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I wish to see pension funds that take care of their insured

Gabriela Manser, CEO of Goba AG, Mineralquelle und Manufaktur

elipsLife echo: Ms Manser, why should I as a consumer buy Flauder instead of one of the countless other soft drinks?

Gabriela Manser: When you buy Flauder, you buy much more than just a thirst quencher. It also holds some of the essence of Appenzell, or in more poetic terms: a slice of Paradise. It expresses the longing for something that we all hope exists. We are fortunate that our mineral spring is located in such a powerful and beautiful place and that we make our products here in Appenzell country. It makes sense for us to work with this message, as it makes us unique. And Flauder also tastes really good, of course. These are good reasons to drink Flauder instead of any other product, don't you think?

What makes Flauder so successful?

We entered the market at the right time with the right recipe. Flauder was one of the first light, reduced-calorie lemonades on the market. The name also contributes to its success, as does the association with Appenzell, as a "Flickflauder" is a butterfly in the Appenzell dialect. We use this image on many levels, for example also in the design of our labels. A good name and a good product with a coherent background made for a good story. With Flauder we really had a lucky punch.



Are your products really better, or do you just have a better marketing approach to reach the consumers?

I believe that everything is right with our products: the 84-year tradition of our business, the quality of our products and the whole philosophy on which our products are based. To this must be added our ability to develop interesting products, again and again. It takes much hard work to continuously remind the customers of our company.



In just a short time, you made Goba into a successful SME that is known throughout the country. What were the most important factors for this success?

Maybe the belief in what is: we are an SME, and we want to be an SME. We exploit the local mineral spring, a regional treasure. A limited resource that we wish to use sustainably. One of our visions is: remaining small in health. With “health”, we mean profitable. If we cannot make a profit, there is no justification for our existence. And remaining “small” means that although we wish to grow, we do not wish to do so just for the sake of growth. We are much more interested in growth for its underlying value. Actually, we all know that the classic definition of growth is outdated by now, but still we all act as if everything will continue as before. As an SME, we declare our belief in what is. This belief is one of the reasons for our success.

And what hurdles did you have to overcome?

The challenges of today are no longer the same as those I had to face when I took over the business from my father. In the beginning we went through a pioneering phase and had to solve very specific problems, such as production sequences and processes. Now, in the professionalisation phase, the big challenge is not to become too embroiled in red tape while still building up the structures needed to ensure that we can

continue to develop in a good sense. If a product in which we believed does not do well in the market you could also call it a hurdle. This might be a painful way of getting to know the market, but it teaches us many things. The market does not always react like we would want it to. It is all part of a friction process, and it is exactly because of such friction processes that our company has become what it is today.

How do you identify the needs and requirements of your customers?

Certainly not by staying in the office. We have to go out and ask our customers. Or we just use the constant points of contact between our company and our customers: the chauffeurs and the sales force and office employees.

With such rapid growth you also had to adapt your organisation. How did you approach this task?

Internal as well as external growth is needed – ideally first some external growth so that one can also finance the internal growth. When I took over the company, it soon became clear to me that we first have to make sure that we can actually sell our products. I therefore like to describe us as a producing service company. We do not only produce goods, we also provide a service by producing what the market wants. I was fortunate to have worked as a kindergarten teacher for 17 years, as that is where I learned to listen to people, to address them emotionally, to build up relationships – and to offer solutions. Selling is a relationship business. You can look at it any way you want to, in the end it is always about people. If you want to move forward, you need products that consumers want to buy. And partners who enjoy these products. At the same time it is important to look at the internal situation: we had to make sure that the company could cope with all the new developments. This concerns the management, the art





of delegating, the corporate culture, the organisational structure and the strategy.

There are hundreds of mineral springs in Switzerland. Why are trendy international brands of mineral water such as San Pellegrino and Perrier so popular in Switzerland, even though it makes no sense in ecological terms?

These are mostly large companies that have enough capital to ensure good brand management. The Italians in particular are very successful at selling their mineral water as a part of their home country. Thankfully, growing numbers of consumers and restaurateurs are turning to the region in which they live. It is hard work for a small Swiss mineral spring to build up an interesting image that is widely accepted by both customers and restaurateurs.

When was the last time you received a takeover offer from a large international group?

We are too small. The large groups are interested in large springs. We use a light mineral water that was mentioned for the first time in old documents as far back as 1576. If we use this water sustainably, both we and the next generations will be able to enjoy it for a long time to come.

In your personal experience: what are the ingredients for entrepreneurial success?

You must like people. A company always consists of people, and its products are being produced for people. This is the foundation. Then it also needs interesting products, in our case drinks. Some obstinacy is needed, and also the courage to overcome the opposition and hurdles mentioned before and to break new ground. Another ingredient is intuition and a feeling for the market and its needs. It is also essential to understand that management is an important job. And entrepreneurs should also know exactly what they can and cannot do.

How have you organised the employee benefits insurance in your company?

We have been affiliated with the ASGA Pension Fund for almost eight years. The relevant agreements have been tailored to precisely meet our needs.

Does the pension fund play any role in strategic business decisions by Goba AG?

No, it does not. However, if a strategic decision needs to be taken that will affect the pension fund, I consult the right experts.

Do the benefits offered by your pension fund play a role when you try to recruit employees?

Unfortunately no. I am always surprised at how disinterested people are in their retirement provision. We recently held an information event for our employees and only around one third of the workforce attended the event. On the other hand, the subject is very complex and I understand that people do not know how to approach this issue. Even after attending many information events, I am far from understanding all the details. During job interviews I always mention our good pension fund benefits, but good retirement benefits hardly have any effect on a candidate's decision to accept or reject a job offer from us.

What is your personal assessment of the standard of the employee benefits insurance in Switzerland?

I do not know the details of the employee benefits insurance in other countries, but my feeling is that the level in Switzerland is very high.

From your personal point of view, what are the burning questions with regard to the employee benefits insurance?

Certainly the concern that I as a contribution payer will receive the money due to me on the basis of my contributions when I retire. While recent generations received and are still receiving good benefits, our generation has to think about adding private coverage today to ensure a sufficient retirement pension in future. I understand young employees who wonder where their pension will come from. This also leads us to the issue of security: how securely is the pension funds' money invested?

What developments in the employee benefits insurance do you expect in the next three to five years?

I think that the conversion rate will lead to much debate, as will amendments to the law that try to redefine the balance between young and old. I am cautiously optimistic. I am aware of the difficulties and we will certainly see some slip-ups, but the Swiss economy is basically sound. As the economic sphere dominated by SMEs will not see any dramatic changes, the BVG will also not yet change too much in the next three to five years.

If you could give the pension funds in Switzerland some advice, what would you tell them?

Pension funds work in their offices like busy bees, but I also expect an advisory service, not just an executive service. An attempt to actively approach the customers and share the knowledge. It just should not happen that small omissions lead to problems. For example, when an insured lives together with a partner and forgets to inform the pension fund of the partner's name at the right time and the right place, he or she should not be punished later. It is also a question of trust. The pension fund representatives are the experts. I expect them to care about their insured and their needs and to ask the right questions. The point is that we as laypeople are quite unable to ask the right questions because the subject matter is so complex. In other words, I wish to see pension funds who take care of their insured before they find themselves in a difficult situation. Pension funds, for example, that are flexible enough to also provide good insurance for part-time employees with the minimum of red tape. For me, this would be customer-friendly service.

Personal information

Gabriela Manser, born in 1962, citizen of Appenzell (Switzerland). After doing her commercial apprenticeship with Mineralquelle Gontenbad, Gabriela Manser trained as a kindergarten teacher from 1982 to 1985. She remained in this profession until 1998, when she attended a management seminar at the University of St. Gallen before being appointed as CEO of Mineralquelle Gontenbad AG in January 1999. She has since also been serving as Chair of the Board of Directors as well as the Executive Board. From 2009 to 2011, Gabriela Manser was the Chair of the Swiss Association of Mineral Springs and Soft Drink Producers. She also sits on various boards of directors and advisory boards. In 2005, Gabriela Manser was awarded the Prix Veuve Clicquot as entrepreneur of the year.

