</sup> Further, while working shifts cannot exceed eight hours per day, members are eligible for overtime hours paid at a higher rate.

IMA Limpia offers certified training to their domestic workers in job-related topics such as food handling, cleaning, and disinfection services. These trainings are delivered through a partnership with the National Apprenticeship Service (SENA)<sup>14</sup> and the Family Compensation Fund of Antioquia (COFAMA).<sup>15</sup>

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<sup>8</sup> L'Agence Française de Développement (AFD) is a public and solidarity-based bank, committed to projects that improve the quality of life of populations in developing and emerging countries. Retrieved from <https://www.afd.fr/en/agence-francaise-de-developpement>

<sup>9</sup> CARE works around the globe to save lives, defeat poverty and achieve social justice. Retrieved from <https://www.care.org/about-us/>

<sup>10</sup> Bien Humano is a nonprofit organization based in Medellín, Colombia, whose objective is developing the capacity of families to lead the improvement of their quality of life, especially those families in situations of social and economic vulnerability. Retrieved from <https://bienhumano.org/quienes-somos/>

<sup>11</sup> The Colombian armed conflict was for a long time the world's longest running active civil war. It officially began in 1964 with the creation of two guerrilla movements, but the violence had begun long before. After numerous failed attempts, in 2012 a successful peace process was initiated between the Colombian government and the FARC (one of the armed groups) with a final agreement signed in 2016. However, as of 2022 there are still dissident armed groups. Retrieved from <https://justiceforcolombia.org/about-colombia/colombian-armed-conflict/>

<sup>12</sup> Vivir en el Poblado. (2021). IMA Limpia nació para formalizar el oficio del cuidado del hogar. <https://vivirenel poblado.com/ima-limpia-nacio-para-formalizar-el-trabajo-domestico-en-colombia/>

<sup>13</sup> The Family Compensation Funds are the institutions in charge of administering benefits, such as monetary subsidies (Cuota monetaria), in-kind subsidies (food, clothing, scholarships, school texts, medication, among others), and service subsidies (reduction of service fees, such as recreational parks price admission).

<sup>14</sup> The National Apprenticeship Service (SENA for its initials in Spanish) is a national public institution with administrative autonomy, attached to the Ministry of Labor. It offers free training to millions of Colombians who benefit from technical, technological, and complementary programs that focus on the economic, scientific, and social development of the country and strengthen productive activities in order to obtain greater competitiveness and better results in internal and external markets.

<sup>15</sup> The Family Compensation Fund of Antioquia (COFAMA for its initials in Spanish) is a private entity that provides employees and their families benefits in terms of education, health, housing and social security, as mandated by Colombian labor law.

In addition, workers may also pursue training in non-work-related topics such as entrepreneurship and the “Life Project.” The Life Project includes courses on life skills and vocational training, in alliance with the EAFIT University in Medellin.

The company starts by assessing a worker’s skillset, providing any additional training required, as well as performing a background check to ensure all legal documents and requirements are met. Workers are then matched to clients according to schedule, requested frequency, and the duration of service contract. Customers can book shifts through a web application, WhatsApp, or email. In doing so, customers are released from a direct employment relationship with the domestic worker, as IMA Limpia ensures the accuracy and finalization of all contractual and legal arrangements.

### 1.3 Customer Segment

Customer Segment	Product / Service Provided	Paid / Unpaid
<p>Middle and high-income households</p>	<p><b>Domestic services:</b> IMA Limpia’s main offering is a general cleaning service that can be complemented with: laundry, ironing, gardening, meal preparation, companionship for the elderly, and child supervision.</p> <p>These services can be booked through an online platform and are able to be completed within one shift. The duration of the shift depends on the tasks requested and will be agreed upon between the customer and the domestic worker.</p> <p>Plans are flexible and range from 4 to 8 hours of service, on either a weekly or monthly basis. Households can also opt for a live-in<sup>16</sup> domestic worker who is paid on a monthly basis.</p> <p>The majority of customers are middle to high-income female heads of households between the ages of 30 and 50.</p>	<p><b>Paid:</b> By households depending on their preferred plan subscription. Payments are made through a direct deposit and/or wire transfer to the company’s bank account.</p>

<sup>16</sup> A live-in domestic worker is a worker that resides on the employer’s premises permanently. The worker lives, works, and sleeps in the employer’s household, has the same legal worker rights and must receive all legal benefits as any other worker. They must be paid at least the minimum wage, work a maximum of 48 hours per week and be affiliated with the national social security system.

Customer Segment	Product / Service Provided	Paid / Unpaid
Businesses	<p><b>IMA Cleans:</b> Offers cleaning and disinfection services for businesses. Plans and rates are tailored according to specific business characteristics: size, frequency, and number of locations.</p> <p>The majority of customers in this segment are small enterprises.</p>	<p><b>Paid:</b> By businesses depending on their preferred plan. Payments are made through a direct deposit and/or wire transfer to the company’s bank account.</p>
Domestic workers and UTRASD members	<p><b>Training:</b> In partnership with SENA and COFAMA, IMA Limpia offers training in food handling, cleaning, and disinfection.</p> <p>In alliance with the EAFIT University, the company offers entrepreneurship and “Life Project” courses to domestic workers. The courses aim to explore both domestic work and other career options of interest, allowing workers to develop relevant skills for their preferred employment path. These courses are held in person and after 5 pm, to increase accessibility. In addition, incoming workers receive awareness training that covers domestic workers' rights.</p> <p>Company partners and administrative employees can also access training related to administrative and financial topics in partnership with SENA, COFAMA, and EAFIT.</p>	<p><b>Unpaid:</b> Training and courses are free for domestic workers</p>

## 1.4 Team And Governance Structure

IMA Limpia’s team consists of 30 women: 5 of whom are in operational and administrative positions, and 25 of whom are full-time domestic workers. The company’s general assembly of 21 founding members meets annually and is also entirely female. Following suit, the board of directors is also entirely female and is selected by the general assembly.

## 1.5 Enterprise Policies

Policy	Yes / No
Overall HR Policy	Yes
Equal pay for equivalent work policy	Yes
Non-discrimination / Equal employment opportunity / Diversity and inclusion policy (gender, LGBTQ, PWD, etc.)	Yes
Anti bullying and sexual harassment policy / Respectful workplaces	Yes
Whistleblower policy / Employee grievance mechanism	Yes
Maternity / Paternity leave policy	Yes
Safeguarding policies for vulnerable groups (children, elderly, PWDs)	No
Safeguarding policies for the environment or to reduce detrimental impact on the environment (covers reducing carbon footprint, reduced water consumption etc.)	No

## 2. Impact

### 2.1 Mission Statement

IMA Limpia's mission is to improve the quality of life of domestic workers, while also providing high-quality, flexible, accessible, and reliable domestic services to households and businesses.

### 2.2 Intended Impact

IMA Limpia currently impacts the following Rs:

- It **recognizes** the importance of domestic work in society and the need for it to be respected and well-paid. This is achieved through activism and policy advocacy.
- It **reduces** the time and effort households, especially women, must invest in domestic activities.



- It **redistributes** unpaid care and domestic work to a private third party.
- It **rewards** domestic workers by providing them with (at least) a minimum wage, social security, family compensation funds, healthcare, and pension benefits. Further, it offers training in both work and non-work-related topics.

## 2.3 Monitoring And Measurement

IMA Limpia measures the following indicators:

- Number of services provided
- Number of customers served
- Number of recurrent customers
- Number of domestic workers trained
- Socio-demographic data from the domestic workers linked to the enterprise, including: if they are heads of household, if they have been displaced by violence, if they are survivors of gender-based violence, their ethnicity, etc.)
- Customer satisfaction and service quality surveys: conducted via WhatsApp and email

## 2.4 Results To Date

IMA Limpia has achieved the following results:

- 2,800+ services provided
- 160 customers reached
- 40 female domestic workers hired
- 534 women (IMA Limpia's domestic workers and other UTRASD members) certified through COFAMA in the following:
  - 207 in domestic services
  - 306 in human and labor rights
  - 21 in administrative and financial management
- 28 women (IMA Limpia's domestic workers) certified in cleaning and disinfection services through the SENA
- 25 women (IMA Limpia's domestic workers) certified in entrepreneurship and personal finance through the EAFIT University

Limpia's work is aligned with the following Sustainable Development Goals (SDGs):



## 3. Financials

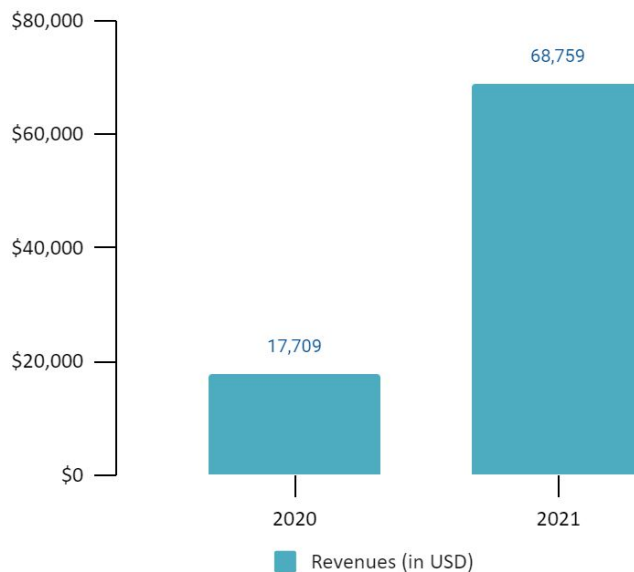
### 3.1 Financial Status

The revenue displayed in the table below does not include the sum of US\$375,000 in international cooperation resources, grants, and donations raised in 2020. These resources were used throughout 2020 and 2021 to fund the creation of the company, by hiring administrative personnel and developing business and marketing plans. This amount is not counted on IMA Limpia's financial reports as it was administered by the Bien Humano Foundation. As of 2022, IMA Limpia aims to generate US\$13,000 in sales every month, in order to be considered at equilibrium. Currently, it is only generating half of that sum. However, the company aims to be self-sustaining in the next 3 years.

(Amounts in US\$)	FY 2021 <sup>17</sup>	FY 2022 <sup>18</sup>
Total Revenue (from operations)	17,709	68,759
Total Expenses	17,515 <sup>19</sup>	72,992 <sup>20</sup>
EBITDA OR Profit/Loss	194	-4,233
EBITDA Margin	1.1%	-6.2%

### 3.1.1 Revenue Streams

The graphic below depicts details on past revenue reported by IMA Limpia. In the year 2021, 85% of the company's revenue came from commercial operations, which is disaggregated as follows: 90% from its B2C operations (households), 10% from its B2B (businesses), and 15% from international cooperation resources and donations.



<sup>17</sup> Sales from August to December 2021.

<sup>18</sup> Sales from January to September 2022.

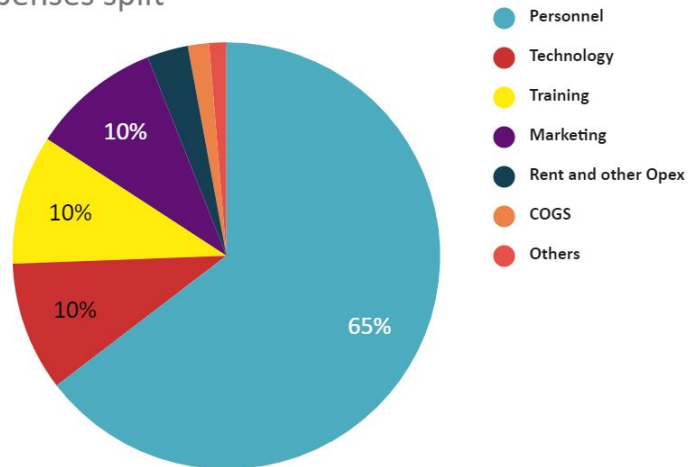
<sup>19</sup> This amount only includes the variable costs which means the domestic workers. The fixed costs were covered with donations.

<sup>20</sup> This amount includes both the fixed and variable costs.

### 3.1.2 Expenses

- Personnel: 64.6%
- Technology: 9.8%
- Training: 9.8%
- COGS/cost of raw materials: 1.6%
- Rent and other opex: 3.1%
- Marketing: 9.8%
- Other: 1.3%

Expenses split



### 3.2 External Funding Sources (Past and Current)

IMA Limpia was funded with international cooperation resources from L'Agence Française de Développement (AFD), CARE for Latin America and the Caribbean, and Chanel Foundation. As of 2022 and in addition to donations, IMA Limpia also generates revenue from operations.

### 3.3 Challenges Faced In Accessing Capital

Despite the financial support IMA Limpia received for its initial creation, as of 2022 the company is struggling to obtain resources necessary for continued operation.

IMA Limpia reports that it is still far from financial equilibrium, as it has only completed one year in the market (from August 2021 to August 2022). So far, the company has survived through international cooperation resources. However, these funds are decreasing monthly.

## 4. Path To Scalability

### 4.1 Potential Avenues For Growth

- **Geographic expansion:** IMA Limpia aims to strengthen operations in Medellin and the state of Antioquia throughout 2023. Further, the company plans to expand to other major cities, such as Bogota, Cali, Cartagena, and Barranquilla by 2024. These cities have been targeted due to their large numbers of racial and ethnic minorities.<sup>21</sup> As of 2022, the company is not planning to expand to other countries outside of Colombia, as CARE International (one of the company's main supporters) has plans for similar projects throughout Latin America.
- **Expansion of the B2B segment:** IMA Limpia plans to focus on the B2B segment as it has shown to be more profitable than the B2C segment. Additionally, the services offered to businesses tend to be more recurrent than those required by households.
- **New training courses:** The company plans to offer new courses for domestic workers, covering administrative training and business management. Additionally, IMA Limpia aims to go beyond non-formal education and short courses by supporting domestic workers to pursue technical or professional careers.
- **Mobile app and payment platform:** IMA Limpia plans to develop a mobile app and payment platform in order to streamline their booking process.

### 4.2 Risks And Challenges

- **Financial challenges:** IMA Limpia has received consistent international cooperation resources, however, the company is aware that this is not enough to facilitate geographic expansion and sustainability. The company, therefore, requires more capital to deliver high-quality services, while also offering incentives and benefits to domestic workers.
- **Operational challenges:** Training has been reported as one of the biggest challenges to operation because it requires time and dedication from domestic workers. However, as most workers are heads of families and have domestic and care responsibilities within their own homes, finding extra time to attend training courses is difficult. Additionally, the company does not currently hold liability insurance. IMA Limpia recognizes that it needs this insurance coverage in order to protect both customers and domestic workers, especially if the company aims to strengthen its B2B segment.

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<sup>21</sup> According to the National Statistical System (Departamento Nacional de Estadística DANE), the ethnic population in Colombia are Black people, Afrodescendants, Mulatos, Indigenos, Raizales, Palenqueros and Gitanos or Rrom. Retrieved from <https://www.dane.gov.co/index.php/estadisticas-por-tema/demografia-y-poblacion/censo-nacional-de-poblacion-y-vivenda-2018>

- **Technological challenges:** IMA Limpia manages all of its service requests via a web application and currently all payments must be made through either wire transfer or direct deposit. This puts the company at a disadvantage, as many of its competitors offer mobile app-based technology.
- **Competition:** IMA Limpia's main competitor is the informal sector. Many households rely on hiring informal domestic workers, as the cost of doing so is much less than with a formal company. Although the company offers competitive prices, the 10% increase in the minimum wage (from 2021 to 2022) affected the demand for domestic workers. Based on Colombia's 2022 inflation rate, the minimum wage is expected to increase even more in 2023, which could further reduce demand.
- **Regulatory framework:** As of August 2022, IMA Limpia is part of a special taxation regime for nonprofit organizations. However, new regulations could change tax rates, which would in turn negatively affect revenues and functionality.

### 4.3 COVID-19 Impact On The Enterprise

The company started operations in August 2021 after the start of the COVID-19 pandemic.

### 4.4 Support Received To Date

IMA Limpia has received mentorships from Symplicica on marketing, administrative, and financial affairs. Technical assistance and initial formulation guidance were provided by Bien Humano Foundation and CARE International.<sup>22</sup> Bien Humano and CARE International have further supported IMA Limpia by assisting in the management of international cooperation resources and donations. Both organizations now currently mentor IMA Limpia on administrative, financial, and marketing components.

### 4.5 Inputs Required For Growth

IMA Limpia is seeking US\$200,000 in 2023 in order to strengthen its operations in Medellin, as well as to expand to other cities in Colombia. The company plans to use the capital to update and enhance the website and invest in digital marketing, in order to generate increased demand. Additionally, the company would implement higher salaries for domestic workers, including bonuses and non-financial benefits. Finally, IMA Limpia would invest in incentives and develop strategies for domestic workers to be able to attend offered training courses. The company is seeking capital in the form of grants, donations, and delivery of assets.

In terms of non-financial needs, IMA Limpia requires more administrative personnel, specifically marketing and sales professionals, to improve the efficiency of its operations.

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<sup>22</sup> CARE International is supporting similar initiatives in other countries in Latin America.