



Finance and IT are key to healthy, future-ready businesses. PUM experts support SMEs with financial planning, controls and reporting, and help implement IT solutions that improve efficiency and enable growth. Together, we strengthen decision-making and digital resilience—tailored to the needs and capacity of each organisation or business ecosystem.

## Finance & IT

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Reliable financial systems and well-chosen IT tools help businesses stay organised, make informed decisions, and adapt to change. From budgeting and reporting to selecting and implementing digital solutions, these areas play a key role in business performance.

PUM Finance & IT experts work with SMEs to explore what's already in place, identify gaps, and strengthen the basics—always in close collaboration with the people who know the business best. Whether it's about financial structure or digital processes, the goal is the same: practical improvements that support steady progress.

Our experts are Dutch finance and IT professionals that have built their experience in various sectors of industry in the Netherlands and other parts of the world. They can assist small and medium-sized enterprises all over the world in solving all kind of issues.

### Finance

#### Areas of expertise

- **Financial administration and internal controls**  
Setting up or improving accounting systems, including software selection and staff training.
- **Planning, budgeting and management reporting**  
Developing financial plans and simple, effective tools to track and understand performance.
- **Cash and working capital management**  
Managing cash flow, receivables, stock and vendor payments to ensure business continuity.
- **Cost accounting and cost price calculations**  
Calculating realistic cost prices and monitoring profitability, especially in production environments.
- **Financial forecasting and business planning**  
Preparing forecasts and business plans to align teams or support funding applications.
- **Audit and accountancy support**  
Support to audit firms and accountancy organisations, provided by qualified chartered accountants with international experience.



## Asha D. Abinallah

Chief Executive Office, Tech & Media Convergence

"We had the privilege to have an Innovator, Expert, and Finance Guru from the Netherlands – Mr. Gideon Burgel visiting us. He shared his knowledge on how to set up a financial control system and coached the management team on finance issues in getting up to date on skills and competencies to leverage in the rapidly changing ICT environment and ecosystem."

## IT

### Areas of expertise

#### E-learning & Blended Learning

PUM supports the development of E-learning and blended learning solutions, particularly for regions with poor infrastructure and unstable power or internet access. These solutions are valuable for schools, governments, and companies. PUM helps with the technical setup, Learning Management Systems (LMS), and curriculum innovation.

#### Customer Relationship Management (CRM)

CRM systems help businesses manage their interactions with customers—crucial for growth and retention. PUM assists in selecting and implementing suitable CRM systems tailored to the company's needs.

#### Business Continuity & Information Security

To safeguard operations from IT system failures or cyber threats, businesses must ensure continuity and data security. PUM helps define and implement risk-mitigating strategies to protect essential business functions.

#### Enterprise Resource Planning (ERP)

For companies in logistics, manufacturing, or services, ERP systems integrate resources like finances, materials, and capacity. PUM supports the selection and implementation of ERP systems to improve efficiency and competitiveness.

#### Digital Marketing & Web Presence

A strong online presence and effective digital marketing are essential for visibility and customer engagement, especially in sectors like tourism and e-commerce. PUM helps develop and execute strategies for online visibility and growth.

#### Content Management

Maintaining updated digital content is resource-intensive and often underestimated. PUM helps companies align internal processes and organize sustainable content management practices.

#### E-commerce

E-commerce includes online sales, payment systems, inventory, and logistics. PUM assists in shaping and implementing comprehensive e-commerce strategies, enabling businesses to compete in digital markets.

### client example

#### ERP in South America – Empowering a Coffee Cooperative

A coffee processing company in South America, working with 180 cooperative farmers, needed an ERP system to streamline operations—from goods reception to roasting, certification, and accounting. A PUM expert supported the phased implementation of an intranet-based system tailored to local needs.

The new system improved real-time decision-making, increased transparency, and strengthened trust within the cooperative. It also enhanced certification processes and payment flows, boosting both business performance and community resilience across the supply chain.

**Professional people for positive impact**

PUM collaborates with businesses and organisations to grow sustainably and build a brighter future for their community. Check [PUM.nl](https://pum.nl) for more information and criteria, and apply for advice.

**PUM.**