

PUM.

Hans Blankert Fund

**Investing in
sustainable growth
Annual report 2025**



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Preface

Investing in sustainable growth

At PUM, we believe that sustainable growth starts with empowering ambitious entrepreneurs and strengthening business ecosystems. However, ambition alone is not always enough. To turn ideas into lasting impact, businesses often need targeted investments in machinery, equipment, training, or shared facilities. PUM's fund for small-scale investments, the Hans Blankert Fund, contributes to making the next crucial steps possible.

In 2025, the Hans Blankert Fund once again showed how relatively modest support can lead to meaningful change. Through 63 grants, more than half of which supported female entrepreneurs, the fund enables businesses and organisations improve their operations, become more sustainable, and create new opportunities within their communities. By reducing financial barriers, especially for women entrepreneurs, the fund clearly reflects PUM's commitment to inclusive economic development and equal access to growth. We are pleased to share that, thanks to additional funding through the HOPE Programme in Bolivia, Colombia and Peru, even more entrepreneurs were able to benefit from a grant from the Hans Blankert Fund in 2025.

The Hans Blankert Fund is about more than numbers, it is about responsible investments with a clear purpose.

“The Hans Blankert Fund demonstrates how targeted financial support, combined with PUM's expertise, can unlock sustainable growth.”

- ARIETTE BROUWER CEO PUM

Each grant is designed to strengthen business performance while creating positive environmental and social impact.

The stories in this report show how the Hans Blankert Fund financially supported solar-powered irrigation systems for greenhouses in Benin; enabled a vocational institute in Ghana improve training quality and increase its impact in the local community; and how a small investment in India improved food security and created jobs. Together, these examples show how the Hans Blankert Fund continues to build a more resilient, inclusive, and sustainable future.

ARIETTE BROUWER
CEO PUM

PETER BONGAERTS
COO PUM

HANS BLANKERT FUND 2025

FUNDING

Hans Blankert Fund

- ✓ 63 grants provided
- ✓ 53% to female entrepreneurs
- ✓ With a total of € 292,869

AVERAGE

€ 4,649

Total grants per region

Africa	44
Asia	14
South America	5

63

Total activities per sector

Food 25

Agriculture & beekeeping	11
Animal feed, Poultry Fish & Pigs	3
Food & Beverage Processing	9
Bakery	2

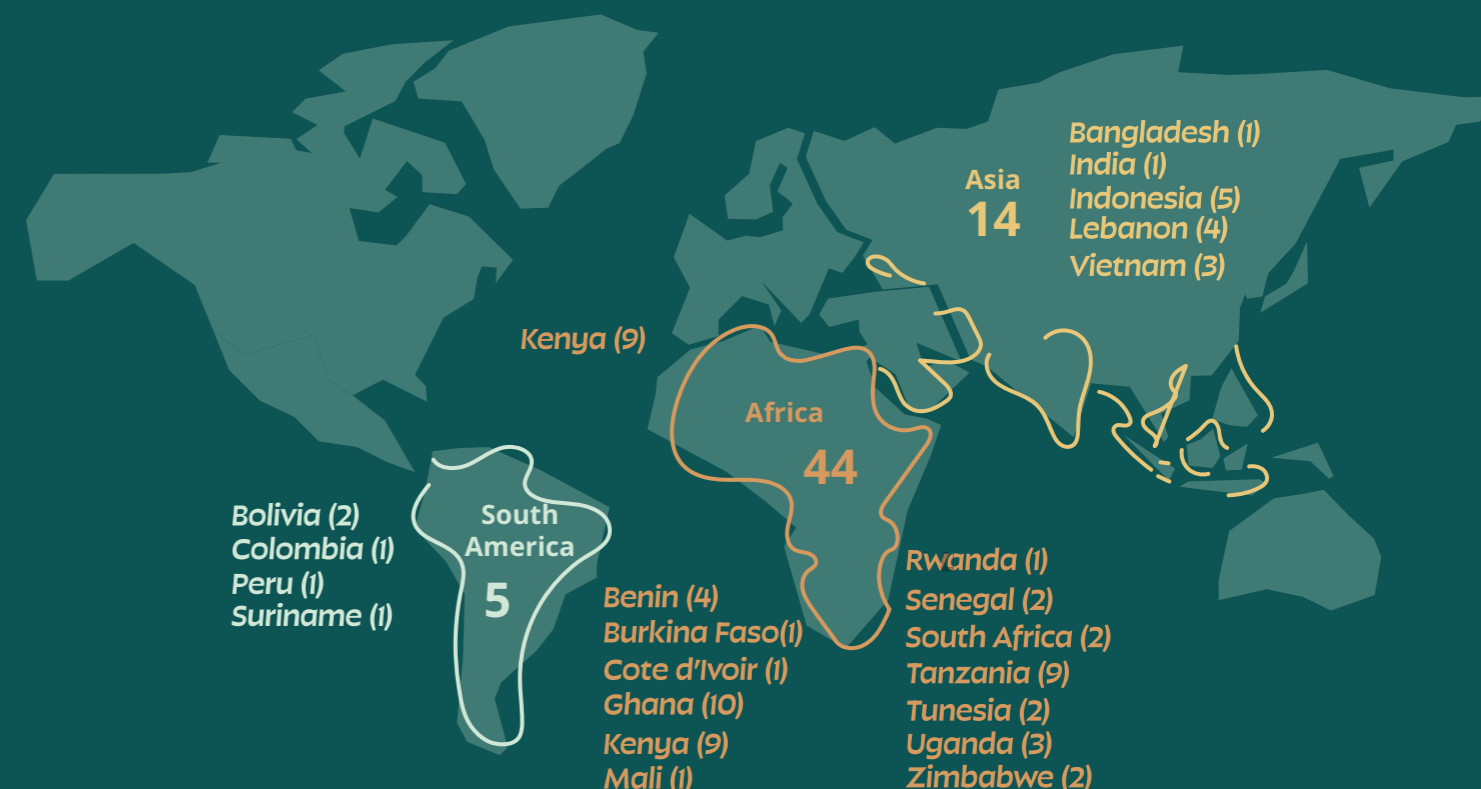
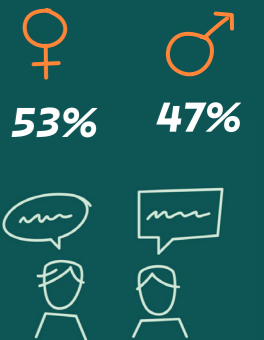
Enabling sectors 19

Manufacturing	1
Water, Waste & Environment	3

Non-Food 19

Textiles & Handicrafts	3
Healthcare	8
Hospitality & Tourism	5
ICT & Incubators	2
Construction	1

BSO & Social Dialogue	1
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Story

Sustainable growth in greenhouses in Benin



The greenhouse company B and B in Benin is strengthening its production, improving working conditions and laying the foundations for sustainable growth. To achieve this, the company collaborated with a PUM expert and received a partial investment from PUM's Hans Blankert Fund. When ambition is combined with practical expertise and targeted investment, real change becomes possible.

B&B is a producer of greenhouse vegetables in Benin, specialising in plum tomatoes, cherry tomatoes and peppers for the fresh market. Operating from five sites in Abomey-Calavi, the company cultivates around 3,000 m² of greenhouse

area, alongside smaller outdoor plots. Its products are sold under "Les Tomates B&B" brand and are stocked by high-end supermarkets, including Super U.

B&B is founded and managed by Baudelaire Kouton-Bognon, who oversees production, and his wife Morelle Toundoh, responsible for packaging and marketing. They have built a strong market position securing good prices. However, increasing disease pressure and variable yields were limiting further growth.

Improve greenhouse production

B&B approached PUM on improving greenhouse production with particular attention to crop management, irrigation,

fertigation and climate control. The goal was to make production more predictable, improve quality and prepare the company for future expansion.

PUM expert Horticulture Carel Zwinkels visited the five sites to assess the situation from young plants to harvest. He analysed current practices and discussed the main challenges with the owners. Together, they identified practical improvements that could significantly raise productivity without overcomplicating operations. During the project, Carel worked closely with the B&B team, focusing on cultivation techniques, irrigation scheduling and hygiene in and around the greenhouses. Attention was also given to recording data, such as water use and drainage, to support better decision-making over time.

Investing in sustainable growth

A key step in turning advice into lasting impact was the investment from PUM's Hans Blankert Fund. With this grant, B&B invested in a solar-powered drip irrigation system for its greenhouse production. The system reduces operational costs, improves water efficiency and ensures a more stable and reliable nutrient supply to the crops.

The impact is clear. The irrigation system supports more consistent yields and stronger profitability, while reducing manual workload and improving working conditions. By using solar energy and water more efficiently, B&B is also lowering its environmental footprint

and strengthening the resilience of its production system. With practical expertise and targeted investment in place, B&B is now better positioned to grow. The company aims to scale up production, create more stable jobs and continue supplying high-quality produce to the Beninese market.

"This solar-powered irrigation system cuts costs, boosts productivity, creates jobs, lowers emissions, and promotes sustainable water use while empowering farmers and rural communities!"

*Baudeliere Kouton-Bognon
Owner Les Tomates B&B*





Story

From advice to investment: stronger vocational training in Ghana

The collaboration between PUM and Ernestob Training Institute in Ghana combines advice on location with a grant from PUM's Hans Blankert Fund. Together, these two elements support the institute in strengthening training quality, expanding capacity and increasing its impact on the local community. What began as a strategic review has led to concrete improvements. Clear direction, better equipment and stronger practical learning now support sustainable growth and better employment prospects for young people.

Based in Techiman, in Ghana's Bono East Region, Ernestob Training Institute (ETI) prepares young people for the professional world. Founded in 2016 by

Ernest Osei Bonsu, the institute offers training in fashion, catering, cosmetology and ICT. From the start, ETI has deliberately chosen a practical approach, combining classroom learning with hands-on assignments and internships.

A young ambitious institute

ETI is officially affiliated with the Ghana Technical and Vocational Education and Training (TVET) Service, an important step towards becoming a fully recognised TVET institute. At the beginning of 2025, the organisation was still relatively small, with three teachers and a limited number of students. While founder Ernest Osei Bonsu had clear ambitions for growth, further development required a sharper strategic focus, stronger didactic practice and better-equipped training facilities.

ETI approached PUM to improve training quality and prepare for future expansion. Together with PUM expert Marina Versluis, priorities were defined during online preparation sessions, focusing on the development of a strategic plan and an assessment of teaching practice. During Marina's visit in Ghana, time was taken to understand the institute's context, ambitions and limitations. The strategic plan that emerged, provides ETI with a realistic framework for growth over the coming years. It supports decision-making, enables prioritising investments and aligning institutional development with TVET requirements. Classroom observations and self-assessments showed that teachers already delivered solid training, while also identifying opportunities to further strengthen competency-based education and entrepreneurial skills within the existing curricula.

Turning insight into investment

One key conclusion from the project was that growth in student numbers and training quality would not be possible without additional equipment. Competency-based education requires students to practise with tools that reflect real working environments. This insight led to a grant application to PUM's Hans Blankert Fund for partial funding of essential materials. The grant enabled ETI to invest in industrial sewing machines, allowing fashion students to work with equipment commonly used in industry. ICT equipment, including computers, a

projector and internet access, supports digital learning across departments and enables teachers to enrich lessons with online resources. New tables and chairs improve the learning environment, while catering equipment such as a chest freezer and burners reduces waste and ensures continuity in practical lessons. This targeted investment strengthens ETI's capacity to admit more students, enhances training quality and supports gradual financial growth.

Brighter future

The combined effect of professional advice and practical investment is already visible. ETI is better positioned to attract young people, including women, seeking skills that lead directly to employment or self-employment. Graduates leave the institute with stronger competencies, greater confidence and a clearer understanding of how to generate an income.

“The equipment we received strengthens our students' skills, their confidence and their future prospects. This investment benefits not only our institute, but the wider community in Techiman.”

*Ernest Osei Bonsu
Ernestob Training Institute*

Story

Hans Blankert Fund investment brings work and food security to India

In the Sundarbans region of India, the foundation Sabuj Sangha has long worked to improve the lives of local communities, particularly women. By creating opportunities for women to earn their own income, the organisation contributes in restoring independence, stability, and dignity within families.



With the support of a German charity, Sabuj Sangha established the Sundarban German Bakery, operated by a cooperative of mostly women. The bakery became a success, now employing 40 people who earn a steady income and contribute to the well-being of their households. Encouraged by this success, Sabuj Sangha decided to open a second bakery on Sagar Island. They approached PUM expert Allard Jacobs for practical guidance on how to set up the new facility, from planning the construction and selecting equipment

to training new staff, many of whom had no prior baking experience.

Power of collaboration

Together, Sabuj Sangha and Allard secured essential funding through a grant from the Hans Blankert Fund, a contribution from the Dutch Embassy, and additional support from two German partner organisations. Despite delays caused by the monsoon season, the collaboration ensured that production could gradually restart. The result is the Sagar Euro Bakery, a

modern facility where local women can receive baking training and employment. Vendors will soon distribute the bakery's products to surrounding communities, increasing access to nutritious and hygienically produced food.

PUM expert Allard Jacobs adds: "Socially disadvantaged rural women now have work and a reliable income. Local vendors are also able to earn a living, while the wider community benefits from access to safe, nutritious, healthy food that is affordable."

This initiative is not only creating jobs but also strengthening self-reliance and community development in the region. By involving partners from three countries,

the project symbolises international cooperation in action, translating shared knowledge and commitment into tangible local impact.

"With the support of PUM, we have been able to set up this bakery to restore the dignity and human rights of distressed women in the Sundarbans. We look forward to further collaborate with PUM."

Ansuman Das
Director Sabuj Sangha



Story

Building independence for people with disabilities in Suriname



In Suriname, many people with disabilities live at home and depend largely on family members who often lack the resources or access to appropriate support. Opo Doro, an institution for home-based care, is working to improve this situation. With strategic guidance from PUM and a targeted grant from PUM's Hans Blankert Fund, the organisation is taking concrete steps towards a more sustainable and financially independent future.

Opo Doro provides home-based guidance for people with disabilities, supporting them to improve their quality of life, participate more fully in society

and become more independent. The organisation remained largely dependent on donations and partner contributions to cover its operating costs. To secure its long-term future, Opo Doro asked PUM to guide the transition towards a sustainable non-profit model with stronger financial foundations.

Step-by-step collaboration

The collaboration started with remote advice, consisting of in-depth guidance by PUM expert Hieke van Haarst-Stevelink. Together with Opo Doro she developed a strategic plan that focused on priorities for the short term, while laying the groundwork for sustainable growth.

The advice centred on strengthening internal processes, improving client registration and management reporting, and identifying realistic opportunities to diversify income without losing sight of the organisation's social purpose.

Investing in meaningful work

A key outcome of the advice was the decision to establish a day-care and a social workshop. Here, people with disabilities can develop practical skills and produce goods for sale. To make this possible, Opo Doro and the PUM expert jointly applied for a grant from the Hans Blankert Fund. The grant was approved and used to partly purchase essential equipment, including sewing machines, kitchen appliances, IT equipment, and shop fittings.

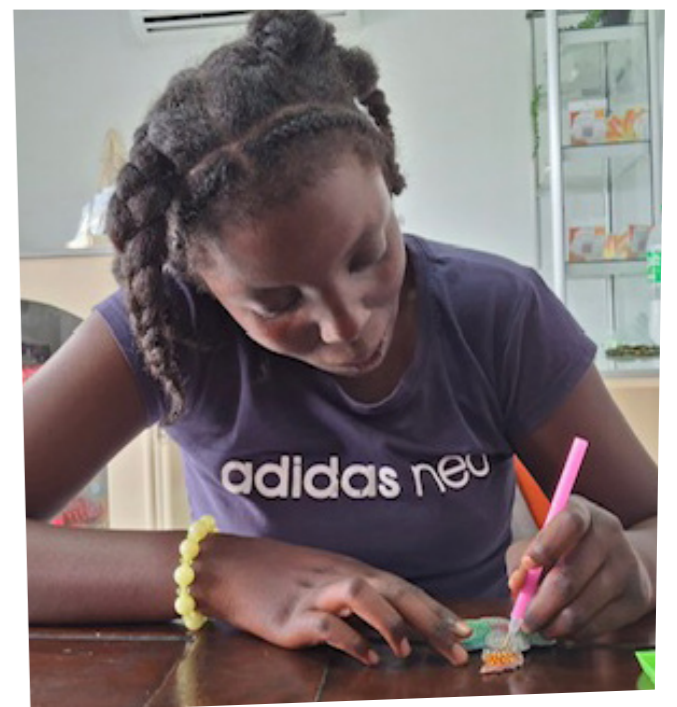
The investment enables Opo Doro to expand the workshop from three to up to ten clients, set up a small on-site store and professionalise production. Income from product sales contributes directly to covering operating costs, reducing dependence on external funding and strengthening the organisation's financial base.

Beyond income generation, the project delivers clear social impact. Participants gain skills, confidence and visibility, while being actively involved in meaningful work. The workshop also positions Opo Doro to apply for official recognition as a care institution, opening access to government subsidies in the future.

Step by step, the organisation is building a resilient model that benefits its clients and contributes to a more inclusive society.

“The combination of PUM's expertise and the Hans Blankert Fund grant has given us focus and momentum. We are now building financial independence while creating real opportunities for people with disabilities”

Mirjam Sabajo
Founder Opo Doro



Story

Sustainable farming through vermiculture in Lebanon



In the municipality of Kousba, in northern Lebanon's El-Koura district, an inspiring transformation is taking place. Amid olive groves and small farms, a new project is turning organic waste into a valuable resource: vermicompost, the nutrient-rich fertiliser produced through earthworms. This initiative not only promotes sustainable agriculture but also empowers small farmers to reduce chemical dependency and build a healthier environment.

At the heart of this effort stands a collaboration between the municipality of Kousba, led by Michel Sassine from the University of Balamand, and seasoned PUM expert Monica Commandeur, who

guided the project remotely through a series of online meetings, video conferences, and instructional materials. In an excursion to the Monastery of St. George Hamatura in Kousba the farmers visited a professionally developed, medium size vermiculture system. Through a dedicated WhatsApp group, participants were able to exchange ideas, access materials, and receive guidance.

A solution for healthier soils

Vermicomposting is a natural process where earthworms and micro organisms work together to transform organic waste into a high-quality compost that improves soil health, water retention, and crop productivity.

PUM expert Monica Commandeur explains: "Through our remote collaboration, we've been able to document the entire process, from small-scale set-up to practical management, and make this knowledge accessible to local farmers and investors."

In the meantime, the team of the municipality of Kousba focused on identifying the most suitable earthworm species and understanding how to manage local organic waste such as olive residues and citrus peels, animal manure and straw under the region's hot Mediterranean climate. The project was never about large-scale worm production but about showing replicable demonstration models that may serve households, small and medium-sized local farms, and small, rural communities.

Thanks to the coordination of PUM representative Ibrahim Mallat and the financial support of the Hans Blankert Fund, a complete digital learning package was developed. The package includes 14 instructional videos, reference documents, and an illustrated e-book entitled: The Art of Composting and Vermiculture.

"Working with PUM was very important and rewarding," says Michel Sassine. "At the end of the project, our small farmers were able to build their own composting projects with all the information they needed. They no longer rely on chemical fertilisers; they produce their own. This change in thinking created a wonderful spirit of cooperation in our community."

Empowering local farmers

The results were remarkable. Farmers gained the confidence to start their own composting systems, the municipality strengthened its environmental initiatives, and valuable educational content is now available for future investors and nearby regions. Plans are already being made for a follow-up programme exploring vermi-aquaponic systems for fruit and vegetable production.

"Our goal was to make knowledge transferable and locally applicable and to support Kousba to turn organic waste into opportunity."

Monica Commandeur
PUM expert



SCAN THE QR-CODE

BANGLADESH

"With the introduction of modern medical equipment, we can provide better services to the rural community, reducing maternal and neonatal mortality as well as child mortality rates in Barisal, Bangladesh. Our female health motivators, who work through a community- and context-based consultation approach, are grateful that the centre is now equipped with new operating theatre (OT) equipment and upgraded ECG and ultrasound machines. These improvements enable more accurate diagnoses and access to advanced treatment options."

- JAMES MRIDUL HALDER
EXECUTIVE DIRECTOR
ALOSHIKHA GENERAL HEALTH CENTER



INDONESIA

"We are very grateful for our collaboration with PUM and the support of the Hans Blankert Fund. Thanks to the new machines and the solar drying system, we have significantly shortened the process from farm to cup. These investments have transformed our production capacity, enabling us to produce more with the same number of employees. By using solar drying for Made Tea, we can process our tea in a more natural, energy-efficient, and eco-friendly way, while reducing costs and increasing capacity."

- NI MADE RONI
OWNER OF MADE TEA



VIETNAM

"The professional training kitchen mirrors industry standards and enables our institute to align its programmes with global hospitality standards, while fostering strong industry collaborations. This positions our Academy to better contribute to reducing unemployment in Bandar Lampung, Indonesia, by producing skilled, job-ready graduates for the hospitality and tourism industry, thereby creating improved career opportunities for young people in our local community."

- MRS. HIKMAH WULENNAI
OWNER NUSADAYA ACADEMY



"The new eco-efficient food-processing training equipment we received improves the quality, relevance, and accessibility of our programmes. By combining theory with hands-on practice and strengthening partnerships with farmers, agro-food processors, and municipalities in Burkina Faso, we enhance skills development. This approach empowers women, youth, and refugees with recognised, job-ready skills that support sustainable employment and local development."

- CLÉMENT PODA
GENERAL MANAGER
ABONDANCE MULTIPURPOSE CENTER

BURKINA FASO



CONTACT US

South America and Asia

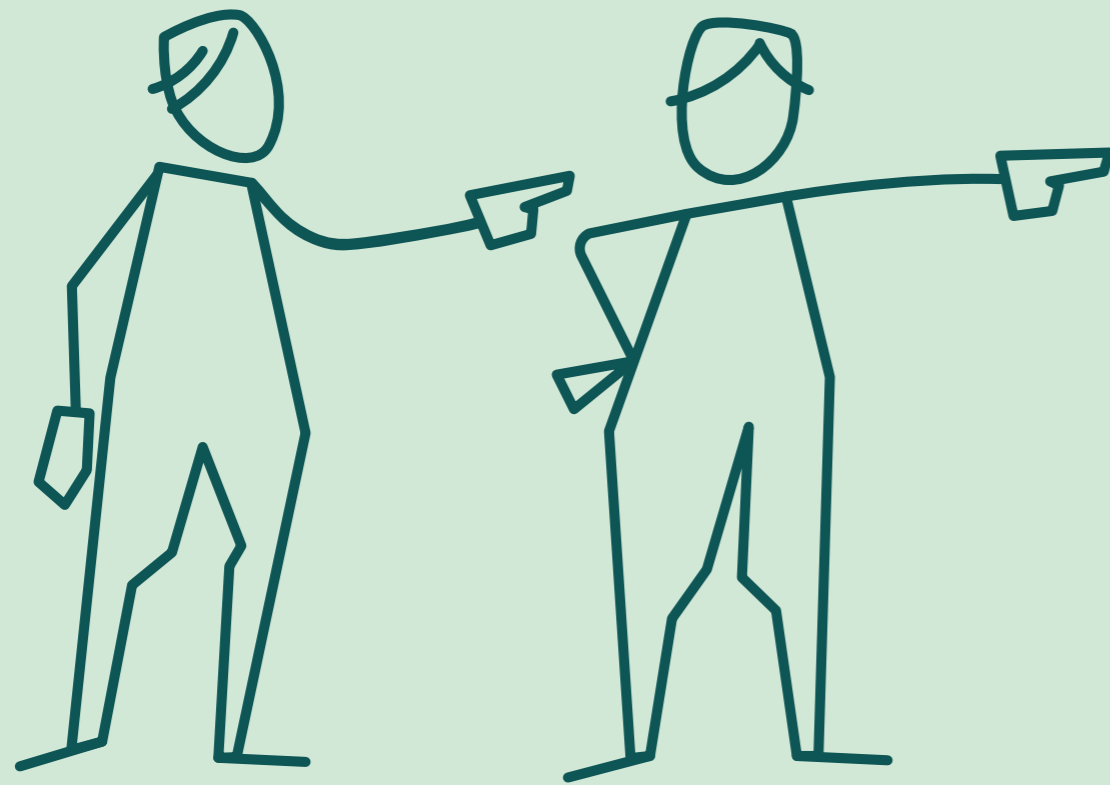
Jan Trapman

jan.trapman@pum.nl

Africa

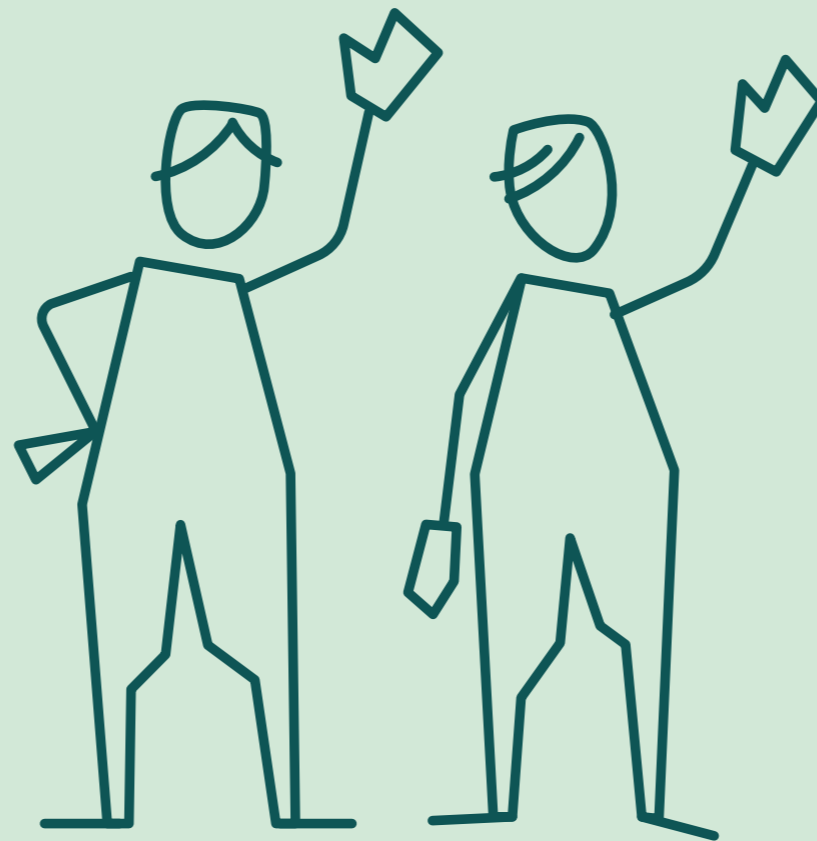
Bert de Blik

bert.de.blik@pum.nl



PUM.
Together we grow 

It's a wrap, thank you for reading!



SEE YOU NEXT YEAR!

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