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Enterprise and  
Self-sustainability  
Team (NESST)**

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# Corporación Comedor Acogedor de la Mujer Trabajadora /CODEMU

## Managing a Non-mission-related Business

CODEMU was founded in 1994 on International Women's Day to support the human and labor rights of women textile workers in the Patronato neighborhood of Santiago, Chile. The organization lost its funding from a major international donor in 1998 and knew it could not solely depend on private and government funding to replace it. It therefore decided to launch a non-mission-related business with the goal of generating revenue to cover its operational costs. With the in-kind support of several embassies and volunteers, the organization established a self-service laundry on the first floor of its rented building. Owing to both internal and external factors, the organization has never reached more than half of its income goal and must subsidize its costs through donations. However, running the business has brought other rewards, including greater financial and management efficiency.

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**Location**  
Santiago, Chile

**Fields**

- Culture
- Education/Training
- Environment
- Health
- Social Services
- Community Development
- Advancement of human and labor rights

**Annual Operating Budget (1999)**  
CLP 36,153,301<sup>1</sup>  
USD 65,733

**Percent of Self-financing**



**Self-financing methods used**

- Member Dues
- Fees for Services
- Product Sales
- Used of Hard Assets
- Use of Soft Assets
- Investment Dividends

This case was prepared by NESST with the assistance of Gonzalo de la Maza, Sociologist, Independent Consultant and Director of the program on Citizenship and Local Management of the National Foundation for Overcoming Poverty.



## 1. Background

- 1 CLP is the International Organization for Standardization (ISO) symbol for the Chilean peso.
- 2 The textile sector flourished in Chile in the 1960s and 1970s and was the main source of industrial work for women. Following the liberalization of the Chilean economy, the large textile manufacturers failed or were converted, and only small- and medium-scale factories remain in operation. These manufacturers face twofold competition, from cheaper goods made in Asia and from imported secondhand clothing from the United States and Europe. Competitive forces and attempts to lower costs have directly affected women and their working conditions. Labor legislation in Chile favors labor "flexibility," with the aim of improving business competitiveness, and there is scant protection for workers' rights.
- 3 As the majority of these employers are small businesses (workshops), the number of workers is not large enough to organize a union under Chilean law. For this reason, CODEMU fostered and currently supports an intercompany union, which, though powerless for collective bargaining, plays an important role in organizing workers.

CODEMU is a nonprofit organization founded in 1994 on International Women's Day by the Women's Department of the Textile Workers' Federation, CONTEX-TIL (Confederación de Trabajadores de Empresas Textiles). Oxfam-UK (a British nongovernmental organization [NGO] dedicated to international assistance) provided initial funding and continued to be a key funder during the first years of the organization's operations. CODEMU's mission is to inform and organize workers in the garment and textile manufacturing industry in the Patronato sector of North Santiago, on labor rights and improving working conditions. In the Patronato sector there are a large number of small companies engaged in the manufacture, import, distribution, and sale of textiles. Apart from the business owners, the vast majority of workers in the area are women. (Unless otherwise noted, henceforth the term "workers" will refer to female workers.) CODEMU provides textile workers with information and training on labor rights, occupational health, and safety in the workplace. It also coordinates workshops on these subjects and distributes information on labor legislation.

The initial and continuing purpose of the organization was to provide a lunchroom for textile workers; many of them would otherwise eat lunch on the street sidewalk as they cannot afford to pay for lunch at a restaurant and no space is provided for them at the workplace. The lunchroom has become a meeting place for textile workers, many of whom work under unfair and inadequate conditions.<sup>2</sup> The lunchroom is a place where they can meet for lunch, share information, learn to advance their labor rights, and organize. In addition to its main activities, CODEMU holds workshops on personal and professional development, provides legal and social assistance, and has developed preventive health care programs for women. CODEMU plays a major role in empowering its members to become leaders within the intercompany union, which represents the majority of garment workers in Patronato.<sup>3</sup>

CODEMU is organized as a nonprofit organization headed by an eight-member board of directors. The staff consists of seven people --- three full-time employees and four volunteers. In the past, when international funding was available, the staff consisted of three additional part-time employees. The work is supervised and directed by the chairperson and founder of CODEMU.



## 2. Financial Information

### 2.1 Income

In 1999, CODEMU's income totaled CLP 36.153.301 (about USD 65,733). Of this total, 9,50% was generated by self-financing activities (7,39 % from a self-service laundry) and the balance of 90,5% from donations. In 2000, the figures were similar: of a total CLP 36.990.250 (about USD 65,772), 6,02% came from self-financing activities (4,36% from the self-service laundry) and 93,2% from donations. The organization succeeded in diversifying its grant funding and obtained international funding from Trocaire, Mama Cash, Tierra de Hombres, and Oxfam, and domestic funding from APN, SERNAM, the Office of the President, and Fondo de las Américas.

### 2.2 Expenses

In 1997, 1998, 1999, and 2000, 40% of CODEMU's expenses were for administrative and operating costs, and 60% were for programs and activities.

Table 1 *Sources of funding (1997-2000)*

(percentage of total)

	2000	1999	1998	1997
International sources				
Foreign/international donations	28.6	8.5	23.0	90.3
Public sources				
Government grants	65	82	49.0	0
Self-financing				
Membership dues	0.35	0.34	0.26	9.7
Fees for services	4.6	7.39	6.62	0.0
Interest on investments	1.31	1.77	-	-
Other				
Donations in kind	-	-	21.12	-
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>



In 1998, while receiving transitional funding from Oxfam, CODEMU received a one-year project grant from Fondo de las Américas. At that point, the organization also began its self-financing activities.

### 3. Self-Financing Activities

From the beginning CODEMU received the majority of its funding from Oxfam-UK, which covered operating and program-related expenses. Early in 1997 Oxfam decided to terminate its Chile program, and CODEMU began to look for alternative sources of financing. In 1998, while receiving transitional funding from Oxfam, CODEMU received a one-year project grant from Fondo de las Américas. At that point, the organization also began its self-financing activities.

Table 1 *Types of Self-Financing*

<i>Type of Self-Financing</i>	<i>Description</i>
1. Membership dues	CODEMU has always collected dues from the women who attend the lunchroom, whether they are there to eat lunch or for meetings and workshops. Most of the women pay their dues, particularly since CODEMU stopped being able to rely on foreign aid.
2. Fees for services	In September 1997, CODEMU started a fully equipped self-service laundry open to the public. The laundry occupies the ground floor of the building housing the office and the lunchroom. Prices are competitive and all profits go directly to the organization. Initially, the laundry was expected to generate revenues of USD 600 monthly, which would have been enough to cover operating costs (including rent for CODEMU which is housed on the second floor). By October 1998, however, the laundry was generating only half that amount. Currently, CODEMU subsidizes 50% of the laundry's operating costs through project funds.

### 4. Start-Up

In early 1997 CODEMU realized that it had to develop self-financing initiatives to cover operating costs and reduce its dependence on project funds, since its principal funder was leaving Chile. This led to the idea of organizing a self-service laundry for CODEMU members and the community at large. Two business ideas were considered, a day care center and a laundry, as both are associated with work that the women involved do and know well. The laundry was selected because it involved less risk.

During the business development process CODEMU members made several visits to other self-service laundries and found that no other business offered the proposed services in the Patronato area. CODEMU drew up a proposal with help from former Universidad de Chile students and applied to various European embassies for funding. The Swiss Embassy made a grant to purchase laundry



equipment and the German Embassy gave financial support to cover the needs of the lunchroom. These resources enabled CODEMU to begin its activities.

From the beginning, CODEMU wanted to own its own property. This was a priority because it would mean saving the cost of rent and acquiring an asset of increasing value. CODEMU applied to Oxfam for funds to buy property, but although Oxfam will cover rental expenses, it will not finance property investments. When Oxfam withdrew from Chile, CODEMU again applied for capital to buy a piece of real estate but was unsuccessful. CODEMU had to move to its present premises, where the rent was lower.



Another reason for CODEMU's decision to pursue self-financing activities was the realization that because of the controversial nature of its activities, it would be a challenge to raise funds from both the public and private sectors. Because CODEMU was only able to obtain donations of machinery and limited funds for expenses, the self-service laundry start-up depended on a lot of support from volunteer workers, recruited mainly from members' families and friends.

## 5. Management

Because of CODEMU's limited resources, the organization was unable to hire a manager for the laundry and was able to hire only one staff person to operate the machines. The CODEMU director and chairperson manages the laundry as part of her duties. The self-service laundry is registered in the chairperson's name for tax reasons (see Policies and Legal Framework below).

The self-service laundry was initially projected to generate approximately USD 600 in monthly revenues, enough to cover both the laundry's costs and CODEMU's operating costs (rent, light, gas, etc.). By October 1998, one year after opening, the laundry had achieved only 50% of that target. CODEMU's self-financing goals are much more ambitious than that, and the shortfall needed to be covered by other funds.

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CSOs may pursue commercial activities as long as they are not principal activities, but rather are incidental or supplementary operations of the organization or assist in promoting its mission. Organizations may organize these activities under their existing legal structure or they may choose to establish a separate, for-profit entity that donates its profits back to the CSO.

## 6. Policies and Legal Framework

In Chile, CSOs may conduct commercial activities but must pay income tax on any profits generated from these activities even though these profits are used for mission-related programs. CSOs may pursue commercial activities as long as they are not principal activities, but rather are incidental or supplementary operations of the organization or assist in promoting its mission. Organizations may organize these activities under their existing legal structure or they may choose to establish a separate, for-profit entity that donates its profits back to the CSO.

Although the majority of CSOs are required to pay the first category tax on income generated from commercial activities, some CSOs are eligible for an exemption from this tax. Article 40(4) of the Income Tax Law provides an exemption from first category tax for those welfare institutions recognized as such by the President of the Republic. These organizations may receive the income tax exemption only when their commercial activities are mission-related. The law states that this benefit applies only to nonprofit institutions whose main purpose under their bylaws is to render material or other assistance to low-income individuals.

For-profit and nonprofit entities alike conducting commercial activities make provisional monthly payments of 2% on all sales during the course of the calendar year. In April of the following year, each commercial entity must report its income for the previous year. At this time, it may either be required to pay the full first category tax or be able to deduct part or all of its monthly payments in lieu of paying first category tax, depending on the level of profit it generates throughout the year. Many CSOs conduct commercial activities at low levels, making provisional monthly payments throughout the year and then deducting part or all of these payments at the end of the year.

It was necessary to establish the laundry independent of CODEMU because the commercial activity is conducted on a regular basis and is not related to the organization's mission. For this reason, CODEMU's laundry is officially owned by the organization's director, although all profits are used to further the organization's mission. As a non-mission related business, the laundry is subject to first category income tax on revenues from this activity. To date, the organization has not made a profit on its laundry services and has therefore not had to pay this tax.

CODEMU has also obtained licenses from the local municipality for the laundry business and must make three license fee payments per year. Nonprofit organizations are eligible for exemption from these license fees under Article 27 of the Law of Municipal Taxes. However, since the laundry is registered under the name of the executive director and not the organization itself, CODEMU does not qualify for this exemption.

With the exception of a few exemptions, all entities—for-profit or nonprofit alike—engaging in commercial activities collect value added tax (VAT) of 18% on their sales and pass along these revenues to the treasury. These entities may later



recoup the VAT they paid on purchases related to the products they sell by submitting receipts to the Treasury. In the case of CODEMU, the organization must also make monthly VAT payments on purchases related to the laundry business, the majority of which it recoups through its sales of cleaning products and services.

Typically, businesses such as the laundry hire people to work off the books, avoiding the higher costs associated with formalities and compliance with all legal standards. CODEMU has endeavored to comply with all legal provisions and business regulations, especially those concerning hiring and labor, as those issues are directly related to the organization's mission. This practice raises costs and significantly increases the amount of time devoted to managing the laundry.

## **7. Effects of Self-Financing on the Organization**

### **7.1 Mission and Values**

The low amount of self-financing revenues to date and the relative newness of the activity make the overall effect of self-financing on mission hard to judge. Generally, however, the effect has not been positive. At the same time that CODEMU began its self-financing activities, it was forced to lay off staff due to reduced grant funding. This layoff meant that the responsibility for managing the self-financing efforts fell largely on the shoulders of the CODEMU directors and time directly related to the mission has had to be redirected toward the laundry. This has definitely affected the organization's ability to focus on the accomplishment of their mission.

CODEMU leaders, however, feel that there has been a positive impact on the organizational mission. As other financing options are decreasing, this additional financing increases the organization's overall capability to fulfill its mission. They feel that by beginning self-financing activities, CODEMU is reaffirming its commitment to its work. Because the laundry is a non-mission-related enterprise, CODEMU avoids mission conflict. CODEMU is also able to enhance its organizational autonomy because it retains management of the operation and controls the disbursement of funds.

There are also indirect ways in which self-financing has increased the organization's ability to accomplish its mission, mainly through an increased network of contacts and access to information. Raising capital and resources for its self-financing strategy placed CODEMU in contact with a previously unknown and broader world of financiers and donors. In addition, daily operation of the laundry acquaints CODEMU leaders with residents of the sector whom they would not otherwise have met – including some owners of textile workshops – and therefore access to information they might not otherwise have.

### **7.2 Organizational Culture**

Although legally the laundry is distinct from CODEMU, it is managed by the same individuals. The fact that staff who had previously spent their time exclusive-

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4 The absence of legal provisions in favor of profit-making operations for collective or community benefit is a problem that has arisen at other times in Chile and leads to highly hazardous arrangements like the one described here. This is one of the reasons why, in the early 1990s, the "soup kitchens" organized by pobladoras (slum-dwelling women) could not be converted into community food service organizations.

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ly on mission-related activities now have to split their time between mission and self-financing activities has developed into a critical issue for CODEMU. The multiple roles and responsibilities of the chairperson is a key point, particularly since she is the legally responsible party and "owner" of the laundry.<sup>4</sup>

From a business standpoint, the effects of self-financing are seen as positive, owing to CODEMU's increased entrepreneurial ability, better awareness of the market situation, and improved awareness of the organization's self-financing needs. The organization's experience with the laundry has led it to initiate other small self-financing activities. It is using donated equipment to selling photocopying and scanner services. The act of assuming a new type of risk, that of running a business, has also expanded the capabilities of CODEMU leaders and increased the commitment of people involved in the work (including volunteer staff).

Self-financing has also brought improved financial management and greater transparency. The effort made to maintain current and detailed accounts for the laundry has improved CODEMU's overall financial management ability, especially in planning cash flow. CODEMU staff are now much more aware of the organization's expenses and financial status in general and the books are up to date and detailed. Not only does the law require small businesses to follow rigorous accounting procedures, but because the investment in the self-service laundry was made with the sole purpose of producing income to cover operational costs, constant monitoring is required.

In order to comply with legal requirements, CODEMU has had to implement additional bureaucracy not previously needed for its programs. Chairperson Felisa Garay, however, feels that this added effort is strategic, because of CODEMU's commitment to demanding compliance with labor rights. If legal provisions were not respected, CODEMU's reputation and prestige would suffer considerably.

The organization faced an additional ethical challenge when it had to reduce the wages of the laundry employee because of diminishing laundry income resulting from the economic crisis across the country. One of CODEMU's core roles is to defend the position of workers in such situations, and the organization had never faced this situation from the point of view of the employer.





### 7.3 Autonomy

In general terms, self-financing improves organizational autonomy because this is untied income, as opposed to donations, which often carry requirements or have strings attached. However, this increased autonomy will not be truly felt until the organization begins to generate a profit.

### 7.4 Relations with Stakeholders and the Public

CODEMU is an example of an organization whose self-financing activities involve only the board and staff, and not the clients or target population of its mission. Because the self-financing efforts are non-mission-related, the services provided to workers have not changed. In fact, the workers do not even make use of the self-service laundry, whose customers have higher incomes, and CODEMU is not a membership organization that would benefit in some related way by these new activities. The leaders have become more aware of the organization's financial problems and the need for the women to pay their dues promptly and regularly. The members in turn, value the effort on the part of CODEMU to generate its own revenues. Nevertheless, the figures for 1998–2000 show that only a minimal percentage of CODEMU's income came from membership dues (0.26%, 0.35%, 0.34%, as opposed to 9.7% in 1997), although this is most likely due to economic recession and a reduction in disposable income.

The board and the staff have shown a higher degree of commitment in that they had to implement the self-financing strategy with no additional human or financial resources. The same may be said of volunteers, who have come to the aid of the organization in increasing numbers. Volunteers installed the electric wiring for the self-service laundry, distributed advertising leaflets, and brought friends to help sweep and paint. They also consulted with other laundry owners to learn to operate and maintain the washing machines.

Outside relations remain largely unchanged, except for donor organizations, which CODEMU leaders feel were positively impressed when told that the organization had an operating self-service laundry. Although certain donor organizations may feel this way, it has not led to further availability of funds or donations. Local businesses are unaffected, because there are no other self-service laundries in the neighborhood. With respect to other organizations, CODEMU feels that it is unique because it combines union work with the supply of services and training. Other NGOs

The leaders have become more aware of the organization's financial problems and the need for the women to pay their dues promptly and regularly.





5 Although the case study research questionnaire did not specifically address this issue, it may be that the participation of the organization's founder and director in a left-wing political party with a certain popular appeal and militant activity is one of the intangible assets of the organization. This connection provides CODEMU access to networks, contacts, the newspaper *El Siglo*, and other benefits. Of course, it also produces negative consequences in terms of how CODEMU is perceived by other political sectors and the apolitical public.



devoted to gender issues have shown an interest in CODEMU's experience, but this interest has not led to their using the laundry's services, possibly because of their nature and location (in a nonresidential neighborhood).

Awareness that the self-service laundry helps finance CODEMU has enhanced the general public's understanding of the organization's work and fostered solidarity in the neighborhood. Not everyone who comes to the laundry knows who is behind it, however. Only the ads published in the weekly *El Siglo* include the idea of "supporting CODEMU."<sup>5</sup> In addition to the financial benefits to the organization, which have been minimal to date, the general image of CODEMU has benefited from this activity.

## 8. Effects of Self-Financing on the Organization's Financial Situation

### 8.1 Description

CODEMU's future fund-raising strategy is based on membership dues and potential profits from the self-service laundry. Though collection of dues continues, the economic crisis prevailing in Chile since 1998 has affected the women's ability to pay. In 1997, dues payments totaled close to 10% of revenues, but this figure dropped to 0.26% in 1998, to 0.34% in 1999, and to 0.35% in 2000.

The self-service laundry service was equipped with donated funds from the Swiss Embassy. The German Embassy also contributed to CODEMU's operating costs. Financial projections forecast revenues of USD 600 per month after six months in operation; after a year, however, the laundry generated only half the expected amount and failed even to cover its operating costs. Rent payments of the building are currently paid for by funding for other projects (donations).

CODEMU did not formulate a business plan and conducted only a rudimentary market survey prior to start-up of the self-service laundry. The main reasons for its lack of profitability are as follows:

1. Lack of ownership of premises significantly increases operating costs (rent).
2. The laundry's location is not appropriate because it is far from residential neighborhoods and higher-income sectors where the demand for its services would be greater.
3. The economic crisis affecting employment since late 1998 has diminished demand, for what many consider to be a luxury service.
4. Lack of a business plan and a full market study before launching the laundry. The outlook is not promising and depends heavily on improved employment conditions among clients and on CODEMU's continuing to subsidize the laundry with funds from other sources. This is unlikely, given the decrease in sources of international support, scarcity of government funds, and lack of financial diversification within CODEMU.



In 1999, CODEMU projected an increase in income within one year, but in 2000 the organization realized that the self-service laundry's financial performance will not improve so long as it remains in the current location.

### *8.2 Financial Performance*

At the time of this survey, CODEMU's self-financing strategy was far from reaching the goals and the organization will remain dependent on other sources for financial viability. Although the laundry carries no debt, after 13 months it was still unable to cover CODEMU's operating costs.

In a certain sense, CODEMU's timing was off since the start of the business coincided with an economic recession. In addition, the organization started under difficult conditions, with two donations, mostly for equipment, volunteer work, and the short-term subsidy that CODEMU could provide.

Irrespective of these difficulties however, the establishment of the business itself had fundamental flaws. The initial market survey was rudimentary. It was assumed that, as there was no competition, there was unsatisfied demand in the neighborhood. However, the reality turned out to be that there was no competition because there was insufficient demand. The location of the laundry in a commercial district where there is little demand for laundry services. The employment crisis in the sector and in the country at large reduced the small demand that there was. In addition to insufficient market research, there was no business plan developed prior to start-up. The organization only began seeking funds to hire technical assistance for business development after the first year of operations.

Because there were no means to hire additional personnel, the staff has had to be responsible for economic, administrative, legal, accounting, and all other matters. The lack of human resources has overburdened the director. Even the person hired to operate the laundry had to be partly replaced by volunteer staff, owing to the laundry's lack of profitability.

The high costs and heavy workload can be partially explained by the decision to comply with all legal requirements, which other small-scale businesses fail to do. Tax requirements are the same as for any business concern. The decision to register the laundry under the name of the chairperson allowed CODEMU to discount the VAT, yet it entails an obvious risk to the future of the organization – or at least to the chairperson – if the business fails to flourish.

### *8.3 Sustainability*

To the extent that CODEMU's self-financing strategy produces no additional resources, and in fact produces losses, its effect on sustainability may be said to be negative. Unless other financing becomes available, the business may have to close. Only the additional physical assets, together with the new competencies acquired by the staff from having to operate the self-service laundry, may be considered to be contributions to sustainability. This might lead CODEMU to attempt a new business venture or move the laundry to another location.

At the time of this survey, CODEMU's self-financing strategy was far from reaching the goals its members had set for themselves. Meanwhile, the organization remains dependent on other sources for financial viability.



CODEMU is still heavily dependent on donor funding. Before initiating self-financing, it lost its main source of international funding when the donor withdrew from Chile.

There are currently no funds available for business future requirements (e.g., a vehicle for home delivery), nor is there a reserve or investment fund.

#### ***8.4 Financial Diversification***

CODEMU is still heavily dependent on donor funding. Before initiating self-financing, it lost its main source of international funding when the donor withdrew from Chile. During 1998, 1999, and 2000 those funds were replaced by short-term domestic funds (one year), while self-financing accounted for a maximum 6% to 7% of income.

CODEMU has not achieved its goals of financial diversification through self-financing or through diversified sources of donations. The organization has replaced international assistance with domestic government funding. The resources available for operating costs are particularly reduced. CODEMU does not operate on its own premises, which would mitigate the cost of rent, a significant portion of total costs. CODEMU's projections show an insufficient level of financial diversification and sustainability.



## *Conclusions and Lessons Learned*

The CODEMU experience illustrates some of the challenges involved in the adoption of self-financing strategies. On the one hand, CODEMU is an innovative organization that decided to use new strategies to confront the fact that it could no longer count on international donations to pursue its work. "Other NGOs simply went home when they were left penniless," says the CODEMU chairperson. "We didn't." CODEMU's strategy was to develop a business venture unrelated to the institutional mission. The venture was supported at the start by donations of equipment, but was implemented without adequate market surveys or feasibility projections.

The results of this strategy are mixed. On the positive side, the organization gained valuable experience by managing a business. The staff believes that this experience has strengthened them and that the organization has become more aware and transparent. The small amount of funds raised through the self-service laundry helped to diversify the financial base, which previously depended on a single source, and increased physical assets. Finally, the laundry has linked the organization more closely with the surrounding environment.

However, there have been high costs in a variety of areas. Inexperience and limited resources have required the staff to devote a considerable part of their time to the business. Operating a business has forced CODEMU to face significant ethical dilemmas, such as having to reduce the wages of a woman employee when the organization's mission is to improve the situation of working women. In addition, the business has not been able to cover its costs or generate profit, rather it is producing losses that CODEMU has had to subsidize by using funds from domestic donations.

Undoubtedly the fact that the business is totally unrelated to the mission has also contributed to its failure and has put a strain on the mission. The unrelatedness of the business has made it difficult to involve CODEMU beneficiaries and users of the lunchroom, who neither use the laundry's services nor share in its management. In fact, management of the self-service laundry is a task that takes up CODEMU staff time but is not an effort that benefits, or is visible to, the organization's constituency.

In going forward, CODEMU must decide whether it wants to incur the costs, both financial and human, of further investment in this business. If not, the organization is now well positioned to consider other, more feasible, self-financing activities. The experience gained from operating the laundry is invaluable and, with a more well-thought-out business plan, will undoubtedly go far in helping to ensure the success of CODEMU's future business activities. Internally, there is an increased awareness of both the need for autonomous financing and the need for new capabilities in areas such as business management and accounting, capabilities that will be crucial to the successful development of other self-financing strategies.

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This case was prepared by the Nonprofit Enterprise and Self-sustainability Team (NESsT), an international nonprofit organization with offices in Budapest, Hungary and Santiago, Chile. NESsT is committed to strengthening the financial sustainability of civil society organizations (CSOs) working for social change and development through the development of self-financing strategies that both generate additional income and further the missions of CSOs.

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