ANNEX

Women’s Entrepreneurship and Innovation
UNCTAD

Research Project
Country Report Sweden
CASE STUDIES
Annex
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Case Studies
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Women’s Entrepreneurship and Innovation - Annex Case Studies
## CASE STUDIES

The case studies are based on interviews with five female entrepreneurs working in different economic sectors and with their businesses located in different part of Sweden. Financial data are from 2009. These are the cases:

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<th>Case</th>
<th>NACE</th>
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<td>C. Manufacturing</td>
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<td>Aha Lodge</td>
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SOLVATTEN AB

Business profile

Company Overview

Date of establishment
Solvatten AB 2006
Petrart Invent AB 2003

Type of company
Limited company for development, production, marketing and sales of the unit.

Owner/Director
Solvatten AB is owned by Petrart Invent AB (75,5%) which in turn is owned by family Wadström.

Industry/Product/Service
Water treatment unit

Customer Profile
Households in Africa and Asia

Main achievements
Development of a product that is in the market deployment phase with deployment sales in Kenya, Uganda, India, Ethiopia, Burkina Faso and Mali

www.solvatten.com

“My motivation is empathy,” says Petra Wadström, CEO Solvatten AB

Solvatten AB’s business idea is to develop, produce, market and sell the Solvatten patented household water treatment unit. The Solvatten company started in 2006 and is owed by Petrart
Invent AB (75.5%) which is the group owed by the family Wadström. CEO for both Solvatten AB and the holding company is Petra Wadström and her husband Carl Wadström, chairman for both companies.

Solvatten developed and patented a household water treatment unit (10l) that uses the sun - the infrared and ultraviolet rays - to treat the water. When the unit is left the sun it makes drinkable water in 2-6 hours. An indicator shows when the water is safe to drink. The unit can also be used as a heater, providing hot water for cooking and washing.

Photo: www.ecologiablog.com/tag/be

Clean water is essential for life. The UN estimates that 1.3 billion people are without access to clean water. Lack of water leads to diarrhoea and other diseases which have the greatest effect on women and children. With that perspective, world leaders set Millennium Development Goals (MDG) in the year 2000 to be achieved by 2015, to ensure environmental sustainability. It is Petra Wadström’s opinion that Solvatten will contribute substantially toward gaining the MDG goals.

Until 2010 Solvatten’s turnover came from funding. The Solvatten company and/or prototype received funding from the Swedish Agency for Economic and Regional Growth; the United Nations Human Settlements programme with US$ 357,164 (2010), the Swedish Agency for Economic and Regional Growth, Environment Demo fund with US$ 37,910 (2009), Vinnova, Research for Sustainable Growth US$ 74,627 (2009) and Trust SKAPA1 US$ 59,701 (2008). Solvatten has also been co-funded by Petrart Invent AB, but most of the funding came from the Wadström family and from Petra Wadström working for free in the company. In 2009 Solvatten had 3 employees including Petra Wadström; Petrart Invent AB did not have any employees.

Motivation

“My motivation is empathy,” says Petra Wadström. Finding solutions has always triggered her creativity. “I want to make products simpler, to get down to the core of the problem.” Solvatten is her third product being launched. The first was a bandage for breast operated women and the second was a safety arrangement to hinder pickpockets. Sales from those products have contributed to the cost of development of the Solvatten water treatment unit.

1 SKAPA Trust is funded by Stockholmsmässan, Svenska Uppfinnareföreningen, ALMI Företagspartner AB, Patent- ochregistreringsverket, VINNOVA - Verket för Innovationssystem, Stiftelsen Agne Johanssons Minnesfond.
Petra Wadström saw needs when travelling in Asia. With her background in bio-chemistry, the Solvatten idea came up she was living in Australia (where her husband was a researcher) and she saw all the sun power being wasted. Asked to specify if she is a technical or market innovator, she defines herself as an artist, a mother of four children and a person governed by empathy.

**Challenges and supports**

The obstacles so far have been financial; the development and test work behind Solvatten has demanded financing. Until now Solvatten has been blessed with very good publicity and with funding from both the Swedish Agency for Economic and Regional Growth, Vinnova and Trust SKAPA. Solvatten was also selected for a pitch at the Stockholm CleanTech Venture Day in autumn 2010. Another contributor is Almi.

Petra Wadström has taken part in a mentor program and a Swedish network for environmental development and says that most information and support comes from those sources. She also appreciates Solvatten’s professional board members for their advice.

She is a member of the Association of Swedish Inventors, the Stockholm Chamber of Commerce and the East African Chamber of Commerce, so there is no lack of networks. But what Petra Wadström would have liked to have had, is better funding and encouragement in the very early phase of development of Solvatten. She also feels that the Swedish Trade Council could give more help in export and with less cost.

An obstacle Petra Wadström has experienced is that Swedish tax policy (VAT, tax on salaries and cost for social security) which is quite high, making it difficult for small companies to grow organically on their own capital.

**Growth path and strategy**

Like all start-ups Solvatten has experienced some failures. The worst one was that they had problem with an industrial partner over production issues. But that was solved with help of the board member with industrial experience who took a lead in the negotiation process. Board members with professional experience can really contribute to start-ups.

Solvatten will cost a round US$ 100, a sum that very few really poor families can pay, so the growth plan includes business models for financing with micro loans and similar measures.

Solvatten contributes to the reduction of CO2. For one export project, the Clean Development Mechanism (CDM) under the Kyoto Protocol is being used to create saleable Certified Emission Reduction (CER) credits.

The present economic turndown has not influenced Solvatten, on the contrary the company has had difficulties to find competent personnel. In years to come that might be a problem as the growth plan includes employing at least ten people in two years’ time.

**Innovation**

To develop a product like Solvatten you need to have competence in biochemistry. But Petra Wadström says she is also indebted to the understanding of the patent process that she

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2 Organized by EIT KIC Innoenergy, Stockholm Innovation & Growth AB and Kista Science City AB.
3 ALMI Företagspartner AB is owned by the Swedish government, the county councils, regional authorities and municipal development agencies. ALMI offers financial advice and loans for start-ups.
gained by studying successful patents at the Swedish Patent Agency for weeks to discover how a patent application should be written.

**Achievement**

The uniqueness of Solvatten is that it contributes to solving an urgent problem for a large number of poor people in the world: access to clean water. At the same time it also contributes to sustainable environmental management.
MIDDAGSFRIID AB

Business profile

"I’m an atypical entrepreneur" says Kristina Theander. I had no experience, and no one in my family was an entrepreneur.

Kristina Theander, CEO Middagsfrid AB

Background

Kristina Theander started Middagsfrid in 2007. The business idea is to offer groceries with recipes delivered to the customer’s home. It includes saving time shopping while offering customers healthy food of the highest quality. Middagsfrid emphasizes that they want to leave the customer with a good conscience by supplying ecological food.

Middagsfrid AB has 6,000 customers and currently distributes food in the 70 municipalities in Sweden. In 2010 Middagsfrid started affiliated companies in Norway, Denmark and Germany.
Middagsfrid group is now owned by Kristina Theander (50%) and her husband Victor Theander (50%). In 2009 their turnover was US$ 10.2 million dollar with 13 employees. In 2010 turnover is estimated to growth to US$ 13 million dollar.

Motivation
Kristina Theander's entrepreneurial path is not uncommon for women. She did not feel appreciated at her previous job as project manager for an ICT project. When she came back after parental leave she felt that she could not continue, so she quit without having a new job to go to. She applied for managerial positions in some companies but was rejected as she did not have any experience of managing personnel. So she hired a coach to help her to plan a future as an entrepreneur.

The basis for Kristina Theander's business idea is that she has a passion helping families with children to make ends meet needs in their "life puzzle".

Having to go to the store takes a lot of time and consumes a lot of CO2 if the families uses a car. So the food bag she has developed contains food with ready-planned recipes delivered at home in a climate smart way. When 10 families get their food delivered in one go, it is kinder to the climate than if each one were to go to the store.

Kristina Theander saw a market for a new product / service and knew a lot about what family needs. She emphasises that she understands her market and how to communicate with her customers.

When she developed her service she already had a similar service that delivered only vegetables. Her service differs from others in that she delivers all the food a family consumes during a week. Her business model also includes having no credit losses and no waste. Her motivation or passion is to make life easier for families.

Challenges and supports
Kristina Theander emphasises that she had her business idea when she started in the Enterprise Agency\(^4\) mentor program but she got really good help on the way. The mentor pushed her, asking questions about when she was going to fulfil her dream. And in retrospect the real obstacle Kristina Theander had to overcome was daring to start.

Nowadays she has the help of a network for CEOs, which she is member of. But the first network she joined was all about creating “beautiful exits”, i.e., preparing to get a good price for selling the business. But she wanted to run it, not sell it, so she changed network.

Growth path and strategy
Kristina Theander has not had any major failures, but she has experienced some misses in campaigns that she now feels she should not have taken part in. Another failure was incorrect delivery on some occasions.

She has not had any problem with the economic decline as Middagsfrid has products that are adapted to the economic decline. In Kristina Theander’s perception customers are willing to pay for climate-smart food despite the downturn.

\(^4\) The Swedish Jobs and Society Foundation are financed by governmental funding (50%) and Swedish industry (50%). The foundation gives advice and shares personal experience from the business world with people wanting to start up a business.
Innovation

Kristina Theander's concept of innovation is investment in new product/service, with new methods and introduction of changes in the market process. Her latest innovation is to try out chopped vegetables and pre-cut meat.

Achievement

What Kristina Theander has learned and likes to share with others is this: Dare to do it. When she is asked to take part in meetings arranged by various governmental agencies that want to stimulate start-ups she volunteers. She likes to say that there are many good ideas that can be tried but the main obstacle to overcome is business risk aversion. You have to dare, says Kristina Theander.

The uniqueness of Middagsfrid is that it solves a lot of problems for the customer in an eco-friendly way.
MONGARA AB

Business profile

"I cannot go into a store and find that the store’s logistics is not working without seriously suggesting how to improve it. I think that all entrepreneurs have this personal “defect” in their character.”

Liselotte Norén, CEO Mongara AB

Background

Entrepreneur Liselotte Norén runs two companies, Mongara AB was started in 1992 specializing in organization, management and personal development including ICT development with Web 2, social media and communication training. Mongara has also produced two booklets; Cowboysäljaren (the cowboy-salesman) and Cowboychefen (the cowboy executive), and a third one is on the way. Mongara has subsidies in Linköping (Mongara Öst AB) and in Gothenburg.

Mongara AB had three employees (2009) including Liselotte Norén. She estimates that the company employs 25 persons if subcontractors are included.

The company, Neoscona, develops and sells CMS and other web-based ICT applications. Nescona was founded in 2003 and has five employees and a number of sub-contractors.
Mongara AB including Mongara Öst AB, had a turnover of just over US$ 465,000 in 2009. Main customers are private enterprises (75%) and governmental organizations (25%).

**Motivation**

The motivation starting Mongara resulted from Liselotte Norén being familiar with that type of work. She had attended university and worked in the ICT industry in Germany. So Mongara was one part of a business chain with which she was familiar and Neoscona the other.

**Challenges and supports**

When Liselotte Norén started Mongara in 1992 she had just come back after a long break after having sold the first company she owned. The problem she faced was that Sweden was in an economic down period. But she coped and now 20 years later Mongara has survived and prospered.

There are a number of consultants, advisory services and mentors available for women entrepreneurs. Liselotte Norén has mentors throughout the years and has changed them ongoing to optimize her own knowledge. She is a member of Företagarna, a business network for SMEs and she is also a member of some informal networks, not the least one for women entrepreneurs. She enjoys both activities.

Since 2007 she has been a “ambassador” of the Swedish Agency for Economic and Regional Growth (Tillväxtverket), a government national coordinator for the programme "Promoting Women's Entrepreneurship". The ambassador program was developed because a quarter of all companies in Sweden are run by women. Women accounted for 35 % of business start-ups in 2006. But despite progress in recent years, women are still underrepresented in terms of owning enterprises. The government aim is that women shall account for at least 40 per cent of all new business start-ups in 2010.

The networks Liselotte Norén has taken part in have really helped. At Företagarna she has got legal advice, and in the open networks she gained advice from people with special competences. She feels that she can pick up the telephone and ask anyone in the networks for help.

**Growth path and strategy**

Liselotte Norén has experienced both economic loss and loss of customers. Both types of failures can be dealt with. But the greatest difficulty an enterprise like Mongara has is losing key personnel. This is where they have their Achilles heel.

Mongara has had bank credit and a loan from Almi Företagspartner AB. Her company’s growth plan in the next few years is to develop Mongara and then sell it. By then the aim is to have a number of affiliated companies or five local offices. After that she plans to retire and then to start a new company again!

**Innovation**

Innovation is to "improve something". Liselotte Norén is very devoted to improving “the world”. She cannot go into a store and see the store’s logistics not working without suggesting how to

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5 ALMI Företagspartner AB is owned by the Swedish government, the county councils, regional authorities and municipal development agencies. ALMI offers financial advice and loans to start-ups and other business.

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improve it. She thinks that all entrepreneurs have this personal “defect” in their character; they become frustrated if they cannot improve the world around them.

Liselotte Norén thinks that the system for social security in Sweden should be modified. She has experienced unprofessional conduct by representatives of the social security system. When you own a company of Mongara’s size you don’t always get a monthly salary, because there may not be enough money in the company’s bank account. But if you then get ill, the national insurance regards you as being without salary, although you actually have a good salary on yearly basis. And if you don’t have a salary; you don’t get any sick pay. Liselotte Norén feels that understanding of the realities of business is absent among the authorities in social security.

Achievements

Liselotte Norén has not experienced any problems with being a female entrepreneur. On the contrary, she thinks the presumptive customer might remember her, as she sticks out in a male-dominated business.

She thinks women have greater aversion to risk than men, which seems logical. If you know that you are going to have maternity leave, you don’t sign a large contract. Women have to assure that the customer will be there when they come back from their parental leave.

Liselotte Norén has noted that many women have their business as a “hobby”. They work so little that they have no salary and are actually supported by a partner. That type of “business” leads to distortion of competition. But she has no solution to the problem.

The uniqueness of Mongara is that it offers professional training with use of new marketing methods such as Web 2 and Social networks. When customers use those methods, they can develop their marketing methods and increase sales.
POLARBRÖD AB

Business profile

Owner/Director
Polarbröd AB is owned by Polinova AB group (100%) which in turn is owned by the two sisters Anna Borgeryd (33%) and Karin Bodin (33%), their parents (9+9%) and their cousins (8+8%).

Polinova also owns the sales and distribution company Polarfärskt Bröd AB (51%).

Of the two sisters Anna Borgeryd is CEO for the group Polinova AB and Karin Bodin is CEO for Polarbröd AB.

Industry/Product/Service
Traditional bread and sandwiches

Customer Profile
Retail in Sweden 75%
Catering / Industrial 14%
Exports 11%

Main export countries
Norway, Finland, France, Germany, and Spain.

Main achievements
-Implementation of environment policy
-Increased export sales

www.polarbrod.se

“A motto would be to give the employees inspiration to love change so they feel proud and alert but not proud and satisfied.”

Karin Bodin, CEO at Polarbröd AB

Background
Polarbröd’s history dates back more than 100 years, when Johan Nilsson, on his apprentice’s wanderings in the north of Sweden, met the love of his life and settled in the Pite River valley. He started a bakery which was the base for what we know today as Polarbröd. In 1912 his son Frans Gustav took over and in the 1950s his grandson Gösta inherited the business and complemented it with a café, which his wife Greta ran. One of their products was round bread baked at high temperature. This bread became popular in the region, not least because it reminded buyers of the traditional bread baked in the North.
Gösta and Greta Nilson saw a large market for their traditional bread. But to cope with the distribution problem the bread had to be preserved in some way. Gösta Nilsson chose a classic northern approach: freezing. He experimented and developed the best freezer-friendly bread. Greta sold her husband's freezer friendly bread at the cafe in a sandwich with smoked reindeer meat. To avoid waste she started to freeze the sandwich. The reindeer meat sandwich became popular, and Greta Nilson had invented the world's first frozen sandwich.

The small northern company had developed two successful products, Polar bread and the reindeer meat sandwich. In order to expand, a modern bakery was built in 1975-1977. In this period the fourth generation, Gösta and Greta's daughters Elizabeth, Margaret and Christina and their sons-in-laws all moved to Älvsbyn to work in the company where Jerry Bergman (Christina's husband) and Kjell Jonsson (married to Margareta) filled a vital role. Kjell Jonsson was CEO for Polarbröd for more than 20 years.

After some initial problems, bread production was really going better than anyone involved could have hoped. Today the bakery has developed further, and the range has expanded from two products to around 20.

In 2006, the fifth generation took over, and today Ms Karin Bodin is CEO of Polarbröd. What is striking in the history of Polarbröd, says Karin Bodin, is that the grandmother who was so important for the development of products and freezing technology only in recent years has attracted attention for her role in the development of the company and its products. But she's soon to be 90 years old and enjoys the attention now. It was the grandmother who was the visionary and created the slogan that was used initially, "Made in Älvsbyn Sweden". Already in the 1970s she thought of launching globally. She was also the creator of the logo: a reindeer in the midnight sun.
The development of Polarbröd from a local bakery to an industrial bakery took place in the late 1970s. In 1977 a new "giant bakery" was opened. The development of that bakery was partly financed with funds and loans from the Norrland Fund⁶, but the family also invested considerable sums and even mortgaged their family homes. Today Polarbröd has 400 employees and a turnover of more than US$ 110 million.

Motivation

Inheriting a business is a different matter from starting one and growing gradually. The large size of the company and the responsibility for personnel and for the previous generations’ investments are main issues. There is no allowance for a pause in growth. A SME can be content with the number of customers they have, says Karin Bodin, but in a company of Polarbröds’ size, you need to reinvest all the time and investments have to payoff with new customers. The technology drives reinvestment. Being CEO for Polarbröd is what Karin Bodin really enjoys and she will take Polarbröd into the next decennium. She has attracted much attention for her efforts since she took over as CEO in 2006 and is today listed as number three among future women leaders in Sweden. Her strengths in leadership are, by her own definition, communications, people, and succeeding in creating a climate of creativity.

Challenges and supports

Karin Bodin has not had any mentor but over the first years she has had three coaches who provided useful feedback to her. Important also are Polarbröds business partners in advertising and machinery.

Karin Bodin is not active in professional organizations or networking for now but when invited she participates in meetings and other events.

Growth path and strategy

Since she was appointed CEO Polarbröd has had several setbacks. Karin Bodin has learned that the right timing is vital when a new product is launched and that it is necessary to be clear in dealing with expectations of Polarbröd employees.

The growth plan includes increase in export and improvement of environment (energy, transport, waste and use of raw material). Obstacles to growth are competition and lack of control over raw materials. Karin Bodin notes that vertically integrated companies, i.e., those who control both grain production and manufacturing of the product, have a more favourable position in terms of cost.

Karin Bodins wants to improve the ecology and the taste of Polarbröd products. Her background in academia is from the humanities, so she prefers word documents over excel sheets, but she has to work with business management, too.

Innovation

Innovation for Karin Bodin means to create something new, or a new way of solving problems. In that process technology and market go hand in hand. Whereas Polarbröd previously was focused on technology, in recent years it has become increasingly market oriented, focusing on improving sales, production organisation and products.

⁶ Norrland Fund is a foundation with capital from state-owned mining company group LKAB, which since 1961 has promoted development of northern businesses by financing SMEs.
Achievements

When Karin Bodin became CEO she had low expectations of herself. She was young and untested and had to prove herself. Today, she stresses that she gets a lot of positive attention because she is a woman.

Polarbröd has mixed recruitment groups and encourages women employees on all levels. Karin Bodin regards gender issues as very important and is committed to action in that field.

She believes that men have more direct communication which, among other things, is reflected in how they set goals. Women are more interested in reflection and analysis of relationships.

The uniqueness of Polarbröd lies not only the impressive company history in developing a prosperous business out of a very traditional product but also in their young CEOs openness in creating a humane workplace.
AHA LODGE

Business profile

“To get a business profitable this far from airports, main roads and population centres you really have to be innovative.”

Viola Gaw, Manager Aha Lodge

Background

Aha Lodge started just three years ago. Located in Swedish Lapland in the county of Västerbotten, Aha Lodge offers outdoor tours on horseback into the wilderness. The business aim is built on a lifestyle and on fulfilling a dream, to realize a passion for working with horses and with tourism. The Aha Lodge is in its build up phase, with some family help. Aha Lodge is bringing new life to oppose rural exodus and developing new jobs in the fastest growing industry in Sweden – the tourism sector.

Motivation

Viola Gaw’s motivation for starting her business was twofold: to be able to work with horses and to operate a business and live in the Swedish wilderness. And horse riding out in the wilderness is what Viola Gaw offers her guests. At Aha Lodge the customer get both an opportunity to experience nature in the north of Sweden, with forests, lakes, bogs, and green...
pastures in the landscape of a glacial moraine and a chance to see reindeer, moose and brown bears. As for Viola Gaw, it is a chance to escape the crowded city life in Germany.

There is not much business experience of tour riding in northern Sweden, so ideas have mostly come from outside and from her husband, who has worked with tourism in Germany.

**Challenges and support**

Tourism is the fastest growing economic sector in Sweden, so the potential is great but the sector needs to be developed. Being in the start up phase, Viola Gaw markets and sells her tours to customers in Germany, Austria and Switzerland. But her plan is to expand to English- and Swedish-speaking customers.

The obstacles to making a profit from a business in Swedish Lapland are many. The travel cost for the customer to come to Aha Lodge is quite high, although the lodge is only 115 km from the airport in Arvidsjaur, which has daily flights from Stockholm and direct flights from Germany in the winter.

Viola Gaw’s business growth plan for the next few years is to increase revenue so she can keep more horses and have more beds for guests. Lack of funds for innovation is preventing her business from growing. Taxes are quite high in Sweden, which decreases possibilities to reinvest in her business. Viola Gaw wants to investigate new markets and a complement business idea she has. She also needs more meadows for her horses.

The challenge was to move from Germany to Sweden and to learn a new language and a new culture, so for the moment Viola Gaw doesn’t want to market Aha Lodge on the Swedish market; that will come when she considers her skill in Swedish good enough. The change of profession planned work in geophysics, in which she has an academic degree, to owning and running a SME in rural Sweden is also a challenge. With two young daughters, one born two years ago in Sweden, Viola Gaw also combines taking care of horses and guests at the Lodge and her own family.

The available support in the north of Sweden consists mainly of business advisors at municipal development agency and advisory services and mentoring for women entrepreneurs. Viola Gaw has not explored those possibilities. So far she has received a minor financial support from the Västerbotten County Administrative Board.
**Growth path and strategy**

Viola Gaw's growth strategy is to develop her business a bit more than its present size but to keep it quite small to retain quality. She has experienced some ups and downs but with hard work has overcome the difficulties. Her main failure so far was buying a horse that was less than the best. Her entrepreneurial practices, is based on careful weighing of the advantages and disadvantages of ways of accomplishing her aims.

The challenges Viola Gaw faces by being a woman working in a traditional sector (keeping horses) are the same in Sweden as in Germany. When she and her husband first came to the village she found that some male neighbours felt more comfortable speaking with her husband about renting meadows and keeping horses, although she is the expert in the family and Aha Lodge is her business.

**Innovation**

Viola Gaw's concept of innovation is developing and introducing new services and entering into new markets, and introducing changes in marketing.

Today most customers find Aha Lodge on the internet, but Viola Gaw also advertises in magazines for the horse-interested in German speaking countries. Facebook and Twitter are also used in the marketing although Viola Gaw admits she does not have time or belief in Twitter, so that is not often used.

Viola Gaw's innovative competencies are market driven by a sense of customer desire. When in touch with customers she tries to anticipate their needs and respond quickly.

**Achievements**

What Viola Gaw contributes is her 30-year experience of taking care of horses and her knowledge and passion for the wilderness. This input will get the Aha Lodge working as a family business.

The uniqueness of Aha Lodge is the combination of active holiday on horseback and eco-tourism with possibilities to explore nature and wilderness.