

# The Pillars of Social Enterprise Success in the Swiss Context

Empirical Study on Drivers, Opportunities and  
Challenges of Social Entrepreneurship



# Abstract

This paper examines the critical success factors for Social Enterprises (SEs) within the Swiss context, amidst a burgeoning global recognition of their role in addressing societal challenges. Drawing on interviews with social entrepreneurs, the study explores the interplay between internal dynamics and the external entrepreneurial ecosystem in shaping the trajectories of Swiss SEs. It delves into the significance of innovation, community support, regulatory navigation, and societal impact in driving SE success. Additionally, the research underscores the essential role of personal motivation, illustrating how social entrepreneurs' backgrounds and experiences inform their mission-driven ventures. The Swiss case presents a unique landscape where SEs navigate a conservative economic environment lacking specific legal recognition and tailored financial instruments, yet demonstrating remarkable adaptability and potential for transformative societal contributions. The findings reveal that fostering a supportive ecosystem—encompassing policy reforms, financial inclusivity, and enhanced societal recognition—is crucial for amplifying SEs' impact. This study contributes to the academic literature on social entrepreneurship, offering insights for policymakers, practitioners, and future research on supporting SEs in achieving sustainable societal change.

**Keywords:** Social Enterprises, Switzerland, Entrepreneurial Ecosystem, Innovation, Societal Impact

# Preface

I want to say a heartfelt thank you to all the social entrepreneurs who shared their time and stories with me for this paper: Luise Ammerschuber, Eveline Bermudez, Florian Kapitza, Smita Suchde, Thomas Käslin, Amartya Mukherjee, Rico Travella, Christian Hirsig, Bastian Etter, and Geoffroy Catrice. Talking to these driven individuals has opened my eyes in so many ways and deeply influenced my research. I'm also grateful for the rich discussions with scholars Jeremias Amstutz from the University of Applied Sciences and Arts Northwestern Switzerland FHNW and Guilherme Lichand from Stanford University, whose insights helped me explore deeper into our topic. I can't forget to thank Sharanya Trivedi, Joséphine Soeur, Selvi Subramani, and Manivel Sellamuthu for their thorough review of my work. A special shout-out to Martina Gerber at University of Applied Sciences and Arts Northwestern Switzerland FHNW for her help in finding valuable resources.

My journey into the world of social enterprises began with my own startup, TryNew, during high school. The experience of founding my own social enterprise not only showed me how passionate our generation is about creating businesses that aim for more than just profit but also strive to make the world a better place. It was also a firsthand lesson in seeing the gap in recognition these efforts receive. There's a lot of skepticism about whether businesses can be financially sustainable while focusing on social and environmental impact, partly because not enough people understand what social enterprises are all about. Another eye-opener was watching a documentary on Barefoot College in Geography class, a place that empowers rural women to become solar engineers, demonstrating the transformative power of social enterprises. I must extend a big thank you to Patrick Schoch for introducing us to that documentary and for his unwavering guidance and support as my supervisor from the very beginning. Additionally, I am grateful to Swiss Youth in Science for giving me the opportunity to revisit this paper as part of the National Contest, and of course, to my expert, Francis Müller, for offering me a new perspective, suggesting improvements, and guiding me through this journey.

This paper is much more than an academic study; it's a tribute to those who dare to dream big and work hard to create a more sustainable and equitable world. It invites you, the reader, to consider the global challenges we face and think about how you can contribute to change, inspired by the social entrepreneurs featured in the following pages. As you explore this work, I hope the words of Margaret Mead inspire you as they do me: 'Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has.' let's envision a world where businesses measure their true success by the well-being of all their stakeholders.

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# 1 Introduction

Around the globe, social enterprises (SEs) are emerging as a beacon of hope, addressing a broad spectrum of global challenges including poverty, climate change and social injustices (Agarwal / Bersin / Lahiri / Volini, 2018). These organisations mark a paradigm shift from traditional, profit-centric models to those prioritising their social or environmental missions through entrepreneurial approaches. This shift introduces a contemporary and essential business model for today and the future (Spreckley 2021). Responding to global issues, SEs strive to maximise their positive impact on the common good, employing metrics beyond profit to gauge success, setting them apart from traditional commercial enterprises (Seymour 2012). Muhammad Yunus's Grameen Bank exemplifies the transformative potential of social enterprises (SEs) in driving societal change. Awarded the Nobel Peace Prize in 2006, Yunus introduced microloans to the impoverished without collateral, diverging from traditional banking methods to promote social justice and lift millions out of poverty. Owned primarily by its female borrowers, The bank embodies Yunus's critique of prevailing systems: “We have created a system of money-chasing entities, rather than problem-solving entities.”

Social enterprises (SEs) bridge gaps in sectors ripe for societal value creation, yet often bypassed due to the challenging nature of capturing value—areas typically ignored by both for-profit entities and governmental or non-governmental organizations due to resource constraints. Dees and Anderson (2006) note that SEs distinctively blend market demand efficiency with the social sector's emphasis on equity and social justice. This positioning allows SEs to maintain a degree of independence, using profits for growth while adhering to their missions and enhancing their impact (Poledrini 2017). The significance of this approach is increasingly recognized, drawing strategic responses and academic interest (Bansal / Garg / Vasa 2023). Former British Prime Minister Tony Blair articulated the growing acknowledgment of SEs' role: “We recognise that they [SEs] are currently only a small part of our economy. We want to build on this foundation and create an environment in which more people feel they are able to start and grow such businesses.” (Department of Trade and Industry UK 2003 Internationally, the momentum to support SEs is strengthening, with comprehensive strategies being implemented in countries like the UK, Germany, Ireland, and through EU-wide initiatives such as the Social Economy Plan. (German Federal Ministry for Economic Affairs and Climate Action 2023; Rural and Community Development Department 2024; European Commission 2021)

In Switzerland, the prevalence of SEs is on the rise. (Nussbaumer, 2022). Despite the growth and extensive policies in neighbouring countries, Switzerland still faces a significant gap in both understanding and supporting SEs. The scarcity of literature on Swiss SEs, coupled with the absence of a nationwide

definition, legal framework, public policy or specific government support for SEs, highlights the need for enhanced research and policy development in this area (European Commission, 2014; Gugger, 2021). In the evolving landscape of Social Enterprises (SEs) in Switzerland, understanding the underlying mechanisms of their success is essential. Despite their significant role in tackling societal challenges, a substantial knowledge gap exists regarding the factors contributing to their effectiveness and achievement. This study aims to bridge this gap by exploring the various dimensions influencing the success of SEs within the Swiss context. It seeks to identify key success factors by examining the typology of success for social enterprises, the efficiency of their business models, and the internal and external factors influencing their journey towards impactful contributions. Through field research, entailing interviews with social entrepreneurs, this paper aims to identify success determinants, providing insights for emerging SEs, evaluating effectiveness, and offering a guidance for strategic, policy, or practice enhancements to boost their success and impact. By engaging with these entrepreneurs, the research provides a nuanced understanding of the success dynamics of SEs, alongside an analysis of the current Swiss scenario.

Furthermore, this study contributes to the academic literature on SEs in Switzerland, an area still underexplored. Initially, it reviews existing literature to present an international perspective on SEs and social entrepreneurship. Subsequent analysis of empirical data sheds light on the key success factors for SEs. This inquiry delves into the drivers of SEs, examining how aspects such as access to finance, socio-economic conditions, business skills, non-financial support, and regulatory framework influence their operations and what facilitators exist within the Swiss context. Ultimately, by synthesizing these findings, the research proposes potential future strategies to foster the success of SEs in Switzerland. The research is guided by the overarching question and subsidiary queries:

### **What are key success factors for Social Enterprises (SEs) in Switzerland?**

- How do Social Enterprises in Switzerland define their success, and what are the core features of their business models?
- What are the internal drivers and mechanisms that contribute to the success of Social Enterprises in Switzerland?
- How does the entrepreneurial ecosystem in Switzerland facilitate or impede the success of Social Enterprises?

## 2 Literature Review

### 2.1 Social enterprise

SEs are considered one of the largest movements of our time (British Council / Social Enterprise UK 2022). Despite the term's novelty, the phenomenon can be found throughout history. For instance, in the United Kingdom during the 17<sup>th</sup> century, Thomas Firmin created jobs for London's tradesmen who had been unemployed during the plague of 1665 (Denny / Seddon 2014). Later, Firmin expanded his social mission by building an impact-oriented factory to employ 1,700 poor Londoners to manufacture linen (Denny / Seddon 2014). Since then, the concept of SEs has been a matter of fast-growing interest and has made remarkable advances globally (Defourny / Nyssens 2008; Kerlin 2009). These organisations termed SEs seek to reach social objectives through entrepreneurial activity (Defourny / Nyssens 2008). However, the interest in this subject has been accompanied for the last two or three decades by a quest to define the notion *Social enterprise* (Defourny / Nyssens 2021). In that pursuit, scholars have produced various definitions for and taken different approaches to this notion without finding consensus on an internationally recognised definition (Hulgard / Pestoff 2015). However, the diversity of definitions and disagreement is a key part of the literature and creates the hypothesis of “the impossibility of a unified definition” (Defourny / Nyssens 2017). One of the proposed reasons for the lack of international consensus is that SEs vary and are characterised by their differences and heterogeneity (Defourny / Nyssens 2017). Even if the core essence of the SEs centres on seeking to address and tackle social needs that are not already sufficiently met, the activities they perform are inherently different, their target groups differ, and they come in different organisations and structures.

The Social Entrepreneurship Initiative at Stanford University has proposed a definition that takes into account the diversity of SEs (Carter / Shaw 2007). The Initiative divides SEs into three different categories: for-profit organisations innovatively using their resources to reach their social missions; not-for-profit organisations helping people to establish their own enterprises; and hybrid models that find ways to fund their own initiatives or create employment for their target populations (Shaw / Carter 2007). Another approach that gives a wide-ranging perspective on the SE typology comes from EMES<sup>1</sup>. Hulgard and Pestoff (2015) described the approach of EMES to be “somewhere in the middle of these two conflicting extremes in the public debate [...] Thus, its approach provides a stable middle ground in an otherwise stormy and contentious sea of change.” (Hulgard / Pestoff 2015). EMES looks at SEs from the social, economic, and governance dimensions (Defourny / Nyssens 2014). The social dimension defines an SE as an initiative launched collectively by citizens or civil society organisations that aims to benefit the common good as well as limit profit distribution and profit-maximising behaviour (Defourny

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<sup>1</sup> EMES is a global research network dedicated to studying social enterprise and social economy, fostering academic collaboration to understand and promote social innovation and inclusive growth since 1996 (EMES 2024).

/ Nyssens 2014). The economic dimension refers to the continuous production of goods or provision of services, the present economic risk, and a minimum amount of paid work (Defourny / Nyssens 2014). The governance dimension suggests the high level of autonomy, the level of authority being unrelated to capital ownership, and the participatory nature of the stakeholders (Defourny / Nyssens 2014).

Figure 1 provides a set of common features SEs share based on the reviewed literature and the framework for social enterprises this paper utilises. (Thomson / Doherty 2006; Carter / Shaw 2007; Defourny / Nyssens 2008, 2014; Hulgard / Pestoff 2015).



**Figure 1:** *Five Criteria for SEs.*

*Note.* Author's own figure.

## 2.2 Social Entrepreneurship

Social entrepreneurship and social entrepreneur are terms very closely related to SE and have until recently been used in an interchangeable manner (Kerlin 2009). Social entrepreneurship is a specific form of entrepreneurship (Martin / Osberg 2007). Martin and Osberg (2007) noted that social entrepreneurship cannot be understood without first defining entrepreneurship (Martin / Osberg 2007). Thus, entrepreneurship is a unique set of abilities possessed by entrepreneurs (Dees 1998). The term *entrepreneur* first appeared in French economics around 1800 as a French translation of “undertaking” (Dees 1998). It was used for individuals who stimulated economic progress as change agents of the economy by bringing new solutions into the world (Dees 1998). Jean Baptiste Say is credited for coining the term *entrepreneurship* in the 19<sup>th</sup> century, and he highlights the value creation by such individuals. (Dees 1998). A century later, the economist most commonly associated with the term was Joseph Schumpeter

(Dees 1998). Schumpeter went on to add the innovative character of the entrepreneur by describing *creative destruction*, the mechanism by which an entrepreneur upsets the status quo of producing goods and services by creating more innovative and efficient ways to produce or provide goods and services. (Dees 1998). A more contemporary approach from *The Economist* illustrates that “Entrepreneurship is the special collection of skills possessed by an entrepreneur. They include a propensity to take risks over and above the normal, and a desire to create wealth.” (Economist 2009).

Similar to the term *SE*, the term *social entrepreneurship* has a multitude of dimensions as demonstrated by the growing interest in this topic (Nowak /Praszkier 2012). The line between social entrepreneurship and commercial entrepreneurship is in the value proposition itself (Martin / Osberg 2007). Even though the recognition of opportunity is an element of both social and commercial entrepreneurship, the commercial entrepreneur is driven by a financial incentive to create a value proposition according to the needs of a market that can afford the buying and selling of goods or services (Martin / Osberg 2007). On the other hand, the social entrepreneur is not solely driven by a financial incentive for the firm’s investors or the firm but intends to generate value by working for the common good or a specific segment of society that is underprivileged or neglected. (Martin / Osberg 2007). Such segments may not be financially attractive to commercial businesses and may lack financial resources or power to bring about change in their lives without help. (Martin / Osberg 2007).

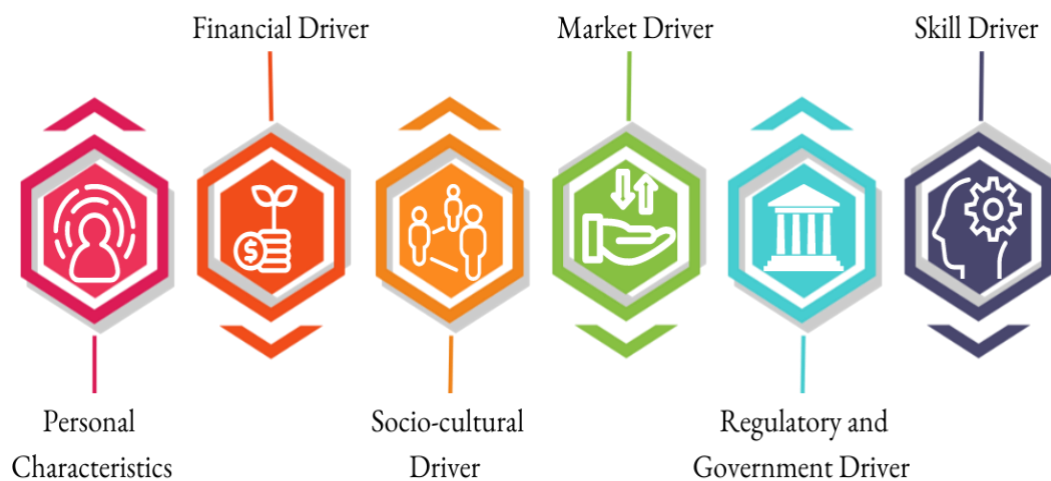
The distinguishing element between these entrepreneurship forms is prioritizing the social impact. Social entrepreneurs can create not-for-profit or for-profit ventures while prioritizing the social objective (Martin / Osberg 2007). Financial viability varies depending on the business model of the SE because they may reinvest their profits to scale their social impact, but for any organisation to succeed, financial means are crucial to achieving their objectives (Martin / Osberg 2007).

## **2.3 Drivers of Social Entrepreneurship**

Social entrepreneurship is fuelled by the drivers and motivations to pursue the mission to create social impact. Furthermore, the current global context including crises in the world economy, the negative externalities produced by market failures, and global threats has acted as an impetus for social entrepreneurial discourses and practises (Huybrechts / Nicholls 2012).

S. M. Ikhtiar (2021) proposed six equally important entrepreneurial drivers including internal and external factors that stimulate an incentive for people to undertake entrepreneurial activity and become entrepreneurs (S.M. Ikhtiar 2021). Figure 2 visually displays these six drivers. First, personal characteristics refer to typical traits that entrepreneurs possess, namely being initiative-oriented, the ability to recognise opportunities, innovative thinking to use resources more effectively, diligence, the ability to adapt to change for personal gain and the common good, acceptance of failure and learning from mistakes, and creative thinking for new ideas to address problems and create a profitable outcome (S.M.

Ikhtiar 2021). Second, the financial driver describes the availability of funds at low-interest rates as “take-off money” possibly provided by governments (S.M. Ikhtiar 2021). Third, the socio-cultural driver illustrates how the socio-cultural acceptance, appreciation, and support of the undertaken entrepreneurial activity can undergird its success (S.M. Ikhtiar 2021). Fourth, the market driver describes the necessity of a mechanism for the effective function of trade for the entrepreneur’s input and output (S.M. Ikhtiar 2021). Fifth, the regulatory and government driver describes the government’s role in creating support services such as training, subsidizing loans, and inputs of production such as VAT (S.M. Ikhtiar 2021). Also, the existence of legal barriers and common laws must be conducive for entrepreneurial activity. (S. M. Ikhtiar 2021). Sixth and finally, the skill driver suggests that entrepreneurs are not born as entrepreneurs but rather develop as such through proper functional and skill development training and experiences in order to have the confidence to undertake the entrepreneurial activity (S.M Ikhtiar 2021).



**Figure 2:** *Main Drivers of Social Entrepreneurship.*

*Note.* Author’s own figure.

Christopoulos, Galloway, Muhonen, and Stirzaker (2021) explained that the motivations for social entrepreneurship are multifaceted (Christopoulos / Galloway / Muhonen / Stirzaker 2021). These motivations are based on personal beliefs, past experiences and background, and the current situation of the individual. While altruism and empathy are evident in their empirical data, further drivers are also key for social entrepreneurship (Christopoulos / Galloway / Muhonen / Stirzaker 2021). The motivation of social entrepreneurs can be divided into personally informed mission and the ideological preference of the business model that SEs require brought about by a strong opposition to commercial business and capitalism (Christopoulos / Galloway / Muhonen / Stirzaker 2021). Kropp and Yitshaki (2015) proposed that SEs try to solve a specific problem the individuals personally experienced but that was not sufficiently addressed by the social system (Kropp / Yitshaki 2015). For one, such individuals wanted to create a solution to their own problems and to help people experiencing similar problems (Kropp / Yitshaki 2015). Even though the initial motivation was a result of personal experience, such entrepreneurs

ultimately want to improve the lives of all people in similar situations and prevent them from experiencing what they had to go through (Kropp / Yitshaki 2015). Another attribute stemming from personal experience is ideological drivers developed through a social awareness since childhood, which might result from the influence of parents' behaviour (Kropp / Yitshaki 2015). Furthermore, Kropp and Yitshaki (2015) also showed that spiritual elements in the form of a purpose attributed to a higher power or deity can contribute to the motivation of a social entrepreneur (Kropp / Yitshaki 2015). Additionally, dissatisfaction with a previous job in the commercial world or government services can create an incentive to engage in social entrepreneurship (Kropp / Yitshaki 2015).

Noteworthy, parallels exist between the drivers of commercial entrepreneurship and social entrepreneurship. Both forms of entrepreneurship can be driven by an opportunity that was recognised because of a need that was not filled by any other organisation (Kropp / Yitshaki 2015).

## 2.4 Entrepreneurial Environment and Entrepreneurship Facilitators

According to the framework developed by Fogel and Gnyawali (1994) the entrepreneurial environment can be divided into five spheres. The first dimension is access to finance, describing the enterprises' ability to receive credits from financial institutions and the given interest rate, government programs facilitating financial loans, fund prizes or sponsoring. The second dimension is business skills meaning the availability or access to entrepreneurial training or entrepreneurial education. The third dimension is the regulatory quality indicating the restrictions and regulations by government policies that must be met to do business. The fourth dimension is considered the socioeconomic condition entailing people with entrepreneurial knowledge or experience and the publics behaviour towards entrepreneurship. The fifth dimension is termed as non-financial assistance which empathizes a support network of enterprises to network and share support services (Fogel / Gnyawali 1994).



**Figure 3:** Five Drivers Affecting The Entrepreneurial Environment  
(Fogel / Gnyawali 1994).

## 2.5 Contextual Framework

To understand the drivers, entrepreneurial environments, entrepreneurship facilitators, and resulting success factors of SEs, one must understand the setting in which SEs operate. As described beforehand SEs are known for addressing social problems by offering innovative solutions to provide goods and services to people or segments of society whose needs are not met by the public or private sector. For example, in the past in Switzerland in times of social hardships, autonomous social organisations were created by the rural population and urban workers to provide solutions to their own problems (Bärlocher / Helmig / Schnurbein 2009). Prominent examples that still play a significant role in today's Swiss economy include Coop in 1890, which started by making food available at fair prices; Raiffeisen, which was a rural cooperative bank with the purpose of providing loans to farmers in 1899; and Caritas in 1901 that was a religious charity addressing the barriers people experienced in lower social orders (Bärlocher / Helmig / Schnurbein 2009). These cooperatives thus served as predecessors of the modern concept of SEs defined earlier (Vuadens-Chan 2017). The range of understandings of and the varied definitions in the literature for the topic of SEs in Switzerland can be traced back to the cultural diversity of Switzerland across the German, French, Italian, and Romansh parts making a nationwide understanding or conception of an SE very difficult (Erpf / Gachet / Gonin 2021).

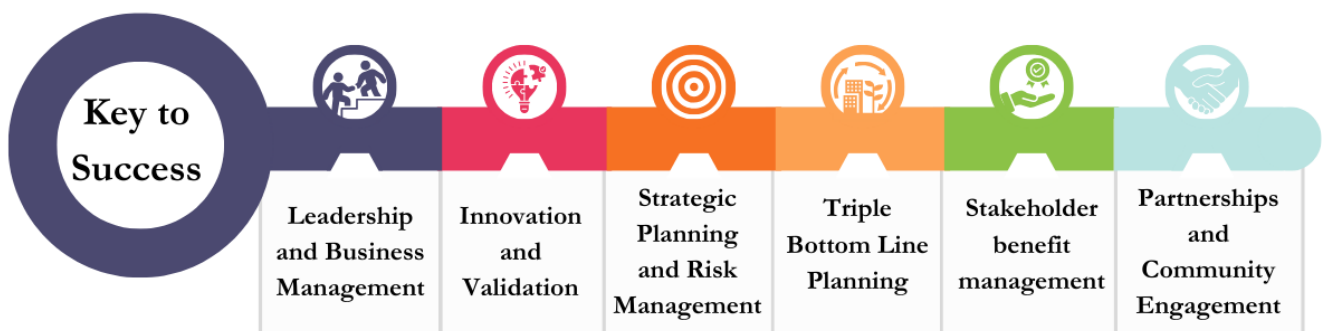
The growth of SEs in Switzerland has been slower than that in other countries (European Commission, 2014). Since there is no legal form specifically for SEs, these enterprises in Switzerland come in various legal forms, including associations, foundations, and cooperatives among the most frequent (SENS, 2022). However, the lack of specified legal forms reduces the visibility of these organisations (Aviles / Bracci / Crivelli 2012). Supportive activities by the state have been limited, but even if publicly funded schemes or an umbrella organisation on a national level for SEs does not exist, there are a small number of regional organisations (European Commission, 2014). One example is the Social and Solidarity Economy of Commerce for the French part of Switzerland (Chambre de l'économie sociale et solidaire 2005). Also, private organisations play a significant role including *Social Entrepreneurship Schweiz (SENS)*, *Seif* and *Impact Hub* which support the landscape by giving awards to social entrepreneurship and providing a network of support (European Commission, 2014). The entrepreneurial environment in Switzerland includes the advantage of access to finance since there are multiple commercial banks that are interested in supporting SEs financially (European Commission, 2014). To demonstrate the positive influence that SEs have in Switzerland, the European Commission (2014) suggests a system for impact reporting for more transparency and acknowledgement of their role in society (European Commission, 2014). The SE movement in Switzerland is described as “relatively young” by the European Commission (2014) in the country report of Switzerland and further emphasizes that the needed facilitators are still in the process of being established. However, a range of individual initiatives are currently in progress to support the SE ecosystem, but they lack a concerted effort (European Commission, 2014).

## 2.6 Key Success Factors

Based on the reviewed literature review, six social enterprise success factors were identified. **Leadership and business management** stand paramount, with an imperative for leaders to adeptly balance economic viability and social goals, fostering an organisational ethos aligned with the social mission. The second factor, **innovation and validation**, highlights the importance of introducing innovative solutions and securing external validation to affirm market viability.

**Strategic planning and risk management** are delineated as essential for ensuring the sustainability of social enterprises. The concept of **triple bottom line planning** is introduced, expanding performance assessment to include social, environmental, and financial impacts, thus offering a holistic view of enterprise success.

**Stakeholder benefit management** is emphasised, focusing on achieving a balance among varied stakeholder interests and delineating both immediate and long-term benefits, thereby sustaining stakeholder engagement and commitment. Lastly, the significance of **partnerships and community engagement** is underscored, noting their crucial role in amplifying social enterprises' reach, resources, expertise, and legitimacy. (Boyer / Creech / Paas 2008; Sharir / Lerner 2006; Vuadens-Chan 2017; Makgato 2018)



**Figure 6:** Six Key Success Factors for Social Enterprises

*Note.* Author's own figure.

### 3 Method

The methodology for this study began with an extensive review of the literature on SEs and Social Entrepreneurship to establish a solid foundation for the research. This review was crucial for defining SEs clearly and consistently, as detailed in Figure 1 in the literature review section. By examining a broad array of sources, including internationally recognised literature, this phase aimed to capture current trends and insights into the opportunities and challenges faced by SEs. This step was necessary, given the scarcity of specific data on Swiss SEs. The literature review thus oriented the research within a global context while tailoring its focus to the unique Swiss landscape.

Following the literature review, the empirical data collection process was initiated, centring on semi-structured interviews with social entrepreneurs in Switzerland. Semi-structured interviews were chosen for their flexibility, allowing the dialogue to be adapted based on the responses of the interviewees. This method was instrumental in exploring the multifaceted nature of social entrepreneurship, enabling an in-depth examination of the experiences, challenges, and perspectives of the social entrepreneurs themselves. In selecting participants for the interviews, a deliberate effort was made to ensure a representative cross-section of Swiss SEs, considering the diversity of legal forms in the absence of a specific legal framework for SEs in Switzerland. The selection process aimed to achieve a balance in terms of gender and linguistic representation, covering the French, Italian, and German-speaking regions of Switzerland. Participants included founders and board members of SEs, providing valuable insights grounded in firsthand experience. The interviews were conducted either in person or via video call, based on the preferences and availability of the interviewees. Consent for recording was obtained prior to each interview to facilitate accurate transcription and analysis. This approach ensured the preservation of the detailed nuances of the conversations for thorough examination.

The analysis of the transcribed interviews followed a thematic approach, identifying patterns and themes across the discussions including the business models of SEs, the drivers behind social entrepreneurship, the entrepreneurial environment, and their understanding of key success factors. Insights were subsequently categorised into normative and descriptive findings, allowing for a detailed examination of the current state of Swiss SEs (descriptive) and suggestions for navigating challenges and opportunities for better outcomes (normative).

Insights from the thematic analysis were then compared with findings from the literature review, enabling a comprehensive understanding of the specific challenges and opportunities for SEs in Switzerland against the backdrop of international trends. This comparative analysis provided a nuanced perspective on the factors influencing the success of Swiss SEs. The Interview Guide is available on page 23. On the following page, brief profiles of each social entrepreneur are provided to offer insights into their backgrounds, enhancing our understanding of their perspectives and contributions.

### 3.1 Interview Sample of Social Entrepreneurs



**Cotierra**, co-founded by **Thomas Käslin**, embodies the mission "**Making Latin American smallholder farmers our climate heroes.**" The enterprise leverages agricultural waste to produce biochar, a strategy aimed at soil restoration and carbon sequestration. This approach not only mitigates climate change impacts but also augments agricultural productivity, positioning Cotierra at the nexus of environmental sustainability and economic development for rural communities.



**Hemlata**, founded by **Smitha Suchde**, is predicated on "**Empowering India's socio-economically disadvantaged women through education.**" The initiative facilitates access to higher education for girls, aiming to dismantle intergenerational poverty. By integrating education with life skills and mentorship, Hemlata enhances both personal and professional development, situating itself at the confluence of educational equity and societal empowerment



**HEMLATA**



**Aiducation International**, co-founded by **Dr. Florian Kapitza** operates on the principle of "**Building People, Building Nations.**" It is an international social enterprise focusing on education, providing merit-based scholarships to bright, financially disadvantaged students in developing countries, with a particular emphasis on Kenya and the Philippines. The organisation aims to unlock the potential necessary for the economic, social, and political development of these nations, primarily through education funded by private donations



**YESS Impact**, co-founded by **Luise Ammerschuber**, propels "**Empowering through Innovation and Investment.**" Focused on social business, impact investing, and gender empowerment, YESS Impact collaborates with global clients to implement the Sustainable Development Goals (SDGs). Specialising in creating custom-made impact projects that utilise new technologies for transparency, YESS Impact stands at the forefront of merging consultancy with actionable, sustainable development strategies



**PowerCoders**, founded by **Christian Hirsig**, champions "**Empowering Refugees Through Coding.**" This organization uniquely prepares refugees for IT careers with a 12-week coding course followed by internships, emphasizing community support, entrepreneurial spirit, and lifelong learning. It's an innovative approach to integrating refugees into the workforce, underscoring both skill development and social integration

**{POWER.CODERS}**



**Alternative Bank Switzerland (ABS)**, guided by board member **Rico Travella** plays a crucial role in propelling the bank's mission anchored in **environmental sustainability, social responsibility, and unwavering transparency**. ABS distinguishes itself by prioritising ethical principles over profit maximisation, channelling investments into projects that yield social and environmental benefits.



**Vuna**, founded by **Bastian Etter**, is driven by the vision "**Harvesting Resources**." This social enterprise emerged from a project aimed at repurposing urine into valuable fertilisers. Leveraging over two decades of experience in decentralised water and wastewater treatment, Etter has focused on sustainable sanitation solutions and nutrient recovery technologies that contribute to environmental sustainability and resource efficiency



**ReturnersWork**, founded by **Eveline Bermudez**, is dedicated to "**Bringing employers and returners together**" with a keen focus on supporting women seeking to re-enter the workforce. This initiative creates pathways for professional reintegration, thereby addressing a crucial gap in gender diversity and inclusion within the job market. Through coaching, networking, and job matching, ReturnersWork strives to harness the untapped potential of women returners, promoting economic empowerment and workplace diversity. **ReturnersWork.**



**MEGA Social Innovation**, founded by Geoffrey Catrice, has the mission "Empowering through Social and Environmental Responsibility." The firm specialises in enhancing organisations' societal and ecological contributions, establishing pivotal connections within the social entrepreneurship network, and fostering impactful partnerships for measurable and sustainable progress.



**Candela Energy**, an ETH spinoff co-founded by **Amartya Mukherjee**, introduces the SolarCart, aiming to "**Serve the underserved**" in vulnerable communities with access to essential services through solar-powered kiosks. These mobile units offer safe drinking water, electricity, and internet, supporting the distribution of life-improving products. With an ambitious goal to impact 100 million people by 2030, Candela Energy leverages IoT technology for efficient last-mile distribution.



## 4 Results

Within this study, in-depth interviews with ten social entrepreneurs were conducted to obtain a comprehensive understanding of their viewpoints on success, the impact of their endeavours, and the adversities they confront. This section aims to distill and present the insights gleaned from these substantive conversations. To ensure the precision and integrity of the analysis, each citation is rigorously attributed to its exact location within the interview transcripts, detailing both the identifier of the interviewee and the line numbers for reference. For instance, an excerpt from the discussion with the second interviewee, encompassing lines 130-140, is denoted as (Int. 2, 2022, 130-140). The ensuing analysis unfolds sequentially, beginning with an examination of the business model and its correlation with success factors, followed by an exploration of internal drivers, the external environment, and ultimately synthesising the delineated key success factors.

### 4.1 The Social Enterprise Business Model for Success

**«There was nothing like it» - Gap-filling business model:** Eveline Bermudez of ReturnersWork underscores the foundational mission of Social Enterprises (SEs), stating, “There was nothing like it [referring to her social enterprise] when the services provided at the state level were minimal” (Int. 2, 2022, 4-5). This remark sheds light on the service gaps SEs are determined to fill, aiming to meet societal needs overlooked by conventional businesses and public services. Bermudez also highlights the obstacles encountered when catering to unique customer segments, sharing, “It has been a massive challenge for me because my customer segment comprises women and men who want to integrate into the labour market after a long break” (Int. 2, 2022, 56-59). Luise Ammerschuber criticizes traditional nonprofits for their oversight of crucial societal groups, promoting a more inclusive strategy through SEs (Int. 2, 2022, 5-9).

**«Ethics over Profit» - Defining Success for SEs:** Swiss SEs redefine success beyond mere financial gains, prioritizing community and environmental well-being. Rico Travella of Alternative Bank Switzerland notes the preference for ethical conduct over profit, emphasizing a profit-sufficiency approach and ethical prioritization over typical banking operations, including investment banking (Int. 4, 2022, 25-34). Bastian Etter of Vuna views the increasing focus on environmental sustainability as a success metric, showcasing the diverse impact dimensions valued by SEs (Int. 10, 2022, 11-13).

**Convincing Proof of Concept:** Eveline Bermudez stresses the critical need for SEs to provide compelling evidence of their model's viability and importance (Int. 2, 2022, 90-94).

**«I manage it like a company» - Financial Sustainability:** The conversation around financial sustainability is key among social entrepreneurs, with many supporting a holistic view that includes economic, social, and environmental aspects, in line with the triple bottom line paradigm. Smitha Suchde of Hemlata talks about the operational parallels between SEs and traditional firms, focusing on their impact-driven ethos, “Now, I disagree that we have a different business model; I manage it like a company; the only thing we don't do, is we don't pay salaries” (Int. 5, 2022, 111-112). This sentiment is mirrored by Christian Hirsig, who prioritizes quality over quantity in aid delivery (Int. 8, 2022, 20). Thomas Käslin of Cotierra, among others, emphasizes the necessity of balancing impact with financial health to overcome the challenges of scaling impact while maintaining financial stability (Int. 7, 2022, 60-63).

**«We want to replicate this» - Redefining Scaling:** SEs aspire to serve as change models, with Suchde illustrating their focus as «We want to replicate this» aligned with their mission, rather than mere scaling, prioritizing impactful changes for every individual they support over quantitative measures. They express hope for their model to inspire similar initiatives elsewhere (Int. 5, 2022, 223-226). This sentiment is echoed by the social entrepreneur Rico Travella, placing impact above growth with the aim of setting a new standard for the banking industry that could spur widespread systemic change, despite their modest market share (Int. 4, 2022, 50). Hirsig also shares this perspective, preferring significant aid for an individual over minimal assistance for many (Int.8, 2022, 20).

## 4.2.1 Motivational Drivers in Social Entrepreneurship

As highlighted earlier, the domain of social entrepreneurship extends beyond mere financial ambitions. The impetus to initiate a Social Enterprise (SE) often stems from experiences during one's developmental years, as illustrated by Ammerschuber who conveyed an early dedication to global social improvement: “Since I was a teenager and very young, I have always wanted to work in alleviating poverty worldwide, helping with some social problems.” (Int. 1, 2022, 4-5). Furthermore, the environment in which one is raised plays a pivotal role in fostering social awareness. The impact of parental influence is significant, exemplified by Suchde of Hemlata, who reflected on their upbringing: “I was born and brought up in India and my mother was a giver. She always helped people around her, and I think when you look at your parents as being this role model, you've always wanted to support other people and all, I think it was natural.” (Int. 5, 2022, 3-6).

Numerous social entrepreneurs recount feelings of dissatisfaction with prior work experiences that lacked significance, motivated by a deep-seated aspiration to make a positive societal contribution. Thomas Käslin described a critical moment of self-awareness: “deep desire to do something with social impact. And then basically seeing that my daily work was not even closely generating any social impact, and then

I just one day decided, okay, that's not me. That's not, that does not correspond to my values, I need to change, I need to do something that generates impact." (Int. 7, 2022, 3-6).

Like their commercial entrepreneurship counterparts, social entrepreneurs possess a remarkable capacity for identifying opportunities, recognizing societal needs, and devising innovative solutions. Ammerschuber's experience, influenced by extensive NGO work, highlights this ability: "I worked for an NGO for a long time. And I loved their work. Umm, I was very inspired by them. I was, like, looking into different disciplines of development cooperation. But we left some really important segments of society out that we could benefit from and work with" (Int. 1, 2022, 5-9). This approach is mirrored by another entrepreneur's commitment to girl's education (Int. 4, 2022, 4-7).

The allure of the SE sector for many entrepreneurs is not solely due to its distinctive business model but also the varied opportunities it provides. An individual detailed the appeal of a sustainability-centered SE, distinguishing it from traditional banking roles: "working at a bank would have been unimaginable but being involved in an SE that engages in sustainability was the motivating enough for him to join that enterprise" (Int. 4, 2022, 6-11). Moreover, these entrepreneurs frequently strive to establish innovative entrepreneurial models (Int. 4, 2022, 54).

The driving forces behind a social entrepreneur can be intricate and influenced by various experiences and epiphanies. Florian Kapitza's experiences in the Ivory Coast led to a critical understanding of the importance of education: "I realised those people there were very smart. They have the same intellectual capabilities as we do, but they still need access to education." (Int. 3, 2022, 15-18). This realization, enriched by the entrepreneur's personal history and experiences in Germany, fostered a comprehensive view of education's role in a thriving society: "An educated society is a prerequisite for a politically, economically, and socially prosperous society." (Int. 3, 2022, 18-19). These insights culminated in a determined pursuit of impact, inspired by Arthur Ashe's philosophy: "You need to get to a point in life where going for it is more important than winning or losing." This principle continually motivated the entrepreneur's steadfast dedication to their mission (Int. 3, 2022, 5-10).

## 4.2.2 Internal Drivers of Success in Social Enterprises

«I would've started earlier» - The journey into social entrepreneurship, as recounted by Luise Ammerschuber and Florian Kapitza, underscores the diverse paths leading to the inception of a Social Enterprise (SE). Ammerschuber reflects on her transition from a background in Development Corporations, human rights, and international relations to recognising the need for deeper business and economic insights. She remarks, "I would have started a lot earlier...I think I would have started learning a lot more about business and economics knowledge" (Int.1, 2022, 104-107). Similarly, Kapitza's shift from biochemistry to social entrepreneurship after completing his PhD showcases the unconventional routes that lead individuals to this sector (Int. 3, 2022, 73-74).

**«No Money...No Knowledge. No networks, Nothing»** - The readiness to embrace risk, a pivotal aspect of entrepreneurship, is discussed by Ammerschuber, who initially sought stability before fully committing to her entrepreneurial venture, illustrating the personal growth and resilience required (Int.1, 2022, 129-130). This theme of personal investment and resourcefulness is further explored by Eveline Bermudez, who cites financial resource constraints during the nascent stages of her enterprise (Int.2, 2022, 16-18), and Kapitza, who emphasises starting with "no money...no knowledge. No networks, nothing" (Int. 3, 2022, 71-73), showcasing the bootstrap nature of initiating an SE.

Leadership qualities and persistence emerge as crucial for sustaining the entrepreneurial journey. Kapitza shares tales of financial frugality and support from his spouse, underscoring the sacrifices involved (Int. 3, 2022, 80-83). The sentiment of persisting despite scepticism is vividly captured in Bastian Etter's reflection on the early disbelief in their innovative systems, now met with daily inquiries (Int. 10, 2022, 51-54). Bermudez highlights furthermore the importance of business acumen: "Don't go to the market without it being tested. See if the market sees a real need, come back, and adjust your product to go out again. [...] I encourage anyone who wants to do that, to start small. And we'll take it one step at a time." (Int. 2, 2022, 81-83)

**«The strategy is in the heads of the founders.»** - The role of strategic leadership within the organisational structure is critiqued by Kapitza, who argues for a balance between democratic inclusivity and the clarity of vision necessary for entrepreneurial success: «The strategy is in the heads of the founders.» (Int.3,2022,156-161). This balance is pivotal for SEs, where aligning mission-driven goals with strategic business objectives can often be a tightrope walk.

Organisational culture and values, as emphasised by Travella, are key to fostering an internal environment that mirrors the SE's external mission. Ensuring equitable treatment and opportunity for all employees within the SE highlights the congruence between mission and practice (Int. 4, 2022, 242-246).

**«It's all about solving a real problem»** - Addressing real societal problems forms the cornerstone of SE success. Thomas Käslin and Christian Hirsig stress the importance of client-focused solutions that genuinely meet unmet needs, as Käslin simply states: «t's all about solving a real problem», underscoring the essence of social entrepreneurship as a means to solve real-world issues (Int.7, 2022, 143-148) (Int.8, 2022, 145-147).

**«Our team is fantastic.»** Innovation and human capital are identified as pivotal enablers. Hirsig discusses expanding the product range and adapting offerings to meet diverse customer needs while highlighting the significant role employees play in driving the SE's success, bringing in essential skills and knowledge to the venture (Int.8, 2022, 44-47; 75-80) and Suchde further emphasises her team's role in their success: «Our team is fantastic.» (Int. 5, 2022, 267)

### 4.3 External Drivers of Success – Entrepreneurial Ecosystem

**Regulatory Support** - The regulatory environment in Switzerland presents both challenges and opportunities for Social Enterprises (SEs). Ammerschuber highlights the absence of tailored legal constructs, stating, “There are no legal constructs yet, which is a problem we have in a lot of countries...And Switzerland doesn't really have that yet” (Int. 1, 2022, 51-53). Similarly, Bermudez and Travella discuss the potential for more supportive measures, including tax breaks and regulatory changes to encourage sustainable practices (Int. 2, 2022, 41-43; 130-131; Int. 4, 2022, 162-164). This focus reveals a crucial need for policies, legal frameworks, and incentives that directly bolster social entrepreneurship.

**Financial Accessibility** - Access to finance is a significant concern, as articulated by Ammerschuber, Bermudez, and Travella. Ammerschuber observes, “Ironically, because Switzerland is a very wealthy country...and there's a lot of money in this country” yet accessing these funds is not straightforward (Int. 1, 2022, 18-20). Bermudez echoes this, emphasizing the difficulty in finding funding (Int. 1, 2022, 69-71), while Travella mentions innovation funds through which his own social enterprise bank facilitates access to finance for other SEs (Int. 4, 2022, 95-99). These insights underscore the importance of tailored funding sources for SEs.

**Collaborative Networks** - The significance of collaborative networks is emphasized by Ammerschuber, Bermudez, and Travella. Ammerschuber stresses the need for a strong community (Int. 1, 2022, 64-66), and Travella discusses leveraging a broad partner network as a marketing strategy (Int. 4, 2022, 73-78). These partnerships are vital for providing resources, knowledge, and market access, showcasing the collective power of collaboration in driving change.

**Visibility and Recognition** - The visibility and recognition of SEs are pivotal for their success. Ammerschuber speaks on making SEs more visible to the public (Int. 1, 2022, 62-63), and Christian Hirsig mentions the importance of recommendations and awareness to gain recognition (Int. 8, 2022, 81-83). Bermudez and Mukherjee discuss the conservative mindset and the need for more societal recognition and understanding of SEs (Int. 2, 2022, 88-94; Int. 6, 2022, 49-51). Enhancing visibility and recognition can significantly impact the sector's legitimacy and appeal.

**Education and Skills Development** - The development of education and skills in the domain of social entrepreneurship is crucial for fostering the sector's growth. Travella and Bermudez highlight the need for more engagement with sustainable finance and the encouragement of social entrepreneurship education (Int. 4, 2022, 149-152; Int. 2, 2022, 51-52). This focus points to the importance of educational programs and training in equipping individuals with the necessary skills for success.

**Socio-Economic Landscape** - The trends and socio-economic conditions in Switzerland provide a backdrop against which SEs operate. Ammerschuber, Hirsig, and Etter discuss the evolving landscape for SEs and the societal shift towards businesses with a social purpose (Int. 1, 2022, 86-92; Int. 8, 2022, 155-159; Int. 10, 2022, 96). Bermudez and Mukherjee address the challenges posed by the conservative

environment and the disconnection in the West from direct confrontation with social problems (Int. 2, 2022, 27-28; Int. 6, 2022, 49-51).

**Future Prospects** - Luise Ammerschuber and Smitha Suchde reflect on the evolving landscape of SEs in Switzerland, expressing optimism about the fusion of social impact and business, and the potential paradigm shift towards social entrepreneurship, mirroring the development of the startup ecosystem in Switzerland (Int. 1, 2022, 86-92; Int. 5, 2022, 274-279). Christian Hirsig foresees a future where companies without a social purpose might become obsolete, highlighting the importance of integrating social goals into business models (Int. 8, 2022, 155-159).

## 5 Discussion

The exploration of the Swiss Social Enterprise (SE) Model has illuminated the unique approach of SEs in Switzerland, enabling the researcher to identify the key success factors that contribute to their resilience and impact. These factors offer insights into the broader question of what drives the success of social enterprises in challenging environments.

**Innovation and Adaptability** - Swiss SEs exhibit a profound capacity for innovation, adapting their business models within a conservative economic environment lacking specific legal recognition and tailored financial instruments. This adaptability is exemplified by Alternative Bank Switzerland, demonstrating that innovation, particularly when aligned with ethical values and sustainability, is a critical success factor for SEs. The ability to innovate within constraints underscores the importance of creative solutions in overcoming operational challenges.

**Personal Motivation and Community Support** - The significant role of personal motivation and the support of community networks emerges as pivotal in the inception and growth of SEs. The narratives of Swiss social entrepreneurs underscore the impact of personal experiences and societal awareness in initiating social ventures. Furthermore, the Swiss context of high social capital and strong community orientation facilitates the formation of collaborative networks, enhancing SE visibility and legitimacy. This symbiotic relationship between SEs and their communities suggests that shared values and objectives are vital for mutual growth and success.

**Navigating the Entrepreneurial Ecosystem** - Successfully navigating the challenges of the Swiss entrepreneurial ecosystem, including funding and regulatory frameworks, is crucial for SEs. Insights from entrepreneurs highlight the necessity of developing tailored financial instruments and advocating for a more supportive regulatory environment. This ability to navigate and leverage the existing ecosystem, despite its gaps, is indicative of the resilience and resourcefulness required for SE success.

**Transformative Potential and Societal Impact** - The capacity of SEs to effect significant societal change is a key success factor. Swiss SEs embody the potential for large-scale transformations by prioritising social impact and ethical considerations over profit maximisation. The global recognition of this transformative potential, as seen in figures like Muhammad Yunus, underscores the importance of social enterprises as catalysts for redefining traditional economic and societal norms.

**Future Orientation and Sustainability** - The forward-looking optimism and commitment to sustainability among Swiss SEs suggest that a focus on long-term impact rather than immediate financial gain is essential for success. The anticipation of regulatory support, financial instruments, and enhanced community engagement positions Swiss SEs as leaders in integrating social entrepreneurship within the economic fabric, reflecting a broader trend towards sustainable and socially conscious business practices.

**Recognition and Visibility** - Beyond the inherent characteristics of innovation, community engagement, and transformative potential, it is increasingly clear that recognition and visibility significantly contribute to the success of Swiss social enterprises. The narratives and experiences shared by social entrepreneurs in Switzerland highlight a common challenge: despite their impactful work and innovative approaches, there remains a gap in widespread recognition and understanding of the value SEs bring to society and the economy. Addressing this gap by enhancing the visibility and recognition of SEs could be one of the most beneficial factors in ensuring their success.

## 6 Conclusion and Reflexion

This study has delved into the dynamics of Swiss Social Enterprises (SEs), highlighting how they navigate through a traditionally conservative economic environment. By interviewing social entrepreneurs, key success factors have been identified, offering insights into what drives SEs to succeed in challenging circumstances.

The research shows that innovation and adaptability, personal motivation along with community support, effective navigation of the entrepreneurial ecosystem, the potential for transformative societal impact, a focus on sustainability, and the need for better recognition and visibility are essential for the success of SEs. These factors underscore the importance of creating a supportive ecosystem for SEs, including policy reforms, financial inclusivity, and broader societal recognition of their contributions.

In revisiting the purpose of this study highlighted at the beginning, it's clear that the focus wasn't just on academic research. Instead, the goal was to spotlight the efforts of social entrepreneurs working towards a more just and sustainable world. By sharing their stories, I aimed to inspire others, just as these stories have inspired me.

Reflecting on the work, I realise that including stories about social enterprises (SEs) that didn't succeed could have added valuable insights. Learning from their challenges and what they needed to make it could

guide future research, offering a broader view of the social enterprise landscape and how to better support these ventures.

Looking ahead, research should explore both successful and unsuccessful SEs to capture a full range of experiences and needs. Understanding what support failed enterprises lacked could provide practical lessons. Also, comparing social enterprises across different countries might reveal how various factors affect their success. Long-term studies that follow SEs over time would also be valuable, helping us understand what contributes to their sustainability.

For future papers, there's a lot to build on from this study to offer practical advice for policymakers, support organisations, and social entrepreneurs can strengthen the support system for SEs. By continuing this research, we can ensure SEs get the help they need to make a positive impact on society and the environment.

I hoped my paper encourages action towards building a world where success is measured by positive impact. Let's work towards a future where businesses contribute significantly to the welfare of society and the planet.

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# Appendix

## Interview Guide

Important questions are in bold font. The relevancy to research purpose is in brackets.

- **What inspired you to develop your social enterprise?** [literature review suggests that the inspiration or the idea as to why one creates a social enterprise, indicates the drivers of social entrepreneurship]
- Social Return on Investment metric in use relevant to success? How do you measure your success/impact? Focus on financial metrics or RSOI. [literature review indicates that impact-measurement systems for social enterprise could support entrepreneurial environment and also the impact-oriented nature of social enterprises opens possibility to speak about the definition of a social enterprise]
- **What kind of challenges do you face as a social enterprise? How do these struggles relate to the entrepreneurial environment in Switzerland?** [If struggles relate to entrepreneurial environment in Switzerland, the current situation of the environment for social enterprises can be evaluated]
- **What entrepreneurship facilitators would be of help to your company to those struggles? What kind of entrepreneurship facilitators or support have you benefitted from in Switzerland?** [this directly allows to find out what the social enterprises regard as important facilitators]
- How would you determine the ability to grow your Social Enterprise? Being a social enterprise and not a commercial business [this for one raises the question of the business model allowing to put to compare the difference between commercial business and social enterprise and what about the business model is key for the terminology of a social enterprise and other hand this question can relate back to what inhibited the growth, speaking of the struggles they faced and again how they might relate to the entrepreneurial environment]
- **How would you rate the entrepreneurial environment for Social Enterprises in Switzerland from 1-10? Why did you choose to run your Social Enterprise in Switzerland?**
- In terms of Access to finance, non-financial assistance, socio-economic condition, business skills and regulatory quality. [this is to provide an understanding into the social entrepreneurs view on the entrepreneurial environment]
- Knowing what you know now, would you have done anything different as Social Entrepreneur? [this can be away of leading the discussion into what factors are important for a social enterprise to succeed]
- **If there were further legal forms specifically made for Social Enterprises, would you prefer one of those over your current legal form?** Do you think that Social Enterprises should be legally tax-exempted? [referring to the regulatory quality of the entrepreneurial environment as well as the means of the government as a facilitator]
- What are they key success factors for a social enterprise? How long did it take you to establish Yess Impact successfully? What advice would you give other Social Entrepreneurs in Switzerland? [understanding their way to success]

# Transcription of the interview 1 with Luise Ammerschuber

Social Enterprise: Yess Impact

Duration: 14:25

Setting: in-person, Bros Beans and Beats, Gartenhofstrasse 24, 8004 Zürich

Date: 20.10.22

1 **Let's begin with the first question, what inspired you to create your Social Enterprise Yess**  
2 **Impact?**

3  
4 I have been in Development Corporation. Since I was a teenager and very young, I have always  
5 wanted to work in alleviating poverty worldwide, helping with some social problems. And I worked  
6 for an NGO for a long time. And I loved their work. Umm, I was very inspired by them. I was,  
7 like, looking into different disciplines of development cooperation. But we left some really  
8 important segments of society out that we could benefit from and work with cooperation and new  
9 technologies. And so we want to bring all these players to the table to create the next chapter of  
10 development cooperation. And, of um, yeah, I looked at the Millennium Development Goals and  
11 then came to sustainable development goals. And be like, I've seen a lot of very good initiatives  
12 around the world. And I noticed we do have a lot of the answers already. But a lot of people don't  
13 know about them. So I wanted to make sure we bring both the capital to the table, as well as  
14 expertise, so that we can actually scale these initiatives around the world as well.

15  
16 **What made you decide to take the initiative in Switzerland and not in another country?**

17  
18 Ironically, because Switzerland is a very wealthy country, and in every single country I've lived in  
19 before, the main challenge of NGOs and of the development sector was getting money  
20 fundraising. And suddenly, it came to Switzerland, and there's a lot of money in this country. And  
21 suddenly, the situation was the other way around. Umm, I met a lot of people that wanted to invest  
22 in impact, for example, or they wanted to give to charity, but there weren't enough really good  
23 projects. And ironically, there were not sufficient projects the other hand, available. So I was like,  
24 hmm, this is an interesting place, so whatever idea we have, we'll have we can probably implement  
25 in the future. And there are people who will support it. That made Switzerland a very good habitat.  
26 I love Zurich, so for me, it's a happy place to work and do business.

27  
28 **You mentioned there is a lot of money in this country; how would you describe investors**  
29 **looking into more and more projects engaging in activities beyond profit in Switzerland?**

30  
31 I think in the past, investment was only focused on making money. Right? Now investors are  
32 shifting because they realise that you can make an impact and get a financial return. And they see  
33 these projects. And they're very inspired by that because a lot of them worked in the corporate  
34 world for many years; they are disillusioned sometimes because they feel like their life could have  
35 more meaning. That's what I get from many people tell me that's what they tell me. Impact  
36 Investment is a good yeah opportunity to do exactly to use your wealth to have a positive impact  
37 on this world.

38  
39 **How do these investors measure their return? I mean, for instance, metrics such as Social**  
40 **Return on Investment.**

41  
42 It really depends on the investors. I would say there are two schools, and there's one school where  
43 they just want to make as much return on investment as possible. And the second one, Where they  
44 see it more as an alternative to charity. So they say instead of giving away a million and doesn't  
45 come back, so sometimes they don't see a sufficient impact if they would like this million to come

46 back. And then to be able to reinvest that into the next project. Maybe with a little return, but  
47 they're also aware that maybe when you do this, there might not be any return.

48

49 **What challenges did you face as a Social Enterprise?**

50

51 There are no legal constructs yet, which is a problem we have in a lot of countries. In Germany,  
52 we have the GGMBH. In France, we also have a new concept for social business. And Switzerland  
53 doesn't really have that yet. You can either choose in association fine but where all the profits stay  
54 inside of it. If you reinvested into social purpose, or you have to do a for-profit company, I put  
55 the for-profit to be a bit more flexible. But yeah, just the fact that there's no legal construct. And  
56 then every time you think about investments, it's like that's very regulated, which makes sense as  
57 well. But you really have to hold on.

58

59 **Besides like, the creation of legal constructs, what are other enablers or facilitators for  
60 social enterprises in Switzerland?**

61

62 The first one is to make them visible. So, you want to make sure more people know about them.  
63 Because I think most people still know just about charity or traditional business. First, and then  
64 you want to make sure they have a strong community around them. So on the struggles that I  
65 faced when starting my business, a lot of people have the same question. So, we want to have  
66 strong networks around them so that whatever question they have, they get the answer. Yeah. And  
67 the other one is funding, of course, access to funding and knowing exactly who to go to if they  
68 need more charity money or investment funds.

69

70 **How do these challenges impact the possibility of growing the social enterprise?**

71

72 You have to look at more factors. So, you have to pick a good business. But also, what I see is a  
73 lot of these projects we have in African countries. They're very traditional business models in the  
74 end, but they do have a massive social impact just because they operate in an environment of often  
75 limited economic resources. And so you can take traditional models and apply them to rural  
76 contexts and have a massive impact with them. And with that, obviously, you have growth, as I  
77 talked about it with some investor ladies yesterday, because in Europe, like nine out of 10 startups  
78 fail. And I was always wondering about that because what I see in our African entrepreneurs, for  
79 example, I mean, in some of the countries where we invest - is a really high repayment rate.  
80 Microcredit, for example, if done well, they have a 98.6% return, which means as well that these  
81 businesses succeeded. And so I think they can be a lot more successful and profitable. Sometimes  
82 it's just under the reliability rate of these startups.

83

84 **How would you describe the trend of the Swiss Market toward Social Enterprises?**

85

86 I think your generation, especially, has a lot of cool enterprises and enterprise ideas, and it's very  
87 inspiring to see us. Yeah, I, when I was in university, which is like ten years ago, people were, you  
88 were either social, on social topics, or on corporate, and a lot of my business friends were like, I  
89 wish I could do something that's got more meaning. And a lot of the social people, they're like,  
90 super cool, but I know I will never earn any money, basically, in my life. That was clear to us. For  
91 me, that was a problem back then because the impact was my passion. But I like seeing that now.  
92 We'll bring the two together. And more and more social businesses are coming out.

93

94 **And with this increase in social enterprises, how would you rate the entrepreneurial  
95 environment for social enterprises in Switzerland from 1 to 10?**

96

97 I go for the middle five. I think we're very smart people in this country. We have the funding in  
98 this country. But we need to create a stronger ecosystem and also make the examples more visible.  
99 And the legal environment must improve.

100

101 **What would you have done differently as a social entrepreneur regarding the success of**  
102 **your social enterprise?**

103

104 I would have started a lot earlier. And also, as a social entrepreneur, my background is in  
105 Development Corporations, human rights, and international relations. I think I would have started  
106 learning a lot more about business and economics knowledge. I mean, basically everything but  
107 going deeper into that. Also, my studies a long time ago, yeah. But it is fine now that it has started.

108

109 **How would you define a social enterprise?**

110

111 Social Enterprise is a social business, we call it, according to Muhammad Yunus, with humans, a  
112 business that offers both financial return and a social impact.

113

114 **So, do you know what the difference is between social enterprise and social businesses?**

115

116 I mean, it's a school of thought, right, like, but Professor Yunus is very clear that you cannot have  
117 a financial return. And I disagree with that. But otherwise, I believe in all of his principles. I think,  
118 you have to motivate your Investors a little bit by giving them some returns? Yeah. Yeah, definitely.  
119 It's a business that is financially self-sustaining. So has a financial return and social or ecological  
120 question trying to address.

121

122 **How long did it take to establish Yess Impact successfully?**

123

124 I started on the side, so I was still working for an NGO, just a really good job for a team and  
125 everything. And I started on the side. And I had never planned to go independent, actually,  
126 originally. But we have more and more people that were interested in topics that I want. And that  
127 wanted to hire me. I noticed it was going very well, like both interested in people demand financial  
128 as well. And I think even within a few months, I will already be paid a full salary. So it was a nice  
129 double income. Because I was not very risky, I liked some stability. So, it took me some years to  
130 actually go fully into it. And so, but it was quite successful quite quickly.

131

132 **What do you think about tax-exempting Social Enterprises in general without having to**  
133 **apply?**

134

135 That's a good question. Depends a bit on the type. If you have the model according to Muhammed  
136 Yunus where you don't make any profit because then all the profits get reinvested in, you just pay  
137 their fair salaries to all the employees. But if there are returns, can they be taxable? Yeah, I think it  
138 has to be as well because otherwise, the lines become so blurred. I feel like a lot of companies have  
139 a lot of social impacts nowadays, as well. So they're very classic traditional companies, but they do  
140 some good for the world. They're paying fair salaries, all of that treating, treating the environment,  
141 and they get taxed. So, where do you draw the line to social businesses? I think that becomes  
142 difficult.

## Transcription of the interview 2 with Eveline Bermudez

Social Enterprise: Returnerswork

Duration: 14:37

Setting: audio phone-call

Date: 21.10.22

### 1 **What inspired you to develop your social enterprise, Returnerswork?**

2

3 The main idea was that we need to help women take an extended break from the labour market  
4 to reintegrate into the workforce again. So, there was nothing like it when the services provided at  
5 the state level were minimal.

6

### 7 **How do you measure your impact or success?**

8

9 That's an excellent question. And the interface has been somewhat dormant over the last half a  
10 year to nine months. The reason is that the professors are busy with other projects, which also  
11 complements the initiative. We measure success in the context of how many people have been  
12 able to be integrated into the workforce – we helped to enter the labour market.

13

### 14 **What kind of challenges did you face during the creation of your social enterprise?**

15

16 During the creation it was primarily the financial resources because I was in partnership with a  
17 colleague, and also meant investing on our own. And that was mainly the major challenge we faced  
18 at the beginning when we tried to create.

19

### 20 **To what extent does this financial struggle relate to the social entrepreneurial environment 21 in Switzerland?**

22

23 That's very difficult for me to answer that I have been in Switzerland for almost 24, precisely 20  
24 years. Before that, I was employed, never had to find a company, and never had to do that in  
25 another country. So, there are many supporting organisations and structures, for example, in the  
26 US, a market I'm more familiar with. Now In Switzerland, it's different. Whether it's because, in  
27 comparison to other places, I see somewhat of a difference, I think it's, in my view, still a little bit  
28 behind when it comes to supporting new enterprises, exceptionally social enterprises.

29

### 30 **And how are those difficulties still present today, for example, with the financial aspects?**

31

32 There are several structural problems that small ethical enterprises are facing now. The situation  
33 has changed over the last decade; at least, I've seen the changes I can hear. There are many  
34 incubators and organisations that support start-ups, even at the university level. The problem  
35 becomes when you're trying to fulfil or to try to address a social issue, a social issue. That's, by  
36 definition, the social enterprise. That's where I attempted to address a societal gap; we try to do  
37 that with a business from a business perspective. Part of the challenge in this context regarding  
38 social enterprises is that very few have been coming out of the university level; they're more than  
39 entrepreneurial, more profit type approach, not for profit. And I want to be careful there because  
40 social enterprises should be financially sustainable. It doesn't mean that it should not make money.  
41 But I think more could be done in supporting social enterprises, especially those trying to address  
42 the social part of the problem could very well be that in Switzerland, the state's role is vast and  
43 immense in the context of services that have been provided for society.

44

45 **What are examples of external entrepreneurial enablers that would help social enterprises**  
46 **in Switzerland?**

47  
48 I think you could have more organisations like, I don't know if you know an organisation that  
49 Ashoka, entirely known this size, I believe it goes for SEIF here in Switzerland is a social enterprise  
50 social entrepreneurship fund or investment funds, where they provide help to social enterprises.  
51 More of that could be done at the university level and could be encouraged from another education  
52 perspective, implementation perspective, and privacy perspective. There should be more of that.  
53

54 **How would you describe your Social Enterprises ability to grow?**

55  
56 It has been a massive challenge for me because my customer segment comprises women and men  
57 who want to integrate into the labour market after a long break. So, by default, there are people  
58 that could be more appealing to many businesses because of the amount of the labour market for  
59 quite some time constantly updated. And employees are still hesitant to hire back. And that is my  
60 main target population, but we're finding customers.  
61

62 **What institutions/facilitators were you in touch with or other ways that you could find**  
63 **help for these difficulties?**

64  
65 No, I've been in touch with our community centre, which is a beautiful place, and they try to  
66 support entrepreneurs; it's based in Luzern. I've also tried to deal with contact with people, for  
67 example, from an Impact Hub in Zurich that is of a more I hope level; it's been more of my  
68 initiative to try to go and connect with other entrepreneurs with people who are also social  
69 entrepreneurs, and to try to see what where do you get funding? Can one get information, but that  
70 information is not readily available? You can only quickly google it and find it. You must search  
71 for it and know the right people. It's not as easy as it could be, and it should be.  
72

73 **Knowing what you know now, what do you have done anything differently as a social**  
74 **entrepreneur?**

75  
76 The question opens Pandora's box up for me because I've been rethinking my business model for  
77 the last few months, and that's why my social enterprise has been somewhat dormant. What I do  
78 know now is that I narrowed my choice of products and services that I provide and tried to do  
79 more of what I preached to my students, which is don't go to the market, without being tested, if  
80 your market doesn't see a real need, come back, and adjust your product to go out again. And I  
81 didn't do enough of that. I encourage anyone who wants to do that to start small. And we'll take  
82 it one step at a time.  
83

84 **To what extent do you think that being a social enterprise, you must do that even more to**  
85 **succeed- the planning and being small, as you mentioned before, as you have to compete**  
86 **with companies or commercial businesses that don't have a social objective?**

87  
88 You have to justify it more; there has to be a need. And I think part of the issue, or part of the  
89 challenge in the country, is that you have a very conservative enabling environment regarding social  
90 supporting social issues. Social Issues are relegated to non-profit organisations and voluntary work  
91 or things that the state should do, whether at the cantons level or the city level. So, when you come  
92 up with the idea that could address a social problem from a business perspective, how can you  
93 also make money and earn a living? It becomes tough. You have to have even more substantial  
94 arguments.  
95

96 **And if you had to define a social enterprise, how would you describe one?**

97

98 My short answer would be that an organisation that addresses a social problem must address a  
99 social situation. Part of social entrepreneurship is that it has to have replicability and to be able to  
100 be replicable on a more significant level embedded with the differentiated social enterprise for  
101 non-profit organisations with replicability and its impact at a higher level. And the fact that, of  
102 course, it has to be financially sustainable, it has to be from a financial perspective.

103

104 **So to be self-sustaining and prosperous, what are the specific success factors for social  
105 enterprises in Switzerland?**

106

107 More knowledge, more information, sharing knowledge, access to funding opportunities, perhaps  
108 tax breaks, and recognition that social enterprise is trying to address a problem. Therefore, an  
109 understanding that they could play significant roles in society.

110

111 **And we spoke about the financial part before, but how did you think it's different and to  
112 convince investors to invest in your business? Because you are a social enterprise.**

113

114 Yeah, I could have tried harder to get the funding from outside, and we decided to finance it  
115 ourselves. Even talking to our private banks was very but could have been more forthcoming. And  
116 we were treated as a small business, rather than the category or the possibility for support from a  
117 business perspective, but not specifically from a social enterprise business perspective.

118

119 **And how long did it take you to go from a small business to establishing returns work  
120 successfully?**

121

122 It was swift because they knew the process; I had had my consulting firm before. So, I knew what  
123 needed to be done. We knew what kind of looping structure we wanted. But I knew the steps that  
124 I needed to take to establish it. So, the whole process of setting it up was rapid. Also, because of  
125 my contact, I knew precisely which departments can be canton specifically with the company and  
126 what we needed to do.

127

128 **Do you think that social enterprises should be legally tax exempted?**

129

130 Good question. I'm into the tax issue before they have yet to accept, but some tax breaks should  
131 be provided, especially at the beginning.

132

133 **So, what are your thoughts on the social entrepreneurial environment in Switzerland? If  
134 you had to rate it on a scale of 1 to 10? What would you give it?**

135

136 Six. Okay. I think I wouldn't go further. I don't think I would go further. I think there's a lot more  
137 that could be done. I believe the enabling environment has to be there also to encourage young  
138 people to be able to solve problems. And part of the issue is that we're spoiled. We have access to  
139 so many things in Switzerland and many services you don't see. It's not so easy. The need It's not  
140 easily recognisable, but some issues could be addressed from an entrepreneurial perspective.

141

142 **How would you describe the changes in the future in this regards?**

143

144 The change over the last decade or so believes we are moving in that direction, especially now with  
145 the universities establishing their incubators for small distances of products. The idea of how you  
146 define a postulate is widely accepted. When I teach business strategy in the curriculum, I mention

147 social entrepreneurship, what it means, and how you define success. Are we going in the right  
148 direction? It takes time for that change to happen.

# Transcription of the interview 3 with Florian Kapitza

Social Enterprise: Aiducation

Duration: 26:21

Setting: Video call on Zoom

Date: 21.10.22

## 1 **What inspired you to create Aiducation?**

2  
3 So let me give you a very brief version, but it's at a critical moment. And it's so let me start with a  
4 quote that I had, in my mind, regularly when we were at, especially in the beginning, but even later,  
5 during the journey of Aiducation. And that's a quote by Arthur Ashe, one of the American tennis  
6 players; he once said, you need to get to a point in life where going for it is more important than  
7 winning or losing. And this is precisely how I felt many times. And you probably can only feel that  
8 way if you have a strong reason for doing it. And I'm sure without that, I would have stopped. I  
9 was regularly at a stage where I said, no, no, I can't do this anymore. It's not worth it; I cannot do  
10 it. And then before just before stopping, you know, I remember that quote, and also, most people  
11 fail because they contain. And when you think you can't anymore, you're closer than you ever  
12 thought, yeah, typically, it's just a little bit more, and then you make it, which separates you from  
13 those others who give up. And those things helped me to keep going. The story is very long  
14 because of several angles but let me be brief. So, I did my military service, the replacement service  
15 of the replacement service, of military service I did in Ivory Coast, West Africa, when I was 19.  
16 And there's a nice long story to this, but I shall cut it. So, when I came back, I realised those people  
17 there were very smart. They have the same intellectual capabilities as we do, but they still need  
18 access to education. And I also realised that an educated society is a prerequisite for a politically,  
19 economically, and socially prosperous society. And because you need to have the education to help  
20 you move ahead in again in all dimensions, you will be able to do it and realise that potential. And  
21 that's how I realised if one ever wanted to support and help development aid. I'm still convinced  
22 that empowering people and investing in education is the only way to do it. And then that would  
23 be a much longer story and even more time spent. But on the other angle is Germany; I'm German  
24 by birth, at least by now, happily, luckily, and proudly naturalised in Switzerland. And initially, I  
25 was, I was raised in Germany and born there. And we all know the catastrophe of the 20th century  
26 that happened there. And it was doubtful, I believed, always looking back as well. And after how  
27 a country after such a disaster, politically, economically, completely ruined socially, morally, we  
28 don't have to talk about that. Anyway. And how could such a country develop into a more or less  
29 peaceful, prosperous nation? Is that a miracle? I believe in there are many reasons for this one;  
30 one reason was that the Allies implemented and allowed all democratic parties to create a  
31 scholarship program for very bright students at the university level. And I was one of the lucky  
32 recipients, and many alums have become exceptionally influential leaders in Germany, especially  
33 in the political sphere. And I thought, Okay, this is an excellent way, Often powering a society.  
34 And so we thought, okay, we transform that concept, knowing that education is essential in the  
35 development aid context. And we do it; do it. And we combine it and merit-based scholarships are  
36 for bright, disadvantaged, financially disadvantaged students in Kenya and other countries later.  
37 And then when you meet those students, and this, of course, what we have done many, many  
38 times, and you realise, wow, there's such an influential person behind that poor, poor, financially  
39 destitute, disadvantaged young man or woman, and he or she has such a vision. And you, you  
40 cannot help, but you want to help. You want to support and help this person realise their dreams.  
41 And that gives you energy. And that gave us much energy over many years.

42  
43 **Do you have a specific way to measure your success? Do you use metrics like social return**  
44 **on investment?**

45

46 Yeah, we had a concept that we used, I mean, several measures; one was purely financial measures;  
47 we always said you need money to create impact. And so one of our KPIs was revenue, and how  
48 much donations or money income we have the payment that we got annually. That was a necessary  
49 measure and KPI. But on top of that, we also had to measure our impact. And that was, of course,  
50 much more difficult. As we all know, we used a concept called Impact stairs. And that was initially  
51 proposed by a consultancy. Fenó or something I just remembered; I can't remember the exact  
52 name. But it measures the impact on several fundamental areas, how many people have attended  
53 your lectures and whatever. Or the actions you've created. Yeah. But then, as far as how many  
54 have you reached. Yeah. We always had ratings implemented into every single action; we did  
55 feedback from the beneficiaries. We call them edgy talents. So, the talents in our program, and,  
56 you know, further on into more indirect impacts, like, for example, we had entrepreneurship  
57 classes. And one measured how many people did attend an entrepreneurship class. The second  
58 step, and there were several more steps in between. But another step would be the gender ratio.  
59 But then also, how many of them rated us out of one to 10. And another one would be how many  
60 become entrepreneurs later. And how many people do they employ later in their companies. So  
61 that is, of course, the broader you get, the fewer directors you impact. So, the line between this  
62 week and the number of employees, we were not the only one that helped them. But we cannot  
63 prove we were the most important ones, but we always believed that because these were  
64 disadvantaged kids, they wouldn't have any other chance. Yeah. So, one has to measure it. Yes,  
65 step by step carefully, to some extent modestly modestly, as well. At least internally, externally, of  
66 course, not necessarily modestly.

67

68 **What kind of challenges did you face during the creation of your social enterprise?**

69

70 Yes. Oh, yeah. Especially in the beginning, lots of challenges. So, it started with the idea and there  
71 was nothing there. We didn't have any money. We needed to gain experience. We didn't have any  
72 knowledge. No networks, nothing. And we just did it. We just started, and we step by step, we  
73 built it. And I did my PhD in biochemistry initially, something very different. After completing my  
74 PhD, I said, okay, I'm doing this now. And my parents said, Florian, what have you done? You've  
75 invested ten years of your life into studying biochemistry; you're currently living in Switzerland;  
76 you know, there are many pharma companies you could get hired at. What do you do now? You're  
77 doing something NGO, working for free, you don't earn anything? Why do you do this? And, and,  
78 but I was at that point where I had to do it. And there was no other way. I couldn't have done  
79 anything else. And the challenge was, of course, no salary. So, for two and a half years, my wife  
80 has always supported me and was part of the team. We lived on 36'000 to 40,000 Swiss francs.  
81 Here, the two of us, so there was no meat, we really, really, we never bought meat, we only had  
82 cheese and vegetables. There was we never, of course, when out eating or something, we saved  
83 money and were very, very stingy, we never received any you know, unemployment fees: we never  
84 tried for this. So, the money issue was the biggest thing. And then it takes time. So, it can create  
85 benefits. And you have to give it time, but as you know, from your probably kitchen table,  
86 vegetables, it takes time until they grow. And so, it's the same here. It takes time.

87

88 **What enablers were beneficial for you as a social enterprise and maybe in relation to the**  
89 **issues mentioned previously?**

90

91 So, when we started, there were probably a bit fewer than today, and already in our times, we had  
92 the help of Impact Hub. There is also the venture kick and all those typical entrepreneurship  
93 support structures. If I were to start another social enterprise, I would care less about this  
94 infrastructure; instead, I would focus on the business model and getting it right. And that is the  
95 biggest weakness, one of the most significant weaknesses.

96 I see it needs to be self-sustainable. Financially. And, if we put in lots of money through support  
97 structures, foundations, and so on, we also create non-viable companies. So, I always thought  
98 about this as not so much social, but I always say it's entrepreneurship. But from an entrepreneurial  
99 point of view, the worst business model you can think of is non-profit. So why would you do this?  
100 But so many people do it and you can, and yeah, maybe a question.

101

102 [Let me ask you a question. Sorry. But who in an NGO setting, let's say, Greenpeace, is the  
103 customer?

104 **Maybe, our planet and the people who would have been negatively impacted by climate**  
105 **change...]**

106

107 All right. Ultimately, the people would have been affected negatively by climate change.  
108 So that's one way of looking at it. I'm afraid I have to disagree. But there are many ways, and there's  
109 no one truth. But at Aiducation, we always said, our customer is the donor, the person that gives  
110 you the money. Usually, that's the case in regular business. The customer is the one that pays you,  
111 and we always thought about this that way. And then follow-up questions. If many people say,  
112 who's the talent? And for us, maybe I answer it directly, and they received the scholarship from  
113 us. So, 90%. So, we raised scholarships, looking for donors who paid for one scholarship for one  
114 year; that at the beginning was 600. Later was 800. 1000, per year for four years. And then we took  
115 the money and we always said 90% of the money goes into the scholarship locally. So, we  
116 transferred 90% of the funds, 10% into our pockets into marketing, and whatever 90% was shared,  
117 for example, to Kenya. And then, in the Kenyan case, 90% of that went into school fees. So, we  
118 paid school fees for that. And then that, in our model, the student, the talent was actually like an  
119 employee. So, we said that you don't have any obligation except to make sure you work hard. You  
120 transmit your progress reports to us because these individualised, personalised promise reports  
121 were given again to the donor to the specific donor. They would then say, Okay, well, I have a  
122 student who outperformed. Oh, sorry, what will she or he do if he's not doing well? Yeah. And  
123 then it was us, and afterwards, our local partners, and maybe the talent is in trouble. So, we had to  
124 make sure we always fought hard. But they are kind of doing the work, they do realise it is their  
125 potential. Work hard, learn, get hopefully good grades, and or do something else. Extracurriculars  
126 are good. So, these were our employees in our case, and in a Greenpeace setting, the donor, I agree  
127 with you, the impact is the planet is us all. But I would, at least personally, from my experience,  
128 say the donor is the customer because as Greenpeace we would need to make sure that we  
129 communicate well to the customer that they are getting input or getting impact for their money.  
130 So, we had an impact machine that turns cash into effects. And that was the way we always looked  
131 at it.

132

133 **How would you rate the entrepreneurial environment for social enterprises in Switzerland?**

134

135 I would give it an eight. Overall, it's possible, we, you know, pouring in much more money  
136 probably does not make sense. But there's an exciting model in the UK. When in Switzerland if  
137 an organisation is exempt from taxes, then, of course, the organisation doesn't have to pay any  
138 taxes either. But also, the donor gets a kickback on their tax calculation so that they can deduct it  
139 from Taxes over the last 10 months. Yeah. And, in such a case, in the UK, it's a bit different. In  
140 the UK it's not the donor that receives the tax kickback, but the organisation that gets that same  
141 money, and they can use that money for admin purposes. And that's quite an excellent model  
142 because no one wants to pay for admin. And for many good reasons, probably. But if the state  
143 said, Hey, we want our social enterprise to flourish, we all know they need overhead, especially if  
144 you want them to run it professionally and sustainably. That would be an efficient way to help  
145 them.

146

147 **What are the critical success factors for social enterprises in Switzerland?**

148

149 Entrepreneurial thinking, you have to be an entrepreneur. Aiducation has always been an  
150 association, fine. And that is really easily founded in Switzerland. You can easily found such a  
151 structure; I'm sure you probably know. And overall, it's good to structure, but one has to make  
152 sure that, in my opinion, it's not overall. I mean, it depends on what type of social enterprise one  
153 wants to create. Suppose it is a very entrepreneurial one, maybe with a social impact outside of  
154 Switzerland, like in our case. Then we had good experiences with making it less, not very  
155 democratic. So, we had many members, but they did not have a chance to vote. And this was a  
156 good choice. And I saw many failing because if you know, everyone decides and we have a  
157 democratic vote, but your strategy is sometimes maybe also neglected.

158 The strategy is in the heads of the founders. You want them to be able to identify with it and  
159 implement their visions and dreams. In a very democratic setting, this potentially doesn't happen.  
160 And you might end up having those who can present best be elected, but it's not necessarily the  
161 best entrepreneurial-wise now. So, the legal structure is essential, as well.

162

163 **So should there be a specific legal form for social enterprises?**

164

165 I need to be more of an expert here. So there's the *GGMBH* of course, in Germany. An association  
166 is fine already. You can do a lot with it. It's pretty flexible. There's no change needed. But then I'm  
167 mainly living from the one case I have developed over now. Twelve years Aiducation, and there,  
168 we were okay with it. And we didn't need anything else.

169

170 **Yeah. Was there any particular reason for you starting your company in Switzerland?**

171

172 It's just by chance because we were there. But there's much philanthropic money around. So here,  
173 that is a great added value for Switzerland.

174

175 **And how would you define a social enterprise?**

176

177 A bit, traditionally. For me, first of all, it's an enterprise. And every enterprise has, of course,  
178 positive social benefits it brings if it's employment or meeting customers' needs. In social  
179 enterprise, I'm not a scholar here. But it's non-profit. And it should focus on maximising the  
180 impact and not the profit. And that's why it should be a non-profit in the end as it creates  
181 entrepreneurial structures that maximise impact and not profit that will be my definition.

182

183 **What do you think about a tax exemption for social enterprises?**

184

185 I mean, they have to apply for tax exemption. Right. But then that is already possible. And if they  
186 create when they create profit, probably difficult. I could imagine, and I don't know if this will ever  
187 happen, but maybe an indirect version where the government pays for some of their expenses.  
188 That is thinkable.

# Transcription of the interview 4 with Rico Travella

Social Enterprise: Alternative Bank Switzerland

Duration: 40:03

Setting: in-person, Amthausquai 21, 4600 Olten

Date: 31.10.22

## 1 **Was hat Sie zur ABS gebracht?**

2

3 Zufall, ich habe den früheren CEO gekannt und dann wusste ich schon etwas über ABS, bin auf  
4 der Webseite gelandet und fand eine Stellenausschreibung, die mich sehr interessiert hat. Diese  
5 Werte von ABS haben mich aufgrund von dem Austausch mit dem früheren CEO Martin Rohner  
6 sehr interessiert. Besonders die Nachhaltigkeit, die konsequent gelebt wird und auch intern auch  
7 im Umgang mit den Mitarbeitenden

8

## 9 **Inwiefern war die Mission der ABS ein wichtiger Grund?**

10

11 Ein sehr zentraler Grund. Sonst hätte ich nie bei einer Bank gearbeitet.

12

## 13 **Was macht die ABS einzigartig?**

14

15 Transparenz und Konsequenz. Wir sind sehr konsequent in unserem Geschäftsmodell, welches  
16 wir komplett auf Nachhaltigkeit ausgerichtet haben und wir legen alles was wir machen offen und  
17 das ist im Bankwesen unüblich. Wir publizieren jeden Kredit zum Beispiel, wir machen alle Löhne  
18 intern transparent. Gegen aussen legen wir Löhne von Mitgliedern der Organe nicht als Summe  
19 von der Geschäftsleitung oder Verwaltungsrat vor, sondern von jeder einzelnen Person. Das ist  
20 sehr unüblich.

21

## 22 **Wenn wir schon beim Vergleich zu gewöhnlichen Grossbanken sind, wie würden Sie ihre 23 Herausforderungen im Vergleich zu gewöhnlichen schweizerischen Banken beschreiben?**

24

25 Wir haben ein komplett anderes Geschäftsmodell. Für uns steht Ethik vor Profit. Nachhaltigkeit  
26 kommt zuerst vor, dann Geld. Wir machen nur so viel Gewinn, wie nötig. Es handelt sich also um  
27 Gewinnsuffizienz. Bei konventionellen Banken geht es um Gewinnmaximierung. Wir haben  
28 gesagt, uns geht's um Wirkung für die Gesellschaft. Das Gemeinwohl liegt uns am Herzen und  
29 den anderen geht es um eigenes Wohl. Die Herausforderung ist, dass wir auf vieles verzichten. Wir  
30 spekulieren nicht an der Börse mit unserem Geld. Wir haben kein Investment Banking, wir sind  
31 sehr restriktiv was wir machen im Anlagebereich. Wo Kunden ihr Geld anlegen in was für Titel,  
32 Wertschriften – wir fokussieren uns auf das was man Realwirtschaft nennt. Wir haben das  
33 Hauptziel Kredit zu geben an nachhaltig ausgerichtete Unternehmen. Dort haben wir recht enge  
34 Grenze gesetzt, einerseits haben wir sehr viele Ausschlusskriterien. Wir haben in 8 Bereiche  
35 insgesamt 70 Kriterien, wo wir ausschliessen, was wir überhaupt nicht finanzieren. Zum Beispiel  
36 Atomkraft finanzieren wir aus Prinzip nicht. Aber auch wenn Menschenrechte verletzt werden  
37 usw. Sind wir sehr streng. Wir haben Förderbereich definiert. 9 nachhaltige Förderbereiche, wo  
38 wir unser Kredit drinnen machen wollen. Wir haben auch eine Richtlinie, dass 80% dort rein  
39 müssen. Dies schränkt den Handlungsraum um einiges ein. Das ist eine gewisse Herausforderung.  
40 Wenn wir zum Markt schauen, es gibt viel Geld Markt immer noch, auch wenn Zinsen angestiegen  
41 sind und ein grosser Wettbewerb bei der Kreditvergabe. Es gibt immer einen billigeren als uns.  
42 Wenn der Kund einseitig auf seinen Profit und den Zins schaut, sind wir nicht die beste, also  
43 günstigste Bank. Wir schauen auf Wirkung und wir wollen etwas mit dem man Geschäftsmodell  
44 so leben wir es leben können. Und man selbst nachhaltig denkt, hat man nachher nachhaltiges

45 Geld. Wenn einem das wichtig ist, gibt es nicht so viel Angebote wie uns. Es gibt noch genau eine  
46 Bank, ähnlich funktioniert wir mir.

47

#### 48 **Wie stellt Ihr euch das Wachstum vor?**

49

50 Bei uns kommt Wirkung vor Wachstum. Das heisst wir diskutieren wie viel Wachstum es braucht,  
51 um als Modell zu funktionieren. Vielleicht noch eine wichtige Entscheidung, die getroffen wurde,  
52 bei der Gründung der Bank: man hätte auch einfach eine NGO gründen können: Einfluss auf die  
53 Entwicklung Finanzplatz Schweiz nehmen durch Statements oder Protestaktionen, etc. für das  
54 muss man keine Bank sein. Aber wir haben gesagt. Wir wollen zeigen, dass es anders geht, wir  
55 wollen den Tatbeweis erbringen. Das ist ein wichtiges Kriterium für uns. Wir zeigen seit über 30  
56 Jahren, dass es so kann, funktionierten. Das man so leben kann und Erfolg haben kann. Wachstum  
57 ist sicher ein Thema. Unser Marktanteil auf Bilanzsumme von allen Banken 0,06% also relative  
58 wenig. Wir wollen aber nicht alles selbst machen, sondern ein Modell sein. Wenn wir also unser  
59 Wachstum anschauen, ist das beachtlich. Wir haben immer mehr Kunden, aber für uns geht es  
60 darum, dass unser Modell kopiert wird. Als so kleine Bank ist das Wachstum schwierig,  
61 Rahmenbedingungen anspruchsvoll, Regulatorien nehmen zu anspruchsvoll, viel muss erfüllt  
62 werden das siezt für eine kleine Bank schwieriger. Weil das kann man multiplizieren, wenn man  
63 das einmal gemacht hat, kann man das für 100'000 Kunden oder für eine Million Kunden machen.  
64 Gut, es gibt Bank Kategorien, wo man erhöhte Anforderungen abliefern muss, aber ich sage jetzt  
65 mal, die Skalierbarkeit ist gegeben. Grundbedingung ist relative anspruchsvoll. Dasselbe gilt für  
66 IT. Wenn wir etwas digitalisieren oder eine App entwickeln, ist es genau so anspruchsvoll, wie  
67 wenn das eine Grossbank macht es gibt genau die Gleichen Sicherheitsbestimmungen, aber wir  
68 können es nur mit 40'000 Kunden umlegen, und die anderen mit 400'000 oder 4 Millionen.

69

#### 70 **Gibt es Institutionen oder Organisationen, die Euch bei dieser Problemstellung helfen in** 71 **der Schweiz? Wenn ja, welche Organisation gehören dazu?**

72

73 Wir haben ein sehr grosses Partnernetzwerk. Das ist auch ein bisschen unsere Marketingstrategie,  
74 dass wir mit Partner zusammenarbeiten, die einigermaßen unsere Werte teilen. ZB Cassafair –  
75 Hauseigentümerverband der sozial denkt und eine alternative zum klassischen  
76 Hauseigentümerverband ist. Dort haben wir Kooperationen. Sie schalten bei uns Werbung, wir  
77 bei ihnen. Also haben wir 40 solche Partner, wo z.B Swiss Triple Impact – wir wollen KMU  
78 ermöglichen ihr Geschäftsmodell nachhaltig zu gestalten. Sie bieten Kurse an, wie man das macht.  
79 Und wir arbeiten mit ihnen. Wir haben da schon Möglichkeiten, die Idee zu verbreiten und dass  
80 wir auch potenzielle Kunden mit dem erreichen. Das ist sicher sehr hilfreich. Wir haben auch auf  
81 einer internationalen Ebene Partner. Wir haben Global Alliance of Banking and Value, welches  
82 wir mitgegründet haben. Dort gibt es mittlerweile 66 Banken weltweit. Es hilft auch ein bisschen,  
83 das Werte basiertes Banking nach aussen zu tragen. Es gibt auch eine europäische Organisation,  
84 die FEBEA heisst, dort sind wir nicht Gründungsmitglied aber seit Anfang an dabei. Es gibt  
85 schon einige Partner, die mithelfen. Es sind aber vor allem unsere Kund:innen und unsere  
86 Aktionäre:innen wo das mittragen, wir haben 9000 Aktionär:innen, die das Modell mittragen. Mir  
87 zahlen nicht wahnsinnig viel Dividende. Die Aktie bleibt aber relative stabil und nimmt laufend an  
88 Wert zu. Es ist aber auch eine wichtige Basis für uns.

89

#### 90 **Wenn ich es richtig verstanden habe, investieren sie selbst auch in Sozialunternehmen?**

91 Unterschiedliche Sachen machen wir. Ja, es ist immer die Herausforderung, was darf man als Bank  
92 machen. Einerseits geben wir Kredite an Social Enterprises, sofern sie den Kreditrichtlinien  
93 entsprechen, so sind wir der Firma unterstellt, wie jede andere Bank auch und können nicht einfach  
94 etwas machen, das wird manchmal verwechselt.

95 Auf der anderen Seite haben wir unseren Innovations Fonds, einen Verein vor 25 Jahren gegründet  
96 und machen alles was eine Bank nicht so leicht machen kann. Strategisch haben wir den Fokus auf  
97 nachhaltige Startups, die wahrscheinlich im Moment keinen Bankkredit bekommen würden, weil  
98 sie zu klein sind und keinen grossen Trackrecord haben. Und über diese Innovationsfonds helfen  
99 wir ihnen durch Darlehen oder Beteiligung. Wir investieren da. Aber mehr als Starthilfe und wir  
100 gehen da wieder hinaus. Und wir leveragen – der Verein wurde zwar von ABS gegründet, aber der  
101 gehört nicht uns und fließt nicht zu uns zurück zur ABS. Wenn die Beteiligung gewinnerbringend  
102 war, bleibt es im Innovationsfond und dieses Geld wird wieder reinvestiert in nachhaltige Startups.  
103 Die Bank sieht von dem nichts.

104

### 105 **Was sind die Kriterien für ein nachhaltiges StartUps?**

106

107 Bank stellt zwei Sachen zur Verfügung. Einerseits Geld jedes Jahr zwischen 100-300'000 Franken  
108 zur Verfügung. Was zwar nicht viel ist, aber immerhin etwas. Ein bedeutender Anteil von unserem  
109 Gewinn. Und wir stellen den Geschäftsführer von diesem Verein. Wir stellen Ressourcen zur  
110 Verfügung und die Auswahl, wo das Vergeben wird vorbereitet vom Geschäftsführer. Das hat  
111 schon eine enge Verbindung zu unseren Grundsätzen, aber es ist nicht der Bankentscheid, sondern  
112 der Vorstand vom Verein entscheidet wohin das Geld geht. Vielleicht bei dem Partner wollte ich  
113 jemanden unbedingt erwähnen, das ist SENS.

114 Mit SENS verbindet uns das Social Enterprises, da sind wir immer präsent als Mitglied aber auch  
115 an Tagung und unterstützen das finanziell und treten auch auf. SENS gibt es noch nicht so lange,  
116 viele unserer Kund:innen sind Mitglied bei SENS und respektive umgekehrt – es gibt sehr viele  
117 Überschneidungen, Awareness hilft sicher aber auch umgekehrt. Das ist eine Gegenseitigkeit

118

### 119 **Inwiefern würde euch eine Rechtsform spezifisch für eine Social Enterprise ansprechen?**

120

121 Es gibt die Genossenschaft, aber wir haben uns für die AG entschieden. Es ist nicht etwas was  
122 uns behindert, wegen zu wenig Mitsprache von Aktionären. In unserem Falle ist es nicht sehr  
123 entscheidend.

124

### 125 **Wie würden sie eine Steuerbefreiung beurteilen für social enterprises?**

126

127 Wir versteuern unseren Gewinn und das geht ans Gemeinwohl. Wir diskutieren zum Beispiel sehr  
128 aktuell B-Corp Status. Wir erfüllen schon sehr viel von dem. Es hilft B-Corps eine Bank, die selber  
129 auch B-Corp ist

130

### 131 **Wie würden Sie, das unternehmerische Umfeld in der Schweiz in einer Skala von 1-10 132 einstufen, und wieso?**

133

134 Vier, ich glaube es nicht ganz einfach in der Schweiz. Es fehlt noch das Verständnis was ein  
135 Sozialunternehmen ist also Social Enterprise. SENS hat eine gute Definition und man hat auch oft  
136 das Gefühl SENS sei ein staatlich finanziertes Unternehmen, was es nicht ist. Und verordnet es  
137 schnell politisch sehr links, was auch nicht ganz stimmt. Wir haben nicht so eine Kultur für das.  
138 Es fehlt Verständnis was für Vorteile das bringen kann.

139

### 140 **Wie würden Sie eine Social Enterprise definieren?**

141

142 Für mich hat es einen ähnlichen Aspekt, wo wir verfolgen, was ganzheitlich auf die Gesellschaft  
143 also das Gemeinwohl. Das heisst auch, wie gehe ich mit all meinen Stakeholders um und wie  
144 beachte ich diese. Das finde ich ein wichtiger Faktor. Ein Unternehmen, dass sich nicht nur für  
145 die Shareholder interessiert.

146

147 **Was für eine Unterstützung wünscht sich ABS in der Zukunft?**

148

149 Cool, wäre wenn man sich mehr damit auseinandersetzen würde, was nachhaltiges Geld  
150 Und dass es auch ein Wert hat für Leute, dass man sich Gedanken macht. Was es für einen Wert  
151 nachhaltig hat: Energie, Essen, Kleider aber nicht wirklich was es bei Geld heisst- das würde im  
152 Gedanken sein, den wir verfolgen. Das würde uns helfen aber auch dem Finanzplatz – dass dieser  
153 nachhaltiger wird. Mit was finanziert man mit seinem Geld. Der Fokus müsste sein, macht das der  
154 Finanzplatz nicht nur auf das Eigenwohl, sondern Gemeinwohl schaut.

155 Er steht für Stabilität. Wohlstand und Fairness. Marktzugang und ganze Information.

156 In der Schweiz kann jeder ein Bankkonto kreieren aber nicht Kapitalmarkt

157 Einschränkungen und Stabilität – Finanzkrise, weil Finanzplatz nicht wirklich Aufgaben  
158 wahrgenommen haben.

159

160 **Wie sieht es mit der Hilfe vom Staat aus?**

161

162 Wir hatten es noch nie. Vielleicht ist es eine Frage der Regulatorien. Das könnte sicher helfen.  
163 Zum Beispiel wie Vorschriften wie die SNB Geld anlegen muss. Ich rede von Minimal  
164 Vorschriften. Ich bin einverstanden, dass sie eine Unabhängigkeit braucht. Da könnte man stärker  
165 eingrenzen. Es ist auch die Frage welche regulatorische Voraussetzung für das Geld anlegen  
166 sinnvoll sind für den Sektor. Kann man irgendwelche staatlichen Vorgaben haben bezüglich  
167 Klimas, aber Banken können nach wie vor irgendwo Kohlenkraftwerke finanzieren. Das ist nicht  
168 verboten. Das wäre eine Hilfe von der regulatorischen Seite, weil unser Vormachen allein nicht  
169 reicht. Das grossartige an unserem Modell ist jedoch, dass wir alles freiwillig machen. Obwohl  
170 links/grün, sind wir liberal. Alles was wir machen ist freiwillig. Wir müssen uns nicht so nachhaltig  
171 ausrichten, das verlangt niemand. Das ist unsere freie Entscheidung und die Entscheidung unserer  
172 Kund:innen und Aktionär:innen.

173

174 **Wie lange hat es gedauert, bis sich ABS mit diesem Geschäftsmodell etabliert hat?**

175

176 Das hat relative schnell funktioniert. Ich kenne die ersten Bilanzen und Erfolgsrechnungen nicht,  
177 aber am Anfang hat es gut funktioniert. Aber wir haben klein anfangen haben und die Kosten tief  
178 behalten haben. Ähnlich wie ein KMU, wo probiert vernünftig zu haushalten.

179

180 **Wie war die Überzeugung von Kund:innen von Euch als Bank und euerem  
181 Geschäftsmodell?**

182

183 Es gab von Anfang an eine Community, die das wollte und mitgetragen hat. Es gab auch viele  
184 NGOs bei den Gründer:innen gegeben und das hat Kunden gebracht. Es war auch zu einer Zeit  
185 wo die Banken sehr unter Kritik waren wegen Protentaten Gelder und so, dass hat glaub von  
186 Anfang an einigermassen gut funktioniert

187

188 **Wie schätzen Sie das Potential von mehr Banken als Social Enterprises wie sie?**

189

190 Das ist schwierig zu sagen, ob es ganze Banken wie uns geben wird. Was es sicher geben wird, ist  
191 Nachhaltigkeit wird ein grosses Thema sein. Und uns ist es wichtig nicht nur die ökologische,  
192 sondern auch um die soziale Nachhaltigkeit und wirtschaftliche Aspekt spielt auch eine Rolle. Wir  
193 haben eigentlich alle drei Pfeile, wo wir immer anschauen, uns ist alles wichtig. Das wird zunehmen  
194 mit EU-Taxonomie und das sozial ökologische wird an Bedeutung gewinnen, was ich mir nicht so  
195 recht vorstellen kann im Moment leider, dass die Geschäftsmodelle ähnlich wie unsere ausgerichtet  
196 sind. Das Mindset ist anders in der Branche. Das Mindset ist halt Geld machen, Geld mit Geld

197 machen. Das ist nicht unser Ansatz, wir wollen Geld einsetzen damit in der Realwirtschaft etwas  
198 passiert. Damit Produkt und Dienstleistungen entstehen, wo nachhaltig sind. Für viele Banken  
199 steht viel Geld machen, Geld mit Geld machen im Vordergrund und nicht Gewinnsuffizienz.

200

201 **Was für einen Rat würden sie Sozialunternehmen in der Schweiz geben?**

202

203 Community bilden. Das wird auch für uns wichtig sein. Je mehr Unterstützer:innen wir haben,  
204 Leute die sagen, die wollen das, desto schneller geht das voran und es gelingt. Denn der  
205 Gesetzgeber hinkt immer nach und ist nicht der Leading Force, es passiert meistens etwas und  
206 dann greift der Gesetzgeber ein. Haben wir gesehen bei der Finanzkrise als er Regularien  
207 verschärfte. Wenn man etwas verändern will, braucht es Menschen, die mitziehen und in einen  
208 Lead mit einer guten Idee und halt auch bereit sein, diese nach aussen zu tragen.

209

210 **Inwiefern stellen sie sich strengere nachhaltige Regelungen vor, die ihnen zum Vorteil  
211 kommen würden?**

212

213 Ich frage mich, ob es dann nicht zu einer Technokratisierung kommen wird. Was wiederum sehr  
214 viel Aufwand bedeutet. Ich sehe das bei vielen Gesprächen und Podiumsdiskussionen, redet man  
215 schnell über eine Taxonomie und Methodologie und sagt man steht am Anfang, aber seit 50 Jahren  
216 redet man darüber, dass sich das Klima nicht so verändert, wie es sich verändert. Man redet immer  
217 noch über Methodologie, man könnte viel mehr erreichen mit gesundem Menschenverstand.  
218 Wenn man schauen würde, wie das Geschäftsmodell aufbaut. Wenn das Geschäftsmodell daraus  
219 besteht in China Rohstoffe einzukaufen oder Produkt und verkauft es dann in der Schweiz, dann  
220 wird es wohl nicht so nachhaltig sein. Aber wenn man z.B. in der Schweiz produziert, irgendwelche  
221 Kleider aus recyceltem Material und verkauft es lokal, dann weiss ich schon anhand vom  
222 Geschäftsmodell, dass es nachhaltig ist im Gegensatz zu Fast Fashion. Auch wenn man den besten  
223 Rohstoffhändler nimmt mit dem Ethik Kodex etc. Er ist immer noch ein Rohstoffhändler und es  
224 werden Menschen wenig daran verdienen und schlechten Arbeitsbedingungen haben. Die Gefahr  
225 besteht, dass Best in Class Ansätze gefahren werden, weil es zu wenig nachhaltige Unternehmen  
226 gibt. Dabei ist der Preis auch eine wichtige Rolle. Und solange Co2 nichts kostet und die Umwelt  
227 gratis nutzen kann, mache ich meinen Profit auf Basis von der Umwelt oder jemand arbeitet dafür,  
228 der nicht genug verdient. Solange das nicht sauber eingepreist wird, ist es halt möglich, Sachen  
229 sehr günstig zu produzieren. Wenn ein T-Shirt aus China 2CHF kostet, ist es nicht möglich, es ist  
230 einfach, dass jemand daran weniger verdient. Es ist ein falsches Preisgefüge.

231

232 **Würde dann ein CO2-Steuer einen Marktvorteil an Sozialunternehmen geben?**

233

234 Wenn Co2 etwas kostet und es bestraft wird, wenn nicht gerechte Lohn gezahlt werden. Es wird  
235 aber komplex: Wo schaut man auf die Lieferkette, spielt natürlich eine Rolle. Apple macht nicht  
236 nur Gewinn, weil ihre Telefone super sind, oder Branding sondern weil sie so günstig produzieren.  
237 Und da gibt es wenig Mechanismen, die mitspielen.

238

239 **Das wäre es schon von meiner Seite. Merci viel Mal.**

240

241 Ich fand es wirklich sehr gute Fragen, aber noch anzufügen. Bei Sozialunternehmen könnte man  
242 die Definition weiter diskutieren, was es ausmacht für die Mitarbeiter:innen. Wie lebe ich das gegen  
243 innen, ich kann etwas wahnsinniges Gutes machen für die Gesellschaft, aber für meine  
244 Mitarbeitenden weniger. Wie spielt das zusammen. Eine Social Enterprise ist da achtsam, ich  
245 schaffe Chancengleichheit für alle Geschlechter und zahle gleiche und faire Löhne – alles was wir  
246 haben und nicht unwichtig sind. Was lebe ich selbst vor. Wenn wir das irgendwo verlangen, das  
247 wir das auch selbst leben. Die Gesellschaft muss sich fragen, wie lost man gewisse Fragestellungen.

248 Muss es durch staatliche Institutionen gelöst werden oder kann eine Social Enterprise diese  
249 Funktion übernehmen wie heute beim Staat. Ich sage politisch links würde man es sehr kritisch  
250 sehen, dass Staat abbaut, wird. Aber wenn man dabei Kontrollmechanismen dabei abbaut, ist es  
251 falsch. Eigentlich wäre es ja schön, gerade im Integrationsbereich, dass eigentlich so lösen, dass  
252 Menschen nicht finanziert müssen, sondern einen Wert haben in der Gesellschaft und etwas  
253 machen können, wo sie es einbringen können. Auch wichtig wäre es von ausländischen Beispielen  
254 zu lernen.

## Transcription of the interview 5 with Smita Suchde

Social Enterprise: Hemlata

Duration: 32:10

Setting: Video call on Zoom

Date: 04.11.22

1 **Okay, the first question would be What inspired you to create Hemlata?**

2  
3 That's a very long story. That goes back more than two decades. I was born and brought up in  
4 India and my mother was a giver. She always helped people around her. And I think when you  
5 look at your parents as being this role model, you've always wanted to support other people and  
6 all, I think it was natural, I don't think there was something that I decided to do. So, I started off  
7 with actually doing various projects in and across India from building water wells so that children  
8 could go to school when they do not have to walk or, you know, miles to collect water. That was  
9 in Rajasthan. I did a bakery, and I made a library for women artisans, so they could archive their  
10 work. The bakery was that they could own their livelihoods. I still support children with cancer.  
11 But what we are doing now in society is something very different, we'll be doing it under the  
12 auspices of feminists, because have nothing to do with these very ad hoc projects, and it became  
13 very hard to sort of work with various projects all across India, and you have to find the right  
14 projects and make sure that the the funds that you've given them are utilized to the best possible  
15 extent. So, in these, I think, 22 years of Social Work, and the various projects that were listed on  
16 the website, I came to the conclusion that the project that really made the most sense to me was  
17 to empower girls through quality education. And I didn't want to work with young girls, I wanted  
18 to work with girls who had finished school, because I believe that, you know, 16 to 17, you more  
19 or less know the direction you want to go, as opposed to very young children, who of course, have  
20 great aspirations, but can sway and can be swayed by the parents and as well. So, the idea was to  
21 work with these so-called young adults, so young women in particular.

22  
23 [Where are you from? Are you from India? because the name is very familiar.

24 **I'm from India, Tamil Nadu.]**

25  
26 Okay great, So you know, that imbalance in the opportunities available to girls, right? I mean, even  
27 now, I mean, you can be born into a highly educated family, a very privileged family, but there is  
28 still that thing, that girls can do so much. And not more, you know, there's always this limitation.  
29 And I think for me, this was more or less the driving factor. And I decided to sort of create what  
30 I now call the H 100 Impact Academy, which works to support young girls from the lowest  
31 economic structure, socio-economic structure, to a life filled with, I like to say, dignity and self-  
32 worth. Because I think as a woman, what we are really striving for is, not just I would say, to make  
33 your voice heard, or to be able to be seen or to, you know, give you a point of view or whatever.  
34 But they really want to be treated with that dignity and self-worth. And that, for me becomes a  
35 part of the end of the whole criteria of saying diversity and inclusion. So, I think this was important.  
36 So, I think it's a long history of starting in 2002, officially in India, and then in 2004 in Switzerland.  
37 And yeah, we've been going on since then supporting and doing what we can.

38  
39 **So, you spoke about this dignity or empowering woman? How would you describe the**  
40 **impact you have on this young woman?**

41  
42 Oh, yes. So, I've experienced that impact across our social projects, right. I mean, maybe when we  
43 even built a bakery, these women in the village were so proud that they could sell their own brands,  
44 earn money, and bring home their own money. Right. So that's, that's an empowerment part for  
45 me. I think even the water part is strange, but the fact that you can go to school and not have to

46 go into like walk for miles to drink water and miss school, that itself was empowering, but what  
47 we're doing now with a young woman is just phenomenal. I mean, we have a very holistic model.  
48 So, we provide funding to accredited colleges in India. And we provide everything from tuition to  
49 custard according to lodging, which means even a laptop, depending on the course of study. We  
50 even give pocket money so that you know they can go to a coffee with their friends or buy them  
51 toiletries, sanitary ware, and things like that. But the other part of the scholarship at the academy  
52 is based on mentorship, life skills, career building and everything. So, we handle all the young girls  
53 from the time she enters college all the way till she exits college and gets their first job. And this  
54 period is where the development starts to show. So, you see them going from this very cautious  
55 young woman who's always saying: "Yes, ma'am. Yes, ma'am. Yes, ma'am." To someone who's  
56 being able to talk about a point of view of someone who is making a big difference. And I'll give  
57 you a very fantastic example, there was a young girl who started, Saundarya, and I don't know,  
58 when she first joined, like, all young girls or all young people in India, when we earn money, we  
59 get into our parents, right? It's not ours, it's the family's, you're contributing to the family, and you  
60 will probably understand this, coming from India. So, she was like You know miss when I'm having  
61 my first job, I'm gonna give the money to my parents, and they will decide what to do. And, of  
62 course, the parents are not educated, right? Their mother works in a sacred factory father is a street  
63 dancer, who suffered tremendously during COVID because he couldn't go out in the streets. I  
64 mean, he was a street dancer, street performer. So, she then graduates, she gets a job at an  
65 international financial company. And then we have a first talk after a couple of months, and I'm  
66 like, okay, so how you doing? What's the job that, you know, are you enjoying it, and, you know,  
67 the salary and this and that, and, and she's, she's talking to me, and she says, miss, you know, I get  
68 xxx. And this is, how I utilize it, you know, being able to support yourself and supporting your  
69 family, because this is super important to us, that they also give back to their family, they give back  
70 to the community that does something, not just so, she says, Yes, miss, I keep 1/3 for myself, that  
71 pays for me and my rent, and you know, everything that I need, and then 1/3 I give to my family.  
72 So, I said, Okay, now, that's already a big jump. But the most interesting part is that she said, so  
73 what do you do with the other third, she said I am saving, because I want to study further. And I  
74 just feel you know, that touched my core to the point I mean, you know, this very young girl  
75 wanting to say, okay, my family has suffered so much, has gone through so much and want to help  
76 them back. She's doing it now in such a systematic, organized manner. And she's thinking for  
77 herself, you know, she's got this self-worth in her, but she can decide what is good for her, and  
78 what is good for her family, and how she wants to see a future battled. And I think all these things  
79 make a huge difference, you know because we can just say, and it's not also it's not one model fits  
80 all right? There are other people who have to give much more to their families, there are other  
81 people who cannot give, you know, so I think it's it works in a completely different manner. But  
82 they get you definitely strong. They are like women, whom you see developing from this young  
83 woman into a woman, a young woman who is now so secure in herself, and she knows I can own  
84 my own money, and I can do something. I think that's the beauty of it.

85

86 **So, it seems like you can have a tremendous impact on this young woman. How do you to**  
87 **measure the impact? Do you use metrics as social return on investment?**

88

89 We have an SROI. Conceptually, of course, based on both the monetary and the social aspect.  
90 SROI calculation for 2022 was 4.7 or 4.9. Which is fantastic. Because if you look at the impact  
91 investment and ETL period, you're looking at more or less the same figure between you know, 4-  
92 6% in impact investment, but what we are doing is our measurement includes, like, if they were  
93 not giving money by an emulator, then how would they receive the money? What would happen  
94 to them? For example, all our girls are taxpayers they earn straightaway enough that they will go  
95 into the taxpaying bracket. So, they're doing really well. One of my goals, Satoshini who's just  
96 student's second year of college, she's now entering college and we trained her for career-ready

97 skills. And she went through a college placement and received a confirmed offer to join Deloitte  
98 in September 2003. So, this is a huge impact from a girl from a village in India now working in  
99 Delhi at Deloitte, you know, so all this creates a great SROI number. But we also say is we're not,  
100 we don't have data metrics in place, like to say what, but we say, Okay, this is the investment in  
101 the Girl. And this is the impact that we can have, based on the salaries they receive, and based on  
102 their earnings and how they're doing. So, I think that's a great calculation. Yeah, as far as well as,  
103 of course, they're supporting the families and supporting the community. They're doing social  
104 work on the ground. So, I think all in all together, I believe we are we're on the right track. It's  
105 taken me now; this is my fourth year of the academy. And I feel we're just sort of getting started.  
106 Yeah.

107

108 **So being a social enterprise, you must have a very different business model than you do**  
109 **with commercial businesses. What kind of challenges do you face?**

110

111 Now, I disagree that we have a different business model; I manage it like a company; the only thing  
112 we don't do, is we don't pay salaries. So now, we don't pay salaries because we want to utilise all  
113 the funds we did for our girls and make as significant an impact as possible. But I read exactly like  
114 a company; it's an SME, it's a start-up. And just like an SME and a start-up, you need family and  
115 friends to support you; we require funding to grow, we need marketing, and in brand awareness,  
116 you need people to talk about you; we do all that. And we have prominent bifurcated roles for  
117 each team member on how they function. So, I have been an entrepreneur my life. And that's very,  
118 it's been great learning for me; in a sense, as an entrepreneur, I'm a risk taker. And you're a social  
119 entrepreneur. So, what I'm doing is innovating and creating the product I want. And ensuring that  
120 there is a success angle to it. But the only thing I'm not doing this ever is, I'm not taking risks. So,  
121 be very cautious, proceed slowly, and check the results and impact. And moving on from there.  
122 So, we started with five girls, we're now 20. And next year, we'll take 20 more, because we believe  
123 that, yes, this is a success story, this is a fantastic model to work on. And it's a great business model,  
124 you know, in the sense that if you see that someone who does not have the possibility to I would  
125 say earn money or you know, work in a large corporate or does not have the possibility to even go  
126 to college and can now reach a company like Deloitte in a second year not even having graduated,  
127 then it's a fantastic business model. You know, so I think I, we run it exactly as I would run, let's  
128 say a company of mine. So, everything is online, everything is I would say we keep all our records  
129 everything online so that we can have a third-party evaluation. We do. We have different people  
130 for different jobs. So, somebody's getting scholarships, somebody's hitting the part of LEP and  
131 somebody sitting in the part of eLearning somebody is doing the Impact Report somebody is  
132 working on, you know, so it's all individual, and then we come together. So, at this moment, the  
133 same issues I would say that a start-up or SME has is what we have. And the only difference I  
134 would say is, I think even a start-up or SME would not be very risk-taking, they will proceed with  
135 caution and wait for the next round of a-round, b-round and c-round and then move on.

136

137 **So, you are willing to take a risk and how would you describe the ability to grow in a way,**  
138 **what I meant to say with the question earlier that commercial business usually focus to**  
139 **reap a lot of profits, and that allows them to expand, you do it in a different way. Because**  
140 **in the end, you want to expand the social impact.**

141

142 Right. So, I think it's like what does a commercial business do, right? So, let's say they have a  
143 product, which is, let's say, a ball, right? And as they're creating their product, or they're buying  
144 that product, and they want to sell it to x 3x 5x and that's their profit, right? And then they want  
145 to ensure that maybe, instead of 100 balls, you can sell 1000 balls. So they go into a new country,  
146 and because they develop, and they have a sales team moving around there, and what are you doing  
147 is building more or less, what you're saying is, our girls are definitely not products that individuals,

148 but we're not just impacting one girl with this, we have a mentorship and lifestyle program, right?  
149 So, the mentors who are women living outside of India, are impacted, because they are listening  
150 to the stories of these girls, it's never mentorship is never a one-way road, right? You know that  
151 it's always two people interrupting each other unless in spite of the other than the girls and their  
152 families. So, you have one plus three in India, always plus three or plus four, right? So, you're  
153 impacting another four of five people with just one person in the family breaking barriers and  
154 being educated. So, let's say we have 20 Girls, we counted, some of them have six, or seven  
155 members in the family, and it's supporting the family. Many are already 100. So, you have made  
156 that jump. Yes, the difference is that you're looking at a profit module, which then comes back  
157 into the company as shares, and, you know, whether people in the company who were working,  
158 benefit. And I think our benefit, we do benefit, we don't get pay, but we do benefit. I mean, look,  
159 you know, when we see our girls on the cover, we just listen to their success stories. And, you  
160 know, I mean, from where to where they've gone, it's like watching your own children grow, right,  
161 and you are making a difference in someone's life. And I think the only bigger plus point to that,  
162 right, because it would be horrible to create a product and not make an impact on somebody's life,  
163 that that would be a minus for me. But the one important thing I'd like to stress here is that  
164 Hemlata is the model of the age 100 impact Academy designed by the FDA completely based on  
165 the UN SDGs of 2030. So, we actually adhere to seven of the 17 SDGs. So, we are working on of  
166 course quality education SDG four and gender equality SDG five, which is a core focus, but the  
167 way the model has been designed and the results out of that model, ensure that there is good health  
168 and well-being ensure that there is no poverty, ensure that there is economic growth and  
169 development ensure there are partnerships. So, all that put together creates also a very big impact.

170

171 **And for your business to flourish in this way, were there any entrepreneurial enablers that**  
172 **were of help in Switzerland?**

173

174 I think at this moment, so what I find to be a really sad reality, is that all models are based on scale.  
175 A business model is based on scale, and every model that you know, is based on scale, right? Even  
176 funding, for example, if I was impacting 10,000 Girls, I would get funding quicker, than impacting  
177 20 Girls, right? And I think it is these little differences that we need to change. How do you bring  
178 a girl to sit at the same table with you, if she does not have the same privileges as you growing up.  
179 So, you're not even talking about equality? Or first, talking about equity? How do you bring in  
180 equity? So, which means if you are willing to give your children the best of education, the best of  
181 mentorship, the best of networking, the access to opportunities, you know, like everything we do  
182 everything for our children, right and privileged. They don't even have to worry about food or  
183 where they will live or how they will get their next meal or workloads, or whether can they afford  
184 college. How do you get a girl from the lowest socio-economic strata where there are patriarchal  
185 hierarchy culture and barriers limits, ensure that she crosses those barriers? Get her into an  
186 accredited college, hold her hand as she gets her first job, inspire her to through role models of  
187 mentorship. Bring in non-cognitive skills like life skills, which by the way, are now we've just signed  
188 up. We actually now just working with IMD in Lausanne, who are coming in as coaches for  
189 evaluation for their life skills. So, I'm completely delighted with that. How do you bring all these  
190 opportunities? If you are only going to think of like, you know, okay, impact 50,000 Girls, I would  
191 love to impact 50,000 Girls, but that means a lot of money. And it's a pity to say that in India, just  
192 because it's India, just because it's an Asian country where \$1 Or a franc goes a long way, that they  
193 can go into cheap education that they can, you know, they don't need to go into good colleges,  
194 that they can take any colleges, it can be cheap. They don't need this; they don't need that. And  
195 you can stretch that, let's say 100 francs across 50 Girls, you get just 2 francs a girl, what we're  
196 doing is we're giving 100 Francs to one girl, we're getting that the entire amount. But we would  
197 think we need to do, let's say, our closed one, our close family members, we're giving that to the  
198 girls who are providing that kind of support, and education and everything possible to ensure she

199 breaks the status. Now, when we are doing that, that means we're not looking at the scale, we're  
200 looking at quality. And the sad part about education is it's not a sprint, right? It's a marathon, you  
201 only see your results, post four years of education, post three years of education. It's not a COVID  
202 shot. It's not a malaria shot, where you say, okay, this is my market-shaking attitude. I'm going into  
203 this village, and I'm, you know, identifying this zone needs malaria shots. And yes, I will bring in  
204 200,000 vaccines, and I will make sure that the whole village has the malaria shot. That's possible  
205 in medicine, that's even possible in schooling because, in school in India, the government of India  
206 has made education free to the eighth standard. So, it's even possible in schooling where you can  
207 say, you know, this is the amount of money I need. But if you're looking at higher education, if  
208 you're looking at a quality education, if you're looking at education that you and I want, we pay for  
209 that, right? We need to invest in that. And we're not just investing in that we're not just saying,  
210 Here's the money, go study. And that's it, and we'll give you money and next year there will be no  
211 money next year. No, we're looking at your needs. We're looking at what you want to study. One  
212 of our new girls, she's from a farmer's family, both her parents are farmers. She is now waiting for  
213 the CUT tests in India, and she wants to study agriculture. And I find that fantastic. You know,  
214 this is what we need. We don't need just education with no meaning we need an education that  
215 can make a difference in people's lives. And yes, that is why we are expensive when our cost per  
216 girl is expensive. And that is why we can't do more than the funding that we receive. And we also  
217 have to ensure that we have the funding for the three or four years of college. So, I cannot say I  
218 have the funding today. And tomorrow, I'm taking 40 new girls, I would probably take in 20  
219 because I know I have to keep that balance aside, so that the current girls can all finish their  
220 education. You know, so, this is a big challenge for us. So, we are looking at the scale, but in a very  
221 measured manner, I would say if we're looking at the scale, our goal is to impact 100 Girls by 2025,  
222 then the scale will be 1000 Girls by 2030. And then we want to replicate this model because the  
223 model is so secure and so tight, that we have templates for everything. And we would be very  
224 happy if someone wanted to take this model to other countries in Asia. Like we've had interest  
225 coming in from Africa. We've had people talking to us from Nepal, we've had people talking to us  
226 from the Philippines, you know, and I'm just wanting not to expand too fast before I get all the  
227 learning. You know, so the learning being, for example, we do work individually with girls so we  
228 work with partner schools, so we go to a school, we partner with the school, and the school then  
229 tells us, these are the 20 girls we think could be a good fit for Atlanta. And of course, we have very  
230 strict criteria. And then we do a round of interviews, and it can be from the 20 we take five. Yeah.  
231 And why do we work with the schools, because with the school, when I visit the schools every  
232 year, I go to visit the girls' homes, I need the parents, I need the families. The school knows the  
233 girl from the age of five, right? So, I know that whoever they're recommending she's going to be  
234 a really good student. Yeah. And that's the way we implement our models. So, we don't say, you  
235 know, oh, this girl, my driver's daughter is a fantastic student. No, we don't take it. We don't take  
236 individuals we work with schools. So I think there's a whole lot of learning in this. And once we're  
237 very sure of this, I'm giving myself till 2025 with 100 girls. And once we've established that, we  
238 can then say, okay, we're ready to expand. So, it can be smarter than going to other countries. And  
239 we can scale it up, not just in India, but in other places as well.

240

241 **Do you also primarily talk to investors in Switzerland?**

242

243 At the moment, it's just Switzerland. It's just Switzerland. Because I think what happened is  
244 COVID pushed us back two years. And I could not go to India, I cannot visit schools. And unless  
245 and until I visit the school, so I'm the first point of contact. And then I identify a group. And then  
246 they go through two of my other team members, who then go through interviews and resumes  
247 and various things that must be measured. And we can't do that during COVID. So, we just had  
248 our gala dinner, when where five of our girls spoke at the gala. And the restaurant is just amazing.  
249 So, at this moment, yes, I will try to bring in as much awareness as possible. Again, family, and

250 friends, let's say you write an article that article resonates with people, then yes, that's another plus  
251 point for us. You know, so little things at this moment and I'm willing to take those baby steps  
252 just because I don't want to reach a scale that we cannot manage and cannot beat that quality to  
253 it. You know, right now, we know every girl we know what she's studying and at which college she  
254 is. We have online forms from these girls, who then tell us what's happening in their lives, their  
255 new friends, new teachers, what subjects, what clubs where they participated in, danced,  
256 everything, you know. So, yeah.

257

258 **And how would you describe the attitude of Swiss investors towards Social Enterprises?**

259

260 I haven't really gone out for large funding at the moment, I haven't really gone out to large  
261 corporates to say, okay, here's, \$100,000 500,000, we'll use a million. That would be of course,  
262 great. Please don't get me wrong, I would love to help with that kind of security, and to ensure  
263 that we can use that money in a very ethical and proper manner to you know, with full  
264 transparency. We pledged to make sure that the investments that we make are ethical, fully  
265 transparent, and to the best of our knowledge. But at this moment, we do not have that kind of  
266 funding. And of course, we will, I am certainly getting them. And I have no doubt about it. Our  
267 results speak for itself. Our model is great. Our team is fantastic. And our scholars we call them  
268 scholars are just amazing young women. So, I have no doubt we're getting that.

269

270 **And if you had to rate the entrepreneurial environment in Switzerland from one to 10, what**  
271 **would you give it?**

272

273 I think Switzerland is a great country supporting amazing projects I mean; I just adore this country  
274 there are no two ways about it. And I just feel like, you know how the start-up scene took time to  
275 develop in Switzerland, right? It was fantastic. And Silicon Valley, and Germany and all those  
276 places. And now Switzerland is probably just as amazing, the start-ups. And I feel that the switch  
277 is going to happen with social entrepreneurship. You know, you hear about America and Norway  
278 and Finland and all these places, but you don't hear about Switzerland, but I feel that switch will,  
279 it must happen, I mean, we are so privileged here. We've got to learn to you know, give back bet

# Transcription of the interview 6 with Amartya Mukherjee

Social Enterprise: Candela Energy

Duration: 13:07

Setting: Video call on Zoom

Date: 05.11.22

## 1 **So what inspired you to create Candela Energy?**

2

3 So, during my Bachelor's, I was working on renewable energy technologies. And so I was the co-  
4 founder at that time. So I entered a Knowledge Hub, which would gather information on what  
5 technologies are available in terms of the energy field to people, at the bottom of the pyramid, or  
6 for marginalized communities. But while doing so, we realized that there's a big gap between the  
7 research and intention of social enterprises and the actual target group. And that's also kind of the  
8 purpose of Candela, to bridge the two to get solutions that are being designed everywhere across  
9 the world for people who actually need them.

10

## 11 **And how would you describe the impact that Candela Energy has on these people?**

12

13 That is a double layer, firstly they can gain the knowledge that there are solutions for the problems  
14 out there. And that's the awareness part. And the second layer is that they get access to it because  
15 a lot of people in the global south in struggling or marginalized communities do not have the  
16 luxury to go out of their daily struggle and to read and to look into what's available to improve  
17 their lives. So this is how it probably affects them. And maybe just a minor point, which goes with  
18 both the points that we tried to do product market fit in this context, because a lot of times a lot  
19 of companies from the west or also private companies just go to villages and force the products,  
20 but they do not actually know what's the need of the communities. So maybe it's a need-centric  
21 vision for us as well.

22

## 23 **So what particular challenges did you face as a social enterprise?**

24

25 In no particular order, the recent ones being that while our idea or the thing that we all doing gets  
26 the attention of many investors, or many funding, or VCs, whoever's interested. The big difference  
27 is a social enterprise, ideally, should not work on profit-making or should not work on the margins.  
28 Whereas an institute that wants to fund as a venture capitalist. They have very definitive profits or  
29 margins or returns they want to see. And we have reached the final rounds of quite a few big  
30 competitions. And there's common feedback that our revenue model does not match their  
31 standards, and we are starting to improve the model. Apart from that, I think even finding an  
32 appropriate team on a very general level, this is not a geography level, but a team that's ready to  
33 work on a social enterprise in this competitive, ambitious world is difficult, because, at least in the  
34 early stages to pay somebody to work on social enterprise that's really difficult, even if you get  
35 paid, it is not impressive at all.

36

## 37 **Even if you're not registered in Switzerland, have you spoken to Swiss investors?**

38

39 We have been on the radar of Swiss personals for almost two and a half, three years, two and a  
40 half years now, most of the being governed being COVID, we have spoken to SEIF, and we have  
41 actually been funded by two Swiss bodies, one being ETH for development. The other on in  
42 Impact Investment. And there are many other investors as well as mentors of startup founders  
43 who do get in touch. But for many of them, I think we are at the stage where they want us to scale  
44 up to us.

45

46 **And how would you describe the awareness of Swiss investors towards SEs?**

47  
48 Probably this answer is probably not too well-founded. Because I do not know whether my  
49 perspective or perception is based on awareness or based on their corporate goals. So one is that  
50 to Switzerland or all of Europe, they're still in their bubble like social enterprises is quite an  
51 oxymoron. If you look at it from a global level. Yes, everybody everywhere around the world needs  
52 help. So but for serious investors to prioritize, social enterprises directed at Switzerland mean, the  
53 amount of money that's, that's a big disconnect, the same amount of money can probably help 100  
54 times more people at 100 More locations than number two, this is something that I realized is first  
55 of all, often. And I think, secondly, I think the mismatch to select just like somebody sitting into  
56 somebody's being from the West, cannot really understand what is what are the real pain points,  
57 or the obstacles that startup faces, or the community that the solution faces in the South.

58

59 **But is there any particular reason that you're not registered in Switzerland?**

60

61 Um, so this was registered in New Delhi before I got in touch with two projectors, I think it was  
62 2020. Just, yeah, just before COVID. So that's one reason. The second is that we do plan that once  
63 we scale up the same model can be relevant to Switzerland, only on a level of helping refugees, or  
64 those who are seeking shelter. Once we do that, then we will register in Switzerland. Registering  
65 in Switzerland, solely based on geography, that's probably miles away. We'll consider it as the gap  
66 that many other startups are doing, that were registered and we're in an environment that is very  
67 far away from reality. Away from reality in the sense of what I spoke of earlier – people in the west  
68 are disconnected as they are not confronted with the problems directly.

69

70 **And how would you rate the entrepreneurial environment for social enterprises in  
71 Switzerland from one to 10?**

72

73 Let's just say the social entrepreneurial definition is very vague and is perceived from a point of  
74 view of mental health, like enterprises helping mental health, sleep, and veganism, these also come  
75 under social enterprises – then 10/10. On the other front enterprises are about increasing global  
76 equity, increasing, and understanding the actual pain points as to why are some communities are  
77 so far behind others. What or who caused the conditions of these communities? And therefore,  
78 how can we solve them? 2/10 Because most efforts are on a token basis that just goes to a  
79 community and volunteers or just goes to a community and installs a solar panel. That is not  
80 helping anybody.

81

82 **And what needs to happen that you rate the entrepreneurial environment for social  
83 enterprises with a better number?**

84

85 That's actually a good question. I think the funding schemes can be a bit broader. In this sense,  
86 there are some French or American, done better French or American organizations or multilateral  
87 bilateral organizations, that either specifically fund only Sub-Saharan Africa. America specifically  
88 said that we are looking for projects only in South Asia. I think the quantity of this is quite low in  
89 Switzerland, and certainly not non-existent. But quite low. That's number one. Or number two,  
90 even if they do exist, they are venture capital or equity-based, funding-based or seed, a multifamily  
91 pre-funding base that it's basically cloud-based.

## Transcription of the interview 7 with Thomas Käslin

Social Enterprise: Cotierra

Duration: 26:33

Setting: Zoom, video-call

Date: 09.11.22

1 **So just to start off, what inspired you to create your social enterprise?**

2

3 That deep desire to do something with social impact. And then basically seeing that my daily work  
4 was not even closely generating any social impact And then I just one day decided, okay, that's not  
5 me. That's not, that's not that does not correspond to my values, I need to change, I need to do  
6 something that generates impact.

7

8 **And to your idea of Cotierra was there any specific event or any specific context of the**  
9 **situation that brought you there?**

10

11 Yes, a couple of them. I've tried to list them in points to make it easier for you. Yes, so first, I  
12 realize that climate impact is the biggest social impact that you can generate because it impressive  
13 implications on the whole global South and will have an on the whole world in the future. So, if  
14 you can fight somehow climate change, you will also have a huge social impact. That was maybe  
15 the first one. The second one was then the willingness to also work closely with local populations.  
16 The third one was the carbon certificate markets. So, I was close to this market, because I work  
17 alongside a sustainability team where I was at when I was at the Swiss Climate Foundation. And I  
18 saw this whole carbon credit market and thought like, Okay, that's a very interesting market from  
19 the business perspective. And there's for sure a huge opportunity to create something with impact,  
20 and at the same time, have good financial backing through this incentive model of carbon credits.  
21 And then I worked together with projects who did the same technology that we are doing. And I  
22 found it very interesting, I saw that there are so many benefits to this technology, starting from  
23 the climate impact to the soil impact to producing clean energy, potentially as well. And lastly, yes.  
24 I have had a girlfriend for six years, who is from Colombia. So I had a relationship with Colombia  
25 and there have been many times, I have talked to many farmers have talked to many families who  
26 are in agribusiness, and through that got a connection between Columbia, agriculture and the  
27 climate, the carbon credit market. Sorry, for the very long answer, maybe you can summarize it in  
28 six words, I have a medical  
29 problem.

30

31 **So, you seem to have an impact-oriented social enterprise and you have a certain impact**  
32 **on these farmers. Do you have a way to measure that impact? Do you use indicators or**  
33 **metrics like social return on investment?**

34

35 Currently, we, unfortunately, don't have that. But I have taken a class like InnoSuisse coaching,  
36 like a start-up program, where it was about impact measurement and then for sure what to  
37 implement it. But currently, we don't have it. The only measurement I mean, we have one  
38 measurement, which is very clear. It's how much we paid to farmers, and how much additional  
39 income we generate. So that's, for now, our only measurement, but in the future, we really, really  
40 want to measure much more and build a very clean impact measurement. To add regarding that I  
41 was already writing to HSG maybe some students being interested to develop an impact  
42 measurement system for us. So yeah, I just hope that we can build some academic partnerships  
43 with universities, that they can help us because I mean, we are not subject matter experts in this.  
44 And it's a lot of work. And we have lots of things to do. And so, if we get external help from  
45 academies, and universities, that would be awesome.

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**And how do you plan on growing your social enterprise or increasing the social impact?**

Clearly by growing revenues, so we are a for-profit business. We, want to grow it and we want to grow also very fast. So, we kind of want to go the organic growth path. For now, the idea is to get organic growth but to finance our growth through our own revenues. Mostly, I mean, some investment will probably be involved in the early stage. But yes, then over the carbon credit market, finance us through that and be a business. So, I mean, it's all flat with financial sustainability added and, with all the social and environmental sustainability as well.

**So, what specific struggles did you experience, not having the usual business model that a commercial business has?**

We have huge target conflicts, because of what I just said, there is financial sustainability, there is social sustainability, and there is environmental sustainability, which following. We are very impact driven. So, we would love to maximize impact always, you know, to grow, and then you would probably generate more impact in the long run, we need to ensure financial stability, stability as well. So that's the big struggle. I mean, many companies for the last decades have only maximized financial impact. We want to maximize all of them. But we also know that you need to do a lot in financial sustainability in order you can maybe improve the lives of a million farmers a little instead of 10 farmers. So that's, that's, you must summarize most of my talking.

**Besides the financial aspects, were there any other specific regions where you faced a lot of hurdles, for instance, with the legal form or networks?**

I think about the start-up system a little bit the entrepreneurial ecosystem, where everything is towards right now currently in Switzerland, everything is digital and towards the health sector. And yeah, it's not social. And it's not climate tech yet. It's growing. But most of it, is always super digital, super tech-oriented, and super, med tech-oriented support. So, there are some things like maybe there is a little bit missing still in the support system for social and environmental impact companies.

**Why are you able to profit from any kind of support being a social enterprise or being in Switzerland?**

Yes, the first thing, one of the first things we did was in us with a start-up social enterprise program that was referred directly and targeted towards social enterprises so we could profit from that. Yeah, well, we want to do this in the past this is the future is for sure. Also, look if there is grant money from foundations available, that could apply for. But we are not really sure yet if they also give grants to for-profit companies. I think maybe there is a gap. I don't know, I need to research more on it. But it's on my list of tasks to do the grant research. But I have a hypothesis that it could be that there is a gap between Okay, we are generating a lot of impacts, but we don't receive grants because we are also for profit.

**So, if you had to rate the entrepreneurial environment in Switzerland for social enterprises, from 1 to 10, what would you give it?**

I will give you the four. But because I have very high expectations in a country with so much resources.

96 **What kind of entrepreneurial enablers do you potentially see being implemented in**  
97 **Switzerland that would help social enterprises like yours?**

98  
99 Accelerated programs, but they are coming, I'm seeing a few emerging that is directly targeted to  
100 this area. Then, of course, as I'm going to say it directly, like free money. So, any grants that could  
101 help companies that are more social, and effect is driven, and specifically for that would help. I  
102 mean, also in a competition, of course, give it to the ones who are most probable to have a big  
103 impact, don't give it to anyone. That's also not the idea to give away money like that. Maybe those  
104 two, and the last one investor network, which is directly targeted towards social enterprises.  
105 Because I'm sure there are many investors who were doing that, and value is driven. Now I haven't  
106 directly found them. And I mean, the knowledge, it's not only about the money from them, it's  
107 also about the knowledge they have the right knowledge in the industry. They have this is  
108 important. And maybe to make a quick comment, maybe you need that somehow for the  
109 evaluation we are not yet very aware of the whole ecosystem of the whole start-up ecosystem in  
110 Switzerland. We have in the past been doing more on the field and on the project, then really  
111 looking around, okay, where can we get help from, but it's basically a task that we're doing now.  
112 So maybe there is already this impact? Revenue. So, business age, build a network, or whatever I'm  
113 looking for maybe this they're just not found. Just a quick comment. So maybe you can categorize  
114 me in your, in your research as someone who might have a medium or low amount of experience  
115 in the start-up ecosystem.

116  
117 **And we spoke about the entrepreneurial environment and international comparison, there**  
118 **are countries that have a specific legal form for social enterprises. Do you think legal form**  
119 **of that kind would be attractive for your business?**

120  
121 I don't know what's the benefit of this legal form in other countries, so I could not fully answer it.  
122 What I can answer is that in Switzerland, if you want to become a big a bigger startup, there's only  
123 one legal form which you can go for and it's AG and it's not that much effort, but like it's a big  
124 step to found Okay, there is no easy intermediary step for companies, because the GmbH is only  
125 if you do not require any external investors or any, any anything in that regard, you can do it.  
126 Otherwise, it's impossible. In Germany, you can do a GgmbH behind you can perfectly take on  
127 external investors with different capital requirements. But in the end, it is also doable. But I just  
128 think maybe it's a little bit one-dimensional to only have one kind of you legal firm that will give  
129 me some choice. That's my answer.

130  
131 **And so there are benefits, like in some countries, then with the legal form social enterprises**  
132 **are tax-exempted, Do you think this is possible in Switzerland?**

133  
134 Yes, yes and no. So yes, of course, because paying fewer taxes would for sure be a great incentive  
135 to generate more impact and drive other companies to generate more impact. And this, on the  
136 other hand, is because we are directly going to set up an international structure, which will probably  
137 still mean that we also must pay taxes in other countries. So, it would only profit us partially. But  
138 yeah, we would anyway, try to tax as much as possible through Switzerland. So it will help us a lot.  
139 Yes.

140  
141 **And how would you describe the key success factors of a social enterprise in Switzerland?**

142  
143 Enterprise means for-profit. Okay. Be financially sustainable. Have a product or service that  
144 someone really wants. I mean, you should first look okay, where's the problem? Which problem  
145 am I solving? Who are the clients? What's the needs of our clients, and then offer what they need?  
146 But yeah, make it client-focused, also as a social enterprise, because I mean, it's all about solving a

147 real problem in the world and not something, you have to have a gut feeling that this needs to be  
148 done and that no one wants it. And potentially, you could still get millions for your idea and raise  
149 lots of money and get money from foundations to do it. And then you don't have customers. And  
150 then you waste a lot of money from people who could invest in other projects really.

151

152 **What are the key success factors of social enterprises in Switzerland?**

153

154 Yeah, I think for me, it's kind of the same answer I gave to the last question. Maybe to them even  
155 more, make sure you also have a financially viable business case. That's what they told us all the  
156 time. I mean, it hurts I know, sometimes it can, it can hurt if you really just want to maximize the  
157 impact. But as I said, like if we do it for 10 farmers, and you improve the lives a lot, versus you do  
158 it for a million farmers and you help each one a little, you need to ask yourself, what do you want  
159 of the two of them? And I think for most it would be the second one for some probably, maybe  
160 not that that's also fine, right? But yeah, make sure you also have a financially wise viable business  
161 model, or an attractive enough one to attract enough grant money and money from people who  
162 just want to generate impact. Because if you ask, I mean, if you hit this demand, like if you perfectly  
163 tailor it that everyone wants to give you money because your impact is so amazing. And you can  
164 burn some money or like, use the money for something good, but you're not financially viable.  
165 That can also be something but it's always in the long run is always better for your business well,  
166 because then you can even do more with all the money received, even if you have what I just said,  
167 if you are attractive to grow money, if then you are financially viable, you can use the money for a  
168 longer time, then you can use the money to do it more, if something comes back from revenues.

# Transcription of the interview 8 with Christian Hirsig

Social Enterprise: Powercoders

Duration: 25:07

Setting: Zoom, video-call

Date: 09.11.22

## 1 **Was hat dich inspiriert Powercoders zu gründen?**

2

3 Es ist nicht mein erstes Unternehmen. Bei mir ist es immer so, dass wenn ich merke, dass es  
4 irgendwo ein Problem gibt zum Lösen, dann ist es meine grösste Inspiration. Mit Powercoders  
5 löst man drei Probleme. Man macht etwas gegen Fachkräftemängel in der IT, das habe ich selber  
6 erlebt, ich hatte selber eine IT-Firma, wo wir Mühe IT-Fachkräfte zu rekrutieren. Wir helfen  
7 Flüchtlinge und Immigranten, wo in die Schweiz kommen, die es selbständig nicht in einen IT Job  
8 schaffen. Sind eigentlich die besser ausgebildeter, die wo schnelles Deutsch lernen und es dem her  
9 eigentlich in den Job schaffen, aber dann nehmen einem anderen Immigranten, der die Sprache  
10 weniger gut kann, den Job weg, obwohl dies gar nicht bräuchte im Job und eigentlich wären sie  
11 happy wo sie ihre Ausbildung gemacht haben, und wo sie studiert, haben in der IT. Dann, als wir  
12 es gegründet haben 2006 waren Sozialwerke nicht so aufgestellt, dass Sie Immigranten und  
13 Flüchtlinge in die IT vermittelt wurden. Und Menschen, die kein Job haben abhängig sind von  
14 Sozialhilfen also lösen wir die Problematik über die Finanzierung von diesen Menschen, da diese  
15 Menschen sich finanzieren, reduzieren wir die Steuerlast und helfen so die Entlastung des Budgets  
16 der Kantone.

17

## 18 **Wie würdest du den Impact auf diese Flüchtlinge und Immigranten beschreiben?**

19

20 Maximal, wir sagen immer wir helfen weniger Leute aber sehr viel. Es gibt Programme, die helfen  
21 sehr vielen, aber ganz wenig. Es braucht beides und man muss sich fragen, wo man sich  
22 positioniert. Wir positionieren uns bei, lieber weniger Leute aber sehr fest. Mittlerweile sind es aber  
23 200 Menschen aber seit 5 Jahren. Ja, ich meine ein Job ist Existenz wir helfen diesen auf so vielen  
24 Levels, also wir helfen sicher finanzielle Sicherheit, bei sozialer Hilfe bist du rechenschaftspflichtig  
25 und du musst alles nachfragen und das ist eine gewisse Abhängigkeit, als wenn du selber dein  
26 Einkommen generierst. In der IT können sie mehr Einkommen generieren als was man von der  
27 Sozialhilfe erhält und es gibt Jobs wo es nicht Gegebene ist, oder es sehr schwierig wenn man eine  
28 Familie mit 4 Köpfen hat, kostet es in der Schweiz schnell mal fünf bis sechs Tausend Franken,  
29 um die Familie durchzubringen. Zum Beispiel Aushilfsjobs in der Gastronomie, auch wenn du  
30 100% arbeitest, verdienst du 3500 bist du noch auf Sozialhilfe angewiesen, ausser dein Partner  
31 findet auch ein Job und ihr generiert zusammen 6-7-8tausend. Aber mit der IT ist es möglich dies  
32 auch allein zu verdienen, also beispielsweise 5-6-7Tausend verdienen im Monat. Das ist sicher sehr  
33 cool, und der beste Weg zur Integration ist die Arbeit. Weil wir verbringen die meiste Zeit von  
34 unserem Leben im Bett, am zweitmeisten bei der Arbeit und am dritt meisten Zeit irgendwo. Im  
35 Bett lernst du keine Sprache oder Kultur. Man schläft, was auch wichtig ist. Aber am zweitmeisten  
36 lernst du halt bei der Arbeit. Wir leisten einen grossen Beitrag in Menschen, wo sich sonst schwer  
37 tun mit Integration.

38

## 39 **Wie stellt ihr euch ein Wachstum vor?**

40

41 Es gibt verschiedene Arten von Wachstum. Vielleicht hast du von der Ansoff-Matrix gehört, du  
42 innovierst auf dem Produkt, bestehenden Kunden andere und wie auch immer...

43 Wir wollen bestehenden Kund:innen andere Produkte anbieten in dem wir einen anderen  
44 Technologiekurs machen, machen wir im Moment mit ABS – wir innovieren im Moment am  
45 Produkt und stellen unseren bestehenden Kunden andere Produkte zu verfügen stellen oder was

46 wir auch machen ist das gleiche Produkt anderen Kunden zur Verfügung stellen, was wir nicht  
47 machen also zum Beispiel PowerGarderners oder Powercaretakers. Wir hatten schon anfragen von  
48 anderen Branchen, ob wir ein Team finden wollen, welches diese implementiert mit  
49 Unterstützung. Aber es lässt sich nur in eine andere Branche transferier, wenn man Branchenanbau  
50 hat. Andere Zielgruppe und Programme machen wir auch, wie Futurecoders für Jugendliche IT  
51 Kurse anbieten in den Ferien. Dann gibt es auch die Möglichkeit geografisch zu wachsen, wir  
52 hatten schon Projekte in der Türkei, Italien und Spanien, das ist etwas was wir machen. Und etwas  
53 was wir ganz neu machen ist, wo ich Projektleiter bin, ich. Mache mit einem syrischen Flüchtling  
54 zusammen Remotecoders, Remotecoders ist wenn sie sicher sind, in dieser Region bleiben zu  
55 wollen und wir versuchen ihnen remote IT Jobs zu geben, als geografische Expansion. Und was  
56 auch könnte sein, ein anderes Produkt also bestehende Firmen mit einem anderen Produkt, also  
57 mit remoteworker statt onsiteworker.

58

59 **Wie lang hat es gedauert, bis ihr euch erfolgreich etabliert habt?**

60

61 Hey, mega gute Frage. Ich würde sagen; Proof of Concept hatten wir nach der ersten  
62 Durchführung. Die erste Durchführung hat in Bern stattgefunden vom Januar bis April 1017 und  
63 da hatten wir Proof of Concept, dass es funktioniert, wir bringen Leute in IT jobs. Und dann  
64 haben wir in Zürich und Lausanne und Basel Durchführungen gemacht aber es waren immer noch  
65 Projekte und erst nach 2 Jahren kamen wir zu einem Stand wo wir Leute festeingestellt haben, also  
66 befristete Arbeitsverträge, das war ein Signal wo wir Reserven auf dem Konto hatten und ich  
67 würde sagen es ist schon zwei Jahre gegangen. Proof of concept ist nur so 4-6 Monate gegangen.

68

69 **Gab es dabei Enablers, die euch verholffen haben diesen Prozess zu beschleunigen?**

70

71 Sicher ein wichtiger Unterstützer ist finanziell, am Anfang vor allem Stiftungen und dann kam der  
72 Bund dazu und dann hatten wir einmal ein Business Modell wo Kantone gezahlt hatten und die  
73 Firmen, aber jetzt sind wir selbsttragend also im Haupt Gefäss beantragen wir keine Grants mehr.  
74 Zweiter Enabler waren die Mitarbeiter, also Know-How, Leute einbringen mit zusätzlichem  
75 Knowhow. Wir hatten sehr wenig Erfahrungen im Bereich Flüchtlinge und Immigranten. Dann  
76 haben wir Sunita Asnani eingebracht, Sunita ist in der Schweiz aufgewachsen, aber ihre Eltern  
77 kommen aus Indien. Und sie hat Religionswissenschaften studiert, war lang im Migrationsbereich  
78 und war sehr wichtig für das. Ich selber habe nie IT unterrichtet, kann auch selber nicht  
79 programmieren also ich bin mehr IT-Unternehmer als Projektleiter, Sales und Marketing. Und  
80 dann hatten wir auch IT-Lehrerinnen. Geld und Menschen sind das wichtigste, und nachher auch  
81 Weiterempfehlung, Firmen die uns weiterteilten Teilnehmer, die uns weiterteilen, denn am Anfang  
82 kennt dich niemand, und niemand hat gewusst, das ist Powercoders, es wurde auch nicht  
83 gegooglet. Aber mit der Zeit, wenn Menschen darüber reden und bei irgendwelchen Events  
84 auftrittst, dann hast du eine Marke. Und in der IT weiss nicht 20-30%, haben schon mal von  
85 Powercoders gehört und bei Flüchtlinge gibt es auch eine enge Community, wenn du dort fragst  
86 würde dir auch jede zweite Person sagen, Powercoders ist cool, das ist wie mega wichtig, damit  
87 kannst du diese Weiterempfehlung wie beschleunigen. Zum Beispiel mit Net Promoter Score von  
88 einer Skala von 1-10 ob man ein Unternehmen weiterempfiehlt und dadurch positiven Brand  
89 Awareness aufbauen. Vor allem sehr wichtig, weil ich sehe bei vielen Sozialunternehmer, dass sie  
90 das nicht gut genug machen.

91

92 **War es schwierig bei diesen Grants die Investoren in der Schweiz zu überzeugen?**

93

94 Am Anfang verkaufst du dich selber. Am Anfang können sie nicht auf das Produkt vertrauen. Am  
95 Anfang geht es also nur über Beziehungen. Jemand der schon ein wenig älter ist wie ich, ich bin  
96 inzwischen 42 konnte bereits ein Netzwerk aufbauen und ist in einer besseren Position wie du, wo

97 noch gar kein Netzwerk hat. Aber was man in einer Position wie du machen kann, ist das Advisory  
98 Board machen und nachher kann die Leute wie onboarden und dann verkaufst du dich gegen  
99 diesem Advisory Board oder deine Idee. Und es kommt auch darauf an, wie gut machst du das,  
100 wie gut kannst du deinen Purpose vermitteln und sprachlich artikulieren, wie sinnvoll wird dieser  
101 Purpose von den anderen Menschen erachtet. Wenn du es gut machst, kannst du diese Leute  
102 onboarden und nachher diese Leute als Advisor können sehr viele Türen aufstossen. Menschen,  
103 die ein wenig bekannt sind wie Politiker oder Profisportler. Wenn du solche Leute aktivieren  
104 kannst, geht es sehr viel schneller. Du kannst zum Beispiel auf LinkedIn schauen, wie viel  
105 Followers oder Connections sie haben. Wenn sie 500 haben, sind sie wahrscheinlich nicht die  
106 richtigen Multiplikatoren aber gewisse 10000 aber haben einen grösseren Reach.

107

108 **Wie würdest du das sozialunternehmerische Umfeld in der Schweiz von einer Skala von 1-**  
109 **10 beurteilen?**

110

111 Es ist schwierig ohne Vergleiche, wie es im Ausland ist oder für nicht-sozial Unternehmer. Aber  
112 ich würde eine 7 sagen, so aus der Hüfte geschossen. Die Schweiz zeichnen die Stiftungen aus, in  
113 der Schweiz gibt es sehr viel Geld, und wenn man das clever macht, kann man fast jedes  
114 Sozialunternehmen finanzieren. Also anfangs finanzieren als Testpilots und ganz viel von diesen  
115 Stiftungen schreiben sogar in die Statuten oder Webseite, dass sie vor allem Anschubs  
116 Finanzierungen machen. Du hast recht gute Chancen. Und nachher ist eine Herausforderung,  
117 wenn es um die Finanzierung von Sozialunternehmen geht. Ich glaube du bist da in anderen  
118 Ländern besser aufgehoben, was nachher Social VC angeht – das ganze ist viel weiterentwickelter  
119 als in der Schweiz. Es kommt auch darauf an ob man ein Sozialunternehmen For-Profit also AG  
120 also bist du eigentlich ein For-Profit Unternehmen mit einem Social Cause oder einem Social  
121 Purpose oder bist du ein Non-Profit Unternehmen mit ganz anderen Finanzierungsquellen.

122

123 **Wie würdest du eine spezielle Rechtsform für Sozialunternehmen bevorzugen? Vielleicht**  
124 **sogar mit einer Steuerbefreiung.**

125

126 In der Schweiz kann man Steuerbefreiung beantragen, aber es gibt keine spezielle Rechtsform. Das  
127 Problem ist, dass die Steuerbefreiung sehr restriktiv ist und zu einem gewissen Grad willkürlich je  
128 nach Kanton. Und es wäre gut, wenn es wie eine nationale Lösung gibt, also die amerikanischen  
129 Modelle wären ja wie die B-Corps mit diesen kannst du dich auch in der Schweiz zertifizieren  
130 lassen, aber es ist keine Rechtsform in der Schweiz. Du erhältst wie das B-certified Label. Das  
131 nützt dir nachher wie nichts. Das wäre gut, wenn man es national lösen würde. Weil die Lösung  
132 im Moment ist, dass man einen Verein gründet und diesen kantonale von der Steuer zu befreien.

133

134 **Gibt es weitere Enablers, die national durchgesetzt werden müssten?**

135

136 Hmm gute Frage. Was ich sicher nicht gut finde, ist dieser extrem starke Technologie Fokus. Also  
137 zum Beispiel Innosuisse, machen wir mal ein Socio Suisse. Allein für ein  
138 Dienstleistungsunternehmen ist es schwierig bei Innosuisse. Es ist sehr schade, dass man das so  
139 fest einschränkt. Das man dort so einen starken Technologie Fokus hat. Also entweder Innosuisse  
140 adaptieren und sagen, wir machen das auch für Dienstleistungen For-Profit und  
141 Sozialunternehmertum oder eine Möglichkeit, man macht eine Parallel Organisation für For-  
142 profit Innovationsförderung oder Unternehmers Förderung und Sozialförderung.

143

144 **Wie würdest du die Erfolgsfaktoren von Sozialunternehmer in der Schweiz beschreiben?**

145 Es hat nichts mit Sozialunternehmertum zu tun. Es hat überall das Gleiche. Das wichtige ist, was  
146 für ein Problem löst du, löst du wirklich ein Problem oder ist ein nice-to-have und dann es ist es  
147 so schwierig zu etablieren, es braucht so viel mehr Marketing und Sales. Das zweite ist, wie sehen

148 deine Ressourcen aus. Zweite: wie sehen deine Ressourcen aus, hast du wirklich Leute on-board  
149 wo das Umsetzen können und das Produkt gestalten können als eine gute Lösung. Du kannst die  
150 Zeit überwinden finanziell bis das Geld anfängt Geld zu verdienen. Und zur Überbrückung dieser  
151 Zeit findest du Investoren oder Finanzierungsquellen. Dann hast du es eigentlich schon.

152

153 **Wie würdest du die Aussicht von Sozialunternehmertum in der Schweiz beschreiben?**

154

155 Ich glaube es wird nur noch solche Unternehmen geben. Die andere wird es gar nicht mehr geben.  
156 Wir werden in den nächsten Jahren so fest sensibilisiert, das sich gar keine Firma leisten kann,  
157 keinen Social Purpose zu haben. Es kann irgendetwas sein, ich mache etwas für die Natur,  
158 Menschen, Tiere, irgendetwas. Man muss sich überlegen, für wen mache ich das. Wenn es darum  
159 geht, die Aktien Werte zu steigern, dann ist nicht nachhaltig. Die nächste Generation, deine  
160 Generation, die werden diese Firmen durchschauen wir haben so viel mehr Zugang zu  
161 Information und nicht nur in einem Land sondern global, Afrika, Indien, China sind so viele junge  
162 Menschen, wo jetzt Zugang zu Informationen haben wo ihre Meinung so bilden, dass es nicht  
163 funktioniert wird, wenn man das nicht in die DNA des Unternehmens zu integrieren

## Transcription of the interview 9 with Geoffroy Catrice

Social Enterprise: MEGA Social Innovation

Duration: 20:43

Setting: Zoom, video-call

Date: 17.11.22

1 **So, to start off, what inspired you to create your social enterprise?**

2

3 So, that's not an easy question. I think that it's about knowing what's happening around us. To  
4 make the long story short, I have two kids, I don't want them to grow in the society we are living  
5 in. That's, long story short. And coming from France. France is a country where you can see a lot  
6 of social inequalities, or have problems much more than Switzerland, even though there are a lot  
7 of Switzerland but it's more visible, I would say in France. So, there I had the feeling that we need  
8 to do something. And instead of just being sorry about what's happening, to be an actor in the  
9 change. And yeah, that's what triggered probably the switch from, so I was in the, in the financial  
10 industry before that. Probably the switch came from me having kids. And me being me willing to  
11 be an actor, rather than just be sorry about what's happening.

12

13 **And was there any specific situation or anything specific that happened that made you**  
14 **create your social enterprise MEGA Social Innovation? Like, what led you to create that**  
15 **business?**

16

17 I don't think there was something special. I mean, in my private life, nothing special, nice, small  
18 with an interest in everything around us. And yeah, maybe the yellow jacket in France, what we  
19 call *les gilets jaunes*, has something to do with that, because I've seen them from very close. There's  
20 something wrong now. And we must do something about it. But I think it's just yeah, I also wanted  
21 to become an entrepreneur. So, I want to, but that's also a long story, but there was no, not like a  
22 precise event that triggered everything. It's more the continuity of a long engagement I had before.

23

24 **And how would you describe the impact that your social enterprise has?**

25

26 Yeah. Oh, that's a very wide question. Not clear because the company has two activities, the  
27 foundation and the company, the foundation is two, and three years old. So, I think, I don't think  
28 we have sufficient time to make an impact assessment. But when we talk with the structure that  
29 we are helping, supporting not only with the foundation, and all that all very positive, and but  
30 basically, what we are seeking, is that we want to transfer knowledge from us to them. So that's  
31 the impact we have we give to this social structure, some knowledge that we have.

32

33 **And what kind of struggles do you face as a social enterprise in Switzerland?**

34

35 Well, I think there is a tendency to think that there is no problem sometimes. When you think  
36 about social issues, people tend to think that nope, nope not in Switzerland. We are the wealthiest  
37 country on Earth. So that's a challenge. I mean, that's a hurdle. People don't want to see it. Another  
38 hurdle is about raising money. As always, there is a lot of money in Switzerland believe that raising  
39 money to fund a non-profit structure is always very difficult. That's a second. The second hurdle  
40 we have. And yeah, many different hurdles are that when you speak with companies, they all have  
41 a very busy agenda. Everyone has a lot on their plate. And they don't have really time to spend.  
42 They all have the, you know, the speech and all that. But when you speak about money and time,  
43 that's more critical. That's more difficult. And you know, other people are very busy. And they  
44 don't have much time to allocate to help non-profits to action.

45

46 **So first, you spoke about the lack of awareness. Do you think like, there are specific**  
47 **measures or enablers that would help people understand that Switzerland does have**  
48 **problems that need to be solved?**

49  
50 Yeah, well, we need to study it, so that we will need to have like studies like yours for example.  
51 But I mean, if you go to the political side, Switzerland is quite right-left. So, I think we need more  
52 studies, not only from OFS. And we need more political speech in public speech, to be more  
53 straightforward about all these issues. And not just to bury your head or to have blinkers. You  
54 need to be more straightforward. that's something that could help. I think so.

55  
56 **And how would you describe your company's ability to grow with your business model?**

57  
58 Okay. Well, I think there's a huge market. I mean, I don't like the term market for that, but you  
59 know, I think it's wide. But in other countries, you know everything which has to do with solidarity  
60 will less and less be held by public data. I would say. So, it must come from corporates, it has to  
61 come from companies. So, there's a huge roadmap for companies for corporates, to go to those  
62 in the solidarity field. And to be more part of a sustainable and solidarity world it, we're on. So,  
63 there's a huge need. There's not yet a huge demand, but there's a huge need. And they will do that  
64 I mean, step by step companies didn't want to do to overturn their business model. So yes, all  
65 these businesses will grow in the future, for sure. Because that's the way it is. So, you know, and  
66 then I mean, for our company, will we need to hire we bet that's more about development. So, it's  
67 hiring the right person, pitching the right companies, and being effective. In the advice you're,  
68 you're selling, that's about efficiency. I would say that that's quite a logical and natural thing.  
69 anyhow if my answers are not sufficiently clear. Or if my English is not sufficiently good, tell me  
70 there's no problem with that.

71  
72 **How would you describe the entrepreneurial environment in Switzerland for social**  
73 **enterprises? what would you give it on a scale of 1 to 10?**

74  
75 Two, it's not empty. There are things. But it's very weak.

76  
77 **What is the reason for the environment being weak?**

78  
79 Think that, you know, it's about creating energy. And you know, when you talk with students like  
80 you are all the people, you know, like, in the end, you can start your professional life with a start-  
81 up and so, you want to make it a unicorn, and you will become a billionaire. That is a state of mind,  
82 you need to change something, and you must do things in universities. I'm sure there are things  
83 because you know, just to bring to students and young people and create the willingness to become  
84 a social entrepreneur, when it's not just about money. I mean, it's about something else. So, this is  
85 one thing, when speaking about money, you also need to find ways to fund this. These companies,  
86 because you know, when you want to raise money, it's easier to say I'm going to become a unicorn  
87 rather than going to make a social business because the returns are not the same. So, you also need  
88 to find fund providers that are willing to finance and fund this social business, I would say, which  
89 is very important with the returns that will be much lower than if you want to sell jeans, and t-  
90 shirts for creating awareness among young people, trying to find new ways of financing this social  
91 entrepreneurship moves with low returns.

92  
93 **Speaking in terms of organizations or institutions facilitating social entrepreneurship in**  
94 **Switzerland, how would you describe their impact?**

95  
96 Sorry, can you repeat that?

97

98 **I mean for a social enterprise, or even generally a business to thrive there are institutions**  
99 **such as the government or private organisations that create support structures for these**  
100 **social enterprises. How would you describe the situation of these facilitators in**  
101 **Switzerland?**

102  
103 Yes, there are things such as the Impact Hub, for example, that really want to help the social  
104 entrepreneur. But you can find more. I mean, there are things but yeah, If you go to HEC

105  
106 [Where are you studying, by the way?

107 **At the high school namely Kantonsschule Olten]**

108  
109 Okay, well, you know, in all these high schools or universities, you need more courses about social  
110 entrepreneurship. And, maybe from the State as a public power.

111  
112 **How would you describe the need for a legal form specifically for social enterprises?**  
113 **Maybe even a legal form that includes tax-breaks**

114  
115 I'm not a fan of the tax incentive, but it can help. You know, the intention needs to be there. In  
116 the end, it's not a tax issue. So, in France for example, I know very well, there are a lot of tax  
117 incentives for social enterprises. Nevertheless, as you look at France, there is no creativity in social  
118 things, and it's not doing very well either. I'm not sure that tax incentives can help, and I think that  
119 you should keep them. But it's not the alpha and the omega for the success of social  
120 entrepreneurship.

121  
122 **And how would you describe the future of social enterprises in Switzerland? Do you see a**  
123 **possibility that it becomes the new normal of a business?**

124  
125 Yeah, I think the future, there is a great future for that. It's not an easy road. That yes, it will not  
126 become a very big industry. But it will step by step become normal, I would say there will be social  
127 entrepreneurs everywhere, you know. And I don't think you know; it's going to be the Medtech of  
128 this century. I'm not saying that. We're not the pharma or the finance indeed, but it will normalize.  
129 And it will become more and more plain vanilla business, you know.

130  
131 **And how would you describe the key success factors for social enterprises in Switzerland?**

132  
133 You need to be true to yourself. I know you, don't just want to do that for money. You don't want  
134 to do that just to be like, everyone is talking about that, and you want to be in the game and that's  
135 fine. I think you need to be very true to yourself. So that's one of the key factors. I mean, you  
136 because everything which has to do with entrepreneurship is a lot of energy. And that's a very  
137 difficult one. So, you have to be true to yourself. You must be very aware of what is happening  
138 around you. So that's more about being well educated, well instructed having read a lot of books,  
139 because it has to do with energy with ecology with society. There are a lot of issues. So, we need  
140 to be well structured well before that. Very motivated indeed. And I think that's about it. But I  
141 need to know that you're not doing that for money. Very important. Also, you can be you can earn  
142 money in this business. But I mean, you will not make millions. So, you need to be fine with that.  
143 You need to be okay with that. But I mean if you're okay with not, I mean, be becoming a  
144 millionaire. If you're, I mean, yeah, I mean, everyone can do that. But we work very well-structured,  
145 well-educated, well-informed, and true to ourselves.

146 .

147 **And as a last question, how would you define a social enterprise?**

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It's an enterprise and it has a mission and purpose. It is not the only KPI. It has to be the business of a social enterprise that incorporates and integrates financial indicators. And if you want to maximize your profit, you will never be a social enterprise, never. So, you need to be profitable, because every company must be profitable, otherwise, you would destroy the company. But it's not. The business model is not the same. You don't want to maximize your profit; you want to be profitable. And that's it. And that said if you want to integrate financial KPIs into your model, and you must stick them down. And you want to be on a mission. So that is what, yeah, what I think defines a social enterprise. But the more important is that you don't want to maximize the profit. It is nice, if you have a big profit, it's great to be profitable, but you never want to maximize your profit, never. I don't know how much you know about the economy and finance, but you must know that 99% of all companies on Earth are seeking for only one thing, maximizing profit. That it's not about selling things. It's not about taking care of customers or taking care of people. It's just not maximizing the profit. So social enterprise doesn't want to maximize the profit diversity.

# Transcription of the interview 10 with Bastian Etter

Social Enterprise: Vuna

Duration: 15:18

Setting: Zoom, video-call

Date: 03.11.22

## 1 **Was hat dich dazu inspiriert dein Sozialunternehmen zu gründen?**

2

3 Selbst war ich 10 Jahre in der Forschung zum Thema Abwasser. Wie man aus Abwasser etwas  
4 Sinnvolles zurückgewinnen kann. Unser bekanntestes Produkt ist der Düngerurin und in der  
5 Zwischenzeit haben wir auch andere Verfahren, um beispielsweise Wasser zurückzugewinnen oder  
6 zu Kompostieren. Für mich war es vor allem der Umweltschutz, der mich dazu bewogen hat, um  
7 diese Kreisläufe zu schliessen. Man hat wie gemerkt die Technologie, die man in der Forschung  
8 entwickelt hat, besteht eine gewisse Nachfrage und dann haben wir vor 6 Jahren Vuna gegründet.  
9

## 10 **Wie messt ihr euren Impact, als wirkungs-orientiertes Unternehmen?**

11 Diese Frage haben wir uns auch schon gestellt, aber wir messen unseren Erfolg nicht in Zahlen.  
12 Wir sehen, dass das Interesse an nachhaltigen Wassersysteme zunimmt und ist schon Erfolg für  
13 uns. Vielleicht kennst du Valoo, ein Verband aus Unternehmen, wie uns, die ein Kreislaufsystem  
14 bauen und planen, aber auch Forschungsinstitut und Landwirtschaft.  
15

## 16 **Was für Herausforderungen hattet ihr als Sozialunternehmen?**

17

18 Unsere Systeme sind noch nicht so bekannt. Wir wollen etwas verbessern und wir wollen etwas  
19 für die Umwelt tun, aber es ist nicht, dass, was die spezielle Herausforderung ist. Mehr das Gesetz  
20 gerade beim Abwasserbereich wir sind sehr darauf ausgebreitet, dass man eine grosse Kläranlage  
21 baut, wo das Wasser zwar einigermaßen reinigt, aber zum Beispiel auf der Kläranlage kann kein  
22 Dünger produziert oder auch keine Nährstoffe oder Wasser zurückgewonnen werden. Diese  
23 Gesetze stehen uns halt schon im Weg, weil sie auf das einte System, welches es bereits gibt,  
24 ausgelegt sind und nicht offen für Innovation sind.  
25

## 26 **Wäre eine spezielle Rechtsform für Sozialunternehmen attraktiv für euch?**

27

28 Nein, das würde keinen Unterschied machen für uns. In Deutschland gibt es ja die gemeinnützige  
29 Gmbh, aber ja, das würde keinen Unterschied machen für uns.  
30

## 31 **Nebst dem Gesetz also rechtlichen Grundlagen gab es andere Herausforderungen?** 32 **Beispielsweise finanziell**

33

34 Wir haben keine externen Investoren. Wir werden durch Projekte finanziert, aber auch unsere  
35 eigene Investition am Anfang wird durch persönliche Zeit investiert, wo wir lange gar nichts  
36 verdient haben. Wir wollten einfach unabhängig sein und meine Überlegung, oder unsere  
37 Überlegung, dass wir organisch wachsen, also dass wir nicht möglichst schnell möglichst gross  
38 werden, es muss funktionieren. Die Leute, die bei uns anfangen einschaffen können, und Qualität  
39 liefern, also mehr dieser Aspekt.  
40

## 41 **Wie war der Prozess bis zum erfolgreichen Etablieren?**

42

43 Fünf Jahre kommen wir so langsam hin, mir hat man immer gesagt, dass man fünf Jahre warten  
44 muss, bis man weiss, ob ein Unternehmen funktioniert, und es hat etwa genauso lange gedauert  
45 und jetzt kann ich sagen, es funktioniert so, dass wir davon leben können.

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### **Was sind Erfolgsfaktoren für euer Sozialunternehmen?**

Das allgemeine Bewusstsein, das sich verändert, wir sind Teil einer Bewegung, wo sich immer mehr Menschen für Nachhaltigkeit interessieren. Dass es alltäglich ist, dass man sich solche Frage stellt. Ich war, wie bereits erwähnt 10 Jahre in der Forschung und am Anfang dachten die Leute die spinnen doch alle, das wird doch nicht funktionieren mit diesen neuen Systemen und jetzt bekommen wir tagtäglich anfragen, ob sie auch bei sich so etwas einbauen können und was für Möglichkeiten es gibt. Das allgemeine Interesse ist gestiegen.

### **Wie würdest du die Erfolgsfaktoren von einem Sozialunternehmen beschreiben?**

Ich habe selber auch lange gezögert, weil es ist wie, der Schritt ist doch recht gross es wird einem nichts einfach gemacht, als Mitgründer:in hat man gewisse Nachteile. Also maximal 5/10 – solange man angestellt ist, ist man komfortabel – ich habe selbst relativ lange gebraucht, um den Schritt zu wagen, aber ich würde es nicht bereuen. Ich finde es super.

Ich wollte nicht mehr in der Forschung bleiben, also das war für mich ein guter Start in diesem Bereich. Ich habe gemerkt, es war mir zu theoretisch, ich will sache umsetzen und etwas verändern.

### **Wie würdest du das schweizerischen Standort beurteilen?**

In der Schweiz war immer kompliziert der Föderalismus. Das jeder Kanton eigene Regelungen hat. Das heisst bei jedem Projekt bei neuem Kanton machen, uns damit auseinandersetzen was dort gilt. Gleichzeitig gibt es auch die Vorteile, dass durch diese kleinräumigen Strukturen man schneller Zugang hat zu den Leuten, also wir haben viel mit Frankreich zu tun und dort ist es eine zentrale Bürokratie und dort überhaupt zu einer Person zu kommen und etwas zu diskutieren ist ein Albtraum. Bei uns kann man dann eher einer zuständigen Person anrufen, zusammensitzen, diskutieren und eine Lösung finden.

### **Wie schätzt du die staatliche Hilfe für Sozialunternehmen ein?**

Unsere Erfahrung ist mehr, dass es eine private Initiative ist. Was für uns interessant sind, sind Genossenschaften. Genossenschaften, die offen sind für Innovationen und sich für Nachhaltigkeit in allen Bereichen interessieren, mit denen wir zusammenarbeiten können. Kanton oder der Bund ist im Moment sehr träge und es braucht lange, bis etwas zu Stande kommt. Es gibt auch einzelne Projekte zum Beispiel in Fribourg wo Kanton und Stadt neue Areale zusammen bebauen und dort ist der Staat die Unterstützung, aber das ist eher die Ausnahme.

### **Wäre eine Steuer Befreiung sinnvoll für Sozialunternehmen in der Schweiz?**

Direkte Steuern machen keinen grossen Unterschied. Gewinnsteuern haben wir bis jetzt noch nie gezahlt, weil wir immer Verlust gemacht haben. Dann gibt es die Mehrwertsteuer, die mit 7,7% tiefer ist in der Schweiz als in umliegenden Ländern also bei 20% eher als Vorteil. Dort ist die Belastung nicht gross. Auch Sozialabgaben wie AHV und so weiter sind nicht extrem hoch, Lohnkosten an sich sind zwar hoch, was auch richtig ist.

### **Was sind Zukunftsaussichten deiner Meinung nach von Sozialunternehmen in der Schweiz?**

96 Ein Wandel findet statt, ich hoffe es auch. Vielleicht bin ich in meinem Bubble in meinem Umfeld,  
97 interessieren sich auch immer wie mehr Leute selber ein Unternehmen zu starten aber immer noch  
98 mit dem Anspruch, dass sie sozial verträglich.