

Meeting with PUM on Wednesday the 3rd of April 2024

EBA has held a meeting with two representatives from PUM, Mr. Robert van der Ouderaa, Sector Coordinator Waste & Environment, Mr. Johan de Visser.

The meeting was also attended by Mrs. Reem El Saady, SME Finance Region Manager at EBRD, Mr. Ibrahim Soudan, EBA member, Dr. Mohamed Youssef, Executive Director of EBA and Mrs. Dalia Youssef, Division Director of International Relations & Membership Affairs of EBA.

During the discussions the following topics were raised

- A brief introduction on PUM was given. PUM is an organization that drives local positive impact on a global scale. PUM works with small and medium-sized enterprises. They have 1,200 experts who collaborate with ambitious entrepreneurs in more than 30 countries and share their experience to optimize the entire business ecosystems by supporting entrepreneurs to address common challenges and opportunities, and to create more economic, social, and ecological value.
- PUM is represented in 16 African countries but not yet in Egypt.
- PUM mentioned that in 2025 they are planning to ask two main African countries to join their network which are Nigeria and Egypt
- They have the interest and mandate to operate in Egypt and to work with, but they need the endorsement of Ministry of foreign affairs.
- Mrs. Reem introduced the role of EBRD in supporting SMEs to grow and facilitate their access to know-how and finance to transform to green and digital enterprises.
- Mr. Soudan presented his positive experience in dealing with PUM in 2006, in producing EDAM and Gouda cheese and how they contributed in developing his company and worked as a catalyst by linking the stakeholders together to enhance and develop his company.

- Mrs. Reem added that the EBRD has already a toolbox and they work on a sector focus basis, they need to identify the need of international experts to hire, the Bank is focusing on 3 main sectors that need assistance which are:
 - 1) Agri-business specially Dates which its production in Egypt is 18 million tons per year where there is a waste with around 40%, the value chain needs some improvements in addition to Agri waste that is not managed properly, in addition to the importance of manufacturing products such as honey and antioxidants from dates.
 - 2) Packaging: is another growing sector that needs a lot of environmental intervention
 - 3) Textiles readymade garments, the whole value chain in dying process needs improvement.
 - 4) Other sectors of concern are:
 - SMEs specially in health care services and education
 - Construction sector
 - Supply chain of milk

- PUM need to coordinate to match Dutch experts to business clients, EBA and EBRD can work as intermediate organizations to assist them in establishing a network of clients.