

# Morgen

#06

Real estate with a heart

AHAM  
VASTGOED



Taking  
Stock  
of  
the  
City

---

# A Century of Endeavour

Our company is flourishing, thanks to more than a century of identifying and leveraging opportunities. After 1870, the population and economy of the Netherlands expanded rapidly. There was an urgent need for newer and better housing. In 1906, Jo Schopman became convinced that a particular vacant plot on Overtoom would become a highly desirable residential site. Together with his partners, he acquired the requisite start-up capital and this project became the cornerstone of the company and the real estate portfolio we know today.

Today's residential situation is very similar, as the interview with Marcel van Engelen makes clear, and this once again presents openings for our company. Rather than by expanding on a large scale, we make the most of these opportunities through what we do best: inner-city extensions. Within our existing range of real estate, we are discovering more and more options to add fantastic new residential units. And where an urban location presents the possibility for new construction, we act on that too. We always prioritise timeless beauty. Our architects deliver on this commitment. Our rooftop additions align respectfully with their surroundings, and people appreciate them for this reason. Step by step we have been able to demonstrate that rooftop additions not only deliver additional residential units, but that they also enhance the urban context – both in terms of aesthetics and function.

These types of conversions are labour-intensive, costly and time-consuming. An unexpected benefit of the tight residential property market is that it's precisely this market that facilitates these projects. We are harnessing the economic boom to add residential units that would not be built during a downturn. How is that possible? The cost of land for rooftop additions and conversions is lower, which makes a huge difference in the Amsterdam region. This enables us to realise these complex but magnificent projects. That is the central theme of this edition.

The past year has been extremely productive: we have acquired dozens of new residences and happy tenants. This was made possible thanks to the patience and dedication of our project partners. We don't stop when things get tough. Instead, we look for allies with whom we're able to make better use of the available land and facilities by means of densification. We are horrified by disposable homes and we aim for solutions which, like Overtoom 428, will remain relevant for more than a century.

This is yet another parallel with the initiatives our shareholder facilitates in sub-Saharan Africa. There, passionate initiators invest in projects today that will still be delivering positive results in a hundred years' time and which, hopefully, will inspire others to follow suit. Approximately a quarter of our rental revenue is passed on to these projects. Projects which provide better prospects for (literally) millions of people. Are you sceptical, or curious? Then read about some of the projects we support, and make up your own mind. We and our shareholder will continue to tap into opportunities – in sub-Saharan Africa and Greater Amsterdam. Thank you for playing your part in this endeavour.

Tim van Schijndel  
managing director AHAM Vastgoed



## Colofon

**Morgen #06 (autumn 2025) is published by AHAM Vastgoed,**  
Sarphatistraat 370 in Amsterdam, [www.aham.nl](http://www.aham.nl), and is sent to tenants  
and relations of AHAM Vastgoed.

### **Concept and realization**

Editio

### **Chief editor**

Bob van der Burg

### **Project management and final editing**

Santi Wester

### **Coordination AHAM Vastgoed**

Annita Schuiten

### **Editors AHAM Vastgoed**

Chelly Blok

Michelle Oudhuis

Freek Tames

Lisa Duin

Ruby van Vugt

### **Art direction**

Hein van Putten

### **Text**

Marlies Bonnike

Alies Pegtel

Astrid Theunissen

### **Photography**

Kees Hummel

Jelle Draper

Jonne Lucia

Judith van Ijken

Christiane Wirth

Meindert Koelink

Martin Waalboer

### **Translation**

Het Vertaalcollectief

### **Printing**

Wilco BV, Amersfoort

# 10 questions for architect Pelle Poiesz

**For twenty-five years, HP Architecten have demonstrated that utilitarian architecture can also be very distinct.**



# 1

## How did it all start?

PP: 'Like most architects, I studied at TU Delft (Delft Technical University). Back in the day, that's where you went if you wanted to be an architect. Nowadays there are other options too, such as construction management, but I definitely went there to become an architect. I'm not saying it was my calling per se, I knew someone whose brother was studying in Delft, and it sounded cool. As a student, I also organised

all sorts of things, like the hundredth anniversary of the student union, and I was good at that. That's how I discovered I was a good manager.'

# 2

## What did you do after you graduated?

PP: 'I started out in 1997 in Malaysia, at Ken Yeang's agency. He was an internationally renowned architect who, already then, was designing bioclimatic skyscrapers. After

a while, when I wanted to move on, I got in touch with my former graduation supervisor in Delft, Cees Dam, and asked if I could come and work for him. So that was my first job here in the Netherlands, at Cees Dam's agency. What I discovered back then was that agencies were often focused on topics which were not exactly important to the end-users of the buildings. I was disappointed by that, and it made me doubt whether I really wanted to continue working as an architect.'



**'You really do need an architect to construct a good building.'**



Exhibition building for Gothic art in Vlijmen



The Hart van Katendrecht before and after renovation by HP Architecten



### 3 So you wanted to do things differently?

PP: 'At the same time, around 1998, Manou Huijbregts approached me. He was doing a project for his uncle. It was a gallery for gothic art in the back garden of his house in Vlijmen. It wasn't going very well, so he was looking for someone to assist him. That's how things started. It was our first joint assignment, alongside our regular work. Ultimately, we were awarded the Welstandsprijs Noord-Brabant for that building and we were mentioned in the Architecture in the Netherlands Yearbook. Plus it was featured in a major article in the arts supplement of *de Volkskrant*. That was how our agency, HP Architecten, got off to a flying start.'

### 4 What were you doing differently from other architects?

PP: 'That was the heyday of agencies such as Rem Koolhaas's OMA.

Our work was totally different. It was utilitarian, which is why it garnered so much publicity. That was most remarkable. It showed us that by listening carefully to what the client and the end-users want – without feeling intimidated by a style or an image you hadn't previously designed – you can create striking work that is appreciated.'

### 5 What do you think are the most important qualities that make a good architect?

PP: 'There will always be star architects, and that's fine, but I think more than anything else, our current era requires architects who are modest and who think integrally about space. You work together with the entire construction chain, with a socially engaged client and a construction firm. In a city, this enables you to create good architecture that also connects people. A great example is what we realised for AHAM together with Ana Rocha on Haarlemmerplein. The building, designed by Arthur Staal, was recently categorised as a monument. Its protected status

means that you are careful to preserve its original design. It was possible to add rooftop apartments, so we worked together to find a way of allowing the old and the new to complement each other. Work on a monument such as this, is less about what you remove and more about what you add, which gives the building an additional dimension and makes it ready for a new era.'

### 6 What's the most beautiful building you know of?

PP: 'That's a tricky question, like asking who's the most beautiful person. But if I have to choose, I'd say the Sint Benedictusberg Abbey in Vaals, designed by monk Hans van der Laan. It's an incredibly smart composition of spaces with remarkable proportions and gorgeous lighting. For me, those are the basic ingredients of good architecture: great proportions and utilization of daylight. Daylight brings spaces to life and guides you through the building. And light is never the same twice – that's magical.'

### 7 What constitutes a good building?

PP: 'We live in a time when budgets and space are being cut. At the same time, here in Amsterdam as well as in Rotterdam, there are some wonderful, distinct buildings – in terms of spatiality, lighting and material usage – which people enjoy looking at. But what I respect even more is work completed despite very limited resources, work that still results in a very appealing place to live – buildings in which it's a pleasure to live and where you meet your neighbours. I wish that for every city and all its residents.'

### 8 Which project are you most proud of?

PP: 'That's actually always the project you're currently working on. Still, I will mention the Hart van Katendrecht, which won us the Rotterdam Architecture Prize. It was a commission from the Woonstad housing corporation, comprising a number of streets where we improved the

appeal of their social housing. In the 1980s, under the motto of "urban improvement", these homes were packed with balconies, white cladding, plastic window frames and embarrassingly yellow front doors. We renovated the homes without changing their layout, allowing the existing tenants to remain in their beloved neighbourhood, behind frontage they no longer had to feel ashamed of and for the same rent. At one of the residents' meetings, a resident said: "It's like I'll be a homeowner too." That was very moving. That's what it's all about! The fact that we were awarded a prize for that project is really very meaningful for me.'

### 9 What's the worst thing you encounter in your field?

PP: 'When developers and housing corporation administrators – and whoever the clients are – plonk down residential buildings without consulting an architect. You really do need an architect to construct a good building. You can see the results of this on anonymous industrial estates, but no one lives there

which is a big difference. If you build residential areas the same way, you can be sure we're going to regret it in the future. Simply because people are looking for quick fixes, which don't exist, if you ask me.'

### 10 What will HP Architecten look like in five years' time?

PP: 'In terms of my own development, early in my career I primarily honed my design skills. Subsequently, we did a lot more collaborative projects, in which the architect takes a much less prominent role, because it's really something you do together with others. Nowadays we participate a lot more in larger projects, especially in residential construction. In five years, I'd love to see us working more in local development and urban planning. Good urban planning, making use of architectural know-how, can really yield worthwhile results. That's what I'm personally interested in and it's my ambition.'

HP Architecten  
<https://www.hparchitecten.nl/>



# Amstelwood in Amstelveen

**In Amstelveen a remarkable residential project is being constructed: Amstelwood, the first wooden residential tower block in the Netherlands. The sixteen-story building consists of 131 units, 59 of which will be rented out by AHAM. The developer is Being.**



*‘People viewed the various requirements, relating to energy for example, as hindrances.’*

Bas van Dam, managing partner at Being, explains: ‘We develop real estate – residences, offices and to a lesser extent hotels – and our work is of the highest possible quality. That means we aim to create as much positive impact as we can, by constructing extremely sustainable buildings that are beneficial for the users and the environment. We work throughout the whole of the Netherlands.

In 2010, my business partner Dirk Dekker and I set up Being Home, a modular residential construction concept for private individuals. We discovered that consumers are not keen on standardised residences. So we didn’t sell a single one of those. But we did receive a lot of exposure. A few years later, we transitioned to project development. That was following the 2008 crisis, so the timing was actually perfect. It started with an assignment to redevelop a vacant office building in Eindhoven. Our task was to come up with a new plan for the premises. The assignment was a real eye-opener for us. Working for a single client, with bigger budgets, would enable us to

**Tim van Schijndel (left) and Bas van Dam**

have a much greater impact. There are so many poor quality and ugly buildings around, and now we were given the opportunity to turn this European Business Center into something sustainable and appealing. Don’t forget, the construction industry is responsible for a large proportion of global CO<sub>2</sub> emissions. So if you build sustainably, you can have a huge impact. This project became the starting point for our continued work.’

### Growing more sustainable and improving

AHAM’s managing director Tim van Schijndel adds: ‘You were very early adopters of a trend which has become mainstream by now, which is making buildings and homes more sustainable and higher quality. Looking back a little further, you see the dot-com bubble at the turn of the century, when the economy was firing on all cylinders and the sky was the limit. That was followed by the huge 2008 crisis, when everything literally ground to a halt, not only reducing the value of real estate but also undermining the desire to invest in real estate. Also, issues such as climate change were not as prominent as they are now. People viewed the various requirements, relating to energy for example, as hindrances. Being was one of the



*‘Besides how you operate as a business, it’s also about how else you contribute to society.’*

first to start thinking differently about that.’

Bas: ‘They used to say sustainable is more expensive, but it depends entirely on how you look at it. It might often be true in the short term, but over the longer term it pays for itself through things like lower energy bills. Tim: ‘The same is true for investment in architecture. If you create attractive buildings and homes, people will enjoy living and working in them, and that will still be the case in fifty years time. For us as investors, that’s precisely a form of sustainability.’ Bas: ‘It’s pleasant to be in an environment with attractive buildings. It might not be obvious in the context of a business case, but it’s still very valuable and that makes it important.’

### Communal spaces

In 2014, Being encountered a client who wanted to build an office in Amsterdam’s Zuidas district. The result was a building in the style of a home, so it had numerous communal spaces. This building, called Handel Amsterdam, was finished in 2015. Subsequently, the Amsterdam municipality commissioned Being to develop a project on a plot adjacent to this building. ‘The project was successful. It was the first project in which we participated financially. So it was a major step for us.’ Their great leap forward was the big NHOW Amsterdam RAI Hotel, designed by Rem Koolhaas’s agency OMA. Bas: ‘It was a collaboration with another developer, COD, because we were still far too small. It was an extremely



*'We want the very best floorplan possible given the available square metres.'*

complex and highly conspicuous project in the Zuidas district, on a relatively modest plot. The great thing is, it turned out exactly the way we presented it. Naturally, as a small firm we were very proud to have been part of creating that building.'

Being is B Corp certified, which means the company works according to the 'people, planet, profit' philosophy. Other examples of well-known companies with this certification are Tony's Chocolonely, Rituals and Patagonia. Bas: 'Besides how you operate as a business, it's also about how else you contribute to society.' Being is currently preparing numerous projects, including the above-mentioned Amstelwood in Amstelveen. 'We're developing this together with Innova, who found the location. The first step is to talk with the local council, then you draw up plans – which all have to be vetted – and then comes the moment when you know what you're going to be able to build. You also have to specify the number of rental and for-sale units. The next step is to identify parties who want these rental residential units and commercial spaces. In this case, we more or less encountered AHAM by chance; they managed properties adjacent to this location in Amstelveen, and we opened a dialogue with all the neighbours. From the get-go, AHAM made clear they had no objections, so that was very convenient. Their next step was to propose they purchase the rental units.'

## Location

There are a total of 131 residential units, of which 55 percent are for sale and 45 percent rental. This ratio is a requirement set by the Amstelveen council, who have also set criteria for how much future purchasers and tenants of the apartments will have to pay. Tim: 'AHAM will purchase 59 rental apartments as well as the commercial space at the bottom of the building.'

Bas: 'Of course, the location is amazing. Amstelveen is an extremely popular place to live, and Amstelwood puts you close to public transport and the motorway. So you can get to

Amsterdam and Schiphol in no time.'

Tim: 'Constructing a wooden building like this is not an established technology in the Netherlands yet. Although it is in other countries. For example, the fire services require that the building includes a sprinkler system, even though it's been proven that wooden construction is better than stone and concrete in terms of fire safety.'

When Amstelwood is going to be finished depends on when construction can start. Bas van Dam is counting on the work starting before the end of this year: 'We expect construction to take just over two years, so delivery should be in 2028.'

The apartments AHAM is going to rent out are all so-called mid-segment rental homes, with an average floorspace of 60m<sup>2</sup> and rents between 900 and 1100 euros.

Tim: 'One of the things that makes our partnership with Being so special, is the fact that based on our extensive experience as a major landlord, we have quite outspoken ideas about the layout and materials used in the homes. To put it simply, we want the very best floorplan possible given the available square metres. We always say our properties are ten to twenty percent larger than other homes with the same floorspace. Every home here will have its own outdoor space, large enough to seat four people. I think residents will be proud to say they live in Amstelwood.'

And what I want to emphasise is that Being enabled us to sit our own technical staff down with the project's architects, construction experts and engineering consultants, to discuss our wishes. That is absolutely essential for us, but this kind of collaboration doesn't come naturally to all project developers. In addition, a word of praise is definitely appropriate for Amstelveen council's administrators and civil servants. They were and still are very approachable and offered great assistance in getting this project off the ground.'

The building was designed by Team V Architectuur, a renowned agency that also designed Mediavaert, DPG Media Group's wooden offices – another of Being's projects. The green areas surrounding the building will be created by DS Landschapsarchitecten.

# ‘AHAM aims to make the city more appealing, we’re happy to help’

**De Wit Vastgoedonderhoud Amsterdam does precisely what its name promises: a father and three sons maintain and repair real estate in and around Amsterdam. AHAM is one of their clients.**

The company consists of Gerard and his three sons. Although Gerard retired this year, he is still involved in the business. He established the company in 1980, after which Maik, Jimmy and Charl also took up the trade and joined the business. Their choice was more or less as a matter of course, but nevertheless taken with great enthusiasm.

The firm’s range of operations includes repair, renovation and maintenance of real estate. Most of their clients are homeowners’ association managers and real estate companies such as AHAM. Maik: ‘We mostly repair

*‘We live and work here, so we’re easy to reach and available at short notice.’*

damage caused by leaking water. This is very common in Amsterdam because there are a lot of old buildings which require a lot of maintenance. We make sure all the plastering and paintwork is nicely restored.’ Charl:

‘Our team takes on large and small projects, and we communicate really efficiently. We’re in constant contact with the client and residents in order to fix the damage as quickly as possible. Most of our work is in existing properties, so we don’t have to worry about complicated construction plans.’ Maik: ‘That basically means we’re available right away

and we’re very flexible, which is convenient for the client. Many other companies prefer not to work in town because of all the new regulations, but we live and work here, so we’re easy to reach and available at short notice. That’s our strength.’

## Repair work

Charl: ‘Our company not only employs members of the family, but also subcontractors who assist us on a variety of projects. Often the work needs to be done when tenants move out and leave the premises in a state of disrepair. That’s when we come on board to quickly fix the premises and ensure it’s ready for new tenants to occupy.’

Maik: ‘Some tenants leave the premises in better shape than others when they leave, so the amount of work we have to do to restore the place to its original state differs. Our clients demand high-quality work, and that’s what we deliver.’ Charl: ‘In six months, we’ll be relocating to new premises in Amsterdam Westpoort, where we’ll have our storage space close to hand.’

The brothers don’t have a strict division of tasks, but each of them has their own network. Charl is the liaison with AHAM. ‘We’ve been working for AHAM for five years now, and we’re very pleased to have them as a client. We often work for them in very distinct buildings, because AHAM owns so much wonderful real estate. That makes our work even more enjoyable. You can tell they really aim to make the city more appealing.’ Maik: ‘Of course, we’re more than happy to help.’

**De Wit Vastgoedonderhoud Amsterdam**  
<https://dewitvastgoedonderhoudamsterdam.nl/>

Father De Wit  
and his  
three sons



# Behind every door

AHAM Vastgoed owns over 2,600 properties in Amsterdam and the surrounding area. Behind every door AHAM tenants live or work – in comfortable homes, welcoming shops or lively restaurants. Together, they form the heartbeat of the city, each contributing in their own way to a vibrant, thriving Amsterdam.



Singel 270



Huidenstraat 12



Keizersgracht 284



Haarlemmerdijk 158-160



Ferdinand Bolstraat 54



Ooststrastraat 20



Gerard Doustraat 157



Waldeck Pymontloaan 18



Foeljestraat 2



Rooseveltoaan 33



Roelof Harinstraat 11



Overtoom 21

Melkdistelstraat 94



Lindengracht 158-H



Kamerlingh Onnesloaan 1



Roemevischerstraat 24



Volterusplein 20



# Shopping for expats



**Kellys Expat Shopping in De Pijp is the sixth branch of a small shopping empire.**



Some things fall into place all by themselves. Just when you've decided to quit your job and you're not sure what your next career move is going to be, your father-in-law proposes you set up an English delicatessen together. That's exactly what happened to Kelly Kelly. After working for KLM Cargo for fifteen years, she felt it was time for a change. By then she already had two children with her English husband Jason

Kelly, and after her father passed away, she decided to follow his advice and 'take it a little easier'. 'It seemed like a sensible decision, to take some time for myself and the family,' says Kelly, 'but that was also the year the banking crisis hit. My husband's work in construction flatlined and we suddenly found ourselves sitting at home with two small kids. We couldn't stop thinking about my father-in-law's idea – the delicatessen.

So we just went ahead and did it: Kellys Expat Shopping, a shop selling British and American delicacies. The only difference was, I set it up with my husband, not my father-in-law.'

## American brands

It started as a little corner shop in The Hague and has grown into a grocery empire with six branches – in Wasseenaar, The Hague, Rotterdam, Amsterdam (two shops) and

Utrecht – plus a webshop. It offers all the well-known British and American brands and products. 'It all happened really fast,' says Kelly, referring to their expansion. 'In 2020, Covid gave us a huge boost. We were allowed to remain open and we made

such a huge turnover that we were able to establish new branches with our own money. Subsequently, in 2023, Brexit prompted us to establish our own wholesale business. That enabled us to purchase larger quantities and provide our products to other shops as well as our own. By now we're not just the go-to address for British and American expats, but youngsters have discovered us through TikTok as well. The Big Papa Pickle (a

large, salty dill pickle in a resealable pouch) is a massive hit there. I don't know what the next step is going to be. We'll just see what comes our way.'

**Kellys Expat Shopping  
Ferdinand Bolstraat 139  
Tel: 06-15180296**

**Kinkerstraat 189-191  
Tel: 06-26065562  
<https://www.kellys-expat-shopping.nl/nl/eng/>**

*'We just went ahead and did it, a shop selling British and American delicacies.'*

# A little bit of Paris in Bos en Lommer



**Everything about Farine Boulangerie & Café has a Parisian air. From the menu to the interior design and the fragrance of baguette and croissants.**



Frenchman Thomas Vieux-Pernon, Dutchman Mark Verweij and Englishman Mitchel Charles met in Amsterdam, where all three of them lived and worked. They left their corporate jobs in Amsterdam's Zuidas to set up a French bakery together. One of the reasons being that – certainly compared to France – the city has so few bakeries. Google Maps showed that in the up-and-coming district of Bos and Lommer, there were no bakeries selling fresh bread. In 2023, Mark – the trio's baker – discovered a property on Bos en Lommerweg. 'A licence had already been requested for the building. It was vacant, dark and consisted of multiple small rooms. It had previously housed a tanning studio.

However, there was a similar property next door, which looked wonderful and bright. The tenants tipped us off that the building was going to be rented out by AHAM. As a result, we had already agreed on a rent before it was even put on the market,' according to Mark. Thomas elaborates: 'The premises had everything we were looking for: the perfect location and the right proportions.'

## Interior

Fortunately, Mark and Mitchel turned out to be handy men too. They designed, constructed and installed the entire interior themselves. 'We built the coffee bar as well as everything you see around you: the tables, the wooden



bar, the sofa in the window,' says Mitchel enthusiastically. We had enough time to build everything to fit, which resulted in a very distinct, French atmosphere.' The men have divided the work: Thomas manages finances, Mitchel is responsible for everything out front, and Mark is the French baker. 'We import our flour and butter



from France, and the pastry techniques are French. The bread is French, with my own special twist. I use classical techniques for baking croissants and baguettes. Moreover, the flour production process is carbon negative, which means the method has a positive effect on the soil in which the grain grows. In addition, I use small Dutch flour

**Left photo: from left to right: Mark Verweij, Mitchel Charles and Thomas Vieux-Pernon**



*'Meanwhile, Farine also delivers bread to restaurants and other businesses.'*

brands for other bread, such as sourdough. We practically throw nothing away: we toast leftovers and use them in our syrups, or we put them back into our cakes to enhance the flavour.' Their goal is to turn Farine into a successful enterprise. The bakery is already growing faster than

they had dared to hope. They don't want to become an Insta hype. Rather, they want to be a kind of home from home for local residents. Meanwhile, Farine has also launched their B2B sales, delivering bread to restaurants and other businesses. 'There's plenty of room to expand,' say the bread men.

'Beyond that, we definitely aim to grow further.' Keep an eye out for the name Farine – soon their craft breads might be available in your neighbourhood too.

**Farine Boulangerie & Café**  
**Bos en Lommerweg 96**  
<https://bakery-farine.com/>

# The fire on Groenendaalstraat



**As a tenant and resident, how do you prepare for a catastrophe, such as a house going up in flames? That is what happened to AHAM and the tenants on Groenendaalstraat. Here, they share the lessons learned, together with NIVRE experts from Crawford & Company and Troostwijk Expertises, as well as fire damage restoration firm BELFOR.**

On 20 September 2024 fire broke out on the roof of Groenendaalstraat 7 and 9, where a contractor was carrying out maintenance activities. The fire brigade did tremendous work, quickly containing the blaze. Initially, it looked like a minor incident – fortunately no one was injured and there were no fatalities. As soon as the fire brigade announced ‘Under Control’, Stichting Salvage took over. This unique association, the likes of which doesn’t exist in any other country, was founded by all the country’s insurance companies. After a fire, they immediately dispatch assistance and damage experts to offer emergency help during the first 24 hours. For example, securing the premises and tending to residents.

Once Salvage gets involved, they report to an accredited damage repair firm. In this case that was BELFOR, whose first priority was damage control in the building. ‘As soon as we are called, we go straight to the location. We assess the situation together with Salvage and start salvage work right away. Things like getting rid of water used to extinguish the fire and installing dryers. Next, we move as much of the inventory as possible to safety,’ explains Mitchel Put, BELFOR’s regional manager. ‘In addition, it’s our job to reassure the residents, by explaining the situation, telling them what we encountered, what measures we’re taking. In this instance, we got in touch with the residents’ contents insurance companies – they don’t have to do that themselves – and the landlord’s building insurance company.’ Mitchel summarises: ‘In other words, in case of a fire, we strive to minimise damage right away and to relieve



the worst suffering for tenants and landlords.’

## Technical experts

Following the fire, Crawford & Company stepped in. They are an international firm specialising, among other things, in claims and damages. Aernout de Graaf, Crawford’s building insurance expert, assessed the damage on Groenendaalstraat. ‘My job is to provide the insurer with information, for example, the cause of the fire and an estimate of the cost of repairing the damage. I update the insurer



*'The contractor delivered top-class work.'*

during the course of my assessment, and I finish by establishing the damage. I take the interests of all parties into account in this process, and my recommendations are independent. If a policyholder wishes to engage their own expert for a second opinion, we sign an agreement to that effect.'

In the case of Groenendaalstraat, AHAM engaged the services of Troostwijk's expert Richard Witlox for this purpose. Richard represented AHAM as the affected party and initiated the process of restoration in collaboration with AHAM project manager Freek Tames, and Aernout de Graaf.

### Bin bag

The fire on Groenendaalstraat was complicated. It turned out the fire had started in a large bin bag, although it remained unclear exactly how it caught fire. Immediately following the fire, AHAM's Anna Jonker contacted the residents. 'I asked where they were staying and whether they urgently needed alternative accommodation. Some were in a hotel, others were staying with family or friends. That same week, once we got a clearer picture of the extent and complexity of the damage, we organised an informative meeting for the residents. Unsurprisingly, it was an emotional

event. Which is understandable, because these people were traumatised after experiencing a fire and losing their belongings.'

The damage turned out to be more serious than it initially appeared. At first, the residents were relieved to be able to inspect their possessions, but Crawford and Troostwijk concluded that soot water had soaked into the ceilings and the insulation material between the walls. Almost everything would have to be stripped. Moreover, there was still the unresolved issue of liability. Many of the affected parties hired their own experts to assist them.

As the process proceeded, some of the residents began to harbour resentments towards AHAM. They suspected the landlord was deliberately stalling for time. 'That wasn't true, of course. The delay didn't benefit us at all. We also wanted to get the tenants back in their homes as quickly as possible,' explains AHAM's managing director Tim van Schijndel. 'But the tenants felt differently about it, partly because we told them we wanted to annul their rental contracts given the state of the premises. There is jurisprudence which allows the landlord to annul a rental contract after such a destructive fire, because the premises has been "destroyed" and because it is unclear whether repair is possible and if it is, how long it will take. The tenants felt this meant we were abandoning them.'

It became increasingly clear that repair work was not going to start any time soon. Insurers contracted inde-

pendent assessment agencies, the contractors and their liability experts carried out their own investigations, and experts from the contents insurers also wanted to make their own assessment of the damage. At the same time there were private detectives at work trying to ascertain whether someone was to blame for the fire. And whereas Troostwijk and Crawford based their assessments on total restoration, the liability experts working for the contractors and sub-contractors assessed the damage in terms of partial restoration. This led to some heated discussions.

'It was in our interest to act as quickly as possible,' says Crawford's Aernout de Graaf, 'but independent investigations are time-consuming. You have to confer with all the experts and the insurance industry is sluggish. It takes a long time to hear all the parties involved, and everyone has different interests.'

Aside from the question of liability, we needed to understand quickly how much the repair work would cost,' adds Troostwijk's Richard Witlox. 'At the time of the fire, a contractor was installing new insulation and roofing, but the fire also damaged other parts of the building which were not covered by the CAR (Construction All Risk) policy. So we had to find the right proportionality with regards to the CAR and building insurances. You can't start repair work until you clarify and agree on these issues.'

According to Tim van Schijndel, the process was taking too long for AHAM. 'At a certain point, we hired a contractor at our own risk to repair the roof, while we waited for the verdict. We felt it was our duty towards the tenants and neighbours in the adjacent buildings. Subsequently, all six apartments had to be completely refurbished. We had already received an estimate for this work in December, but we only got permission to start work in March. The contractors' liability experts wanted to assess the renovation one wall at a time. First let one dry, then look at the next one. From their point of view this made total sense – they wanted to avoid additional expenses – but it wasn't a constructive solution.'

Ultimately, neither the Crawford report or other independent reports were able to apportion blame for the fire. That meant the contractors were indemnified. From that point on, the renovation began to progress

*'Some residents were not insured or insufficiently insured. That is really not sensible.'*



swiftly, after AHAM reached an agreement with the contractor's CAR expert. By then it was already March 2025.

### Alternative accommodation

Meanwhile, AHAM had offered all the tenants like-for-like alternative accommodation for the same rent as they were paying. 'We weren't legally bound to do this – after a fire like this, the landlord is technically not obligated to the tenant in any way – but naturally we did anyway,' says Tim van Schijndel. 'It turned out some residents were not insured or were insufficiently insured. That is really not sensible, because a contents insurance doesn't just cover your belongings, but also the expenses involved in the wake of a fire, such as storing your possessions or temporary accommodation. But we were pleased to be able to offer everyone temporary rental accommodation.'

In March 2025, AHAM hired BELFOR to render the premises ready for the contractor, according to Crawford and Troostwijk's guidelines. 'We received precise instructions. We pulled down walls, stripped everything, dried and cleaned everything thoroughly, so the contractor could start construction work,' says BELFOR's Mitchel Put. 'We deliberately chose this approach because there was insulation material in the floor as well as the walls, which absorbs all the pollution. If you don't remove that, you will always have unhappy tenants complaining about mould and unpleasant odours. So the renovation has to be comprehensive and correct,' say Aernout and Richard. Subsequently, Freek Tames (AHAM) hired contractor



Seku Bouw from Volendam to carry out the construction work. 'Seku worked extremely hard to finish the project before the summer holidays. At one point there were twelve people on site. Everything is new: the central heating systems and all the wiring and piping. The contractor really delivered top-class work. Incredible. Demolition started in March and in July we signed the first rental contracts.'



## Step-by-step plan for tenants in case of fire or other calamities:

- 1** Go outside, close the door, warn other residents and take your pets with you.
- 2** Call the emergency services and notify them of your location.
- 3** The fire brigade arrives.
- 4** The fire brigade engages Stichting Salvage for the first 24 hours. They:
  - Tend to residents
  - Secure the premises
  - Give advice about what to do next
  - For tenants as well as homeowners: Free assistance, funded by the insurers.
- 5** Calamity response company (e.g., BELFOR) arrives to carry out initial salvage operations. They:
  - Inspect the damage
  - Clean up soot, smoke and damp
  - Communicate with tenants, landlords and insurers
  - Expenses are normally covered by the landlord's building insurance.

[www.stichtingsalvage.nl](http://www.stichtingsalvage.nl)

[www.belfor.com/nl](http://www.belfor.com/nl)



## Contents insurance

As a tenant, you are responsible for all your possessions in the house, including floors or kitchens you installed yourself.

A contents insurance covers damage caused by fire, water, storms or theft. If you're not insured, you will have to cover the expenses yourself.

When you take out insurance, pay attention to additional coverage such as:

- Additional accommodation expenses (e.g., temporary accommodation after damage)
- The amount insured: is it enough to replace all your belongings?
- Whether belongings in storage spaces or on a balcony are covered, as well as floors, kitchens, etc., which you paid for yourself

Compare insurances at:

[www.independer.nl](http://www.independer.nl)

[www.consumentenbond.nl](http://www.consumentenbond.nl)

Or ask your insurance broker or intermediary for advice.

**Tip: keep photos of your possessions (and receipts) on your phone or in the cloud. That makes dealing with claims a lot easier!**

# ‘Ruben was at my sister’s to ring in the New Year with an oliebol. Now we live here together’

Maartje van Barneveld and Ruben den Hartog have been living in a new apartment on Haarlemmerplein since April. ‘We feel extremely fortunate to be able to live here.’



Their bright flat features characteristic triangular bay windows, which also give the exterior of the building its distinct appearance



Haarlemmerplein 2 is a monumental property on the corner of Haarlemmerplein and Haarlemmerdijk, commissioned in the 1970s by AMRO Bank. The architect, Arthur Staal, is renowned for works such as the Royal Shell building in Amsterdam-Noord and the De Brakke Grond cultural centre. AHAM has turned the building on Haarlemmerplein into a stylish residential property, consisting of seven apartments. The first thing you notice on entering the building is the lighting and the wide wooden

stairway leading up to the apartments. Halfway up the stairs you have a view through glass all the way to the topmost penthouse. A few months ago, Maartje van Barneveld and Ruben den Hartog moved into an apartment on the second floor. Their bright flat features characteristic floor-to-ceiling triangular bay windows, which also give the exterior of the building its distinct appearance. Maartje and Ruben have known each other since secondary school, although their paths didn’t cross until later. After graduating in



The former AMRO bank branch is a listed municipal monument



Business Studies in Amsterdam, Maartje temporarily moved in with her mother in the village of Cothen. Her mother had recently moved into a semi-detached house next door to Ruben's parental home. 'So, suddenly we were neighbours,' relates Maartje. 'We really liked each other, but spent a while dithering about it. Although we didn't get into a serious relationship at that time, we met again three years later in Amsterdam on New Year's Eve. Ruben and I both have two younger sisters, and we had always remained in contact.

When Ruben turned up at my sister's to ring in the New Year with a oliebol, I saw him and thought: what a lovely surprise! We've been a couple since then, about four and a half years now.' Ruben has just started a new job as a physiotherapist at a professional football club and Maartje still has a year to go before finishing her dentistry studies. Until recently they lived separately – Maartje at The Student Experience in Amsterdam's Zuidas district and Ruben in a flat-share with his best friend

on Admiraal de Ruijterweg. 'We were both happy where we were living, but at a certain point we wanted to start a life together,' says Maartje. 'When we saw this property, we both fell in love with it. Especially with its location. I was already familiar with the area, because I work at a dentist's practice in the Jordaan neighbourhood. We were offered a choice of four apartments and immediately opted for this one, in part because of its distinctive windows. So we were super happy when we were given our first

choice! In April of this year we got the keys. Almost all the residents moved in at the same time, and we were invited to celebrate King's Day at De Willem café across the street. That enabled us to meet lots of our neighbours all at once – it so happens many of them are our age. So that was really enjoyable.'

*'This apartment is ideal for us right now. It couldn't be better.'*





In addition to a commercial space on the ground floor, the former offices were to be converted into apartments



AHAM also aimed to realize a rooftop addition

8



It's mostly Maartje who focuses on furnishing and decoration. 'She's the interior designer,' Ruben explains. 'She has a critical eye. We don't just buy any old furniture. Fortunately, I share her taste.' Maartje points out the dining chairs, designed by Giandomenico Belotti. 'To the extent my budget will allow, I like to find



vintage items that have a story, or reasonably priced designer pieces. I like mid-century, chrome and wood. We're still looking for a suitable corner sofa. And for the wall alongside the window, I'm envisaging a 1970s style wooden wall panel – that will lend warmth to what is an otherwise sleek interior. Our racing bikes are still parked up against the bedroom wall, but at some point we're going to hang them away neatly. The curtains are brand new, triple-layered: a thin net curtain for privacy, a thicker curtain for evenings and a blackout

*'Lots of residents here are our age. It's super nice.'*



curtain for nighttime. All in natural beige tints, but different fabrics.'

### The neighbourhood

Ruben and Maartje absolutely love the neighbourhood. 'Haarlemmerdijk is a wonderful street which has everything you could want: gift shops, lots of vintage clothing, home design shops, but also good food and delicatessens. It's the perfect place to stroll around,' says Maartje. 'Westerpark is our back garden,' Ruben goes on. 'We already



used to go there a lot, but we've got to know the place even better now.' Maartje adds enthusiastically: 'We're discovering more and more of the Jordaan neighbourhood too. We particularly like the fact that this area still feels very much like Amsterdam. We feel extremely fortunate to be able to live here. The other day, we asked each other: where would you like to live if you could live anywhere at all? And we both answered: right here! This apartment is ideal for us right now. It couldn't be better.'



‘I think it’s great that AHAM serves the greater good’

**Sander Siegersma is a partner at KRK Makelaars, one of the region’s largest estate agents. The firm has worked for AHAM for a very long time and Sander is proud of that.**

KRK Makelaars has a long history. Ronald Kakes originally established the company in 1874 as a construction business. In 1922, his grandchildren Reinder and Cor took over the company from their grandfather. They focused on construction, valuation and realty. Following a division of the company in 1956 and a merger with Kuijs Makelaardij in 1999, the company continued operations from 2022 under the name KRK Makelaars.

Sander Siegersma, a construction engineer specialising in business management, joined the company in 1994 as an assistant estate agent. Four years later he became a partner. Now he runs this large firm together with the five other partners. The business has five branches in the province of Noord-Holland, and employs eighty staff.

### Major player

The company consists of six business units: residential real estate,

corporate real estate, valuations, mortgages, insurance and real estate management. So it’s a major player in the world of estate agents. ‘Correct,’ says Sander, ‘in terms of the Dutch market, we’re a large, established firm. At the same time, though, we’re an energetic, hands-on company with many young, ambitious employees.’ He himself focuses on ‘residential’, in particular for corporate clients such as contractors, project developers and housing associations. ‘What we call corporate residences are things like renting out and selling newbuild projects, selling off rental properties, always in association with a corporate client.’

### Analysis

We occasionally purchase properties for AHAM at auction. In such cases, I will represent them at the auction house. I analyse the property beforehand, and present a valuation. I also assist in the purchase of premises in town. My role is then to advise and nego-

ciate. For three years, our valuation department even valued AHAM’s entire holdings for their annual financial statement. In addition, we regularly provide price data for the analyses of real estate portfolios, both for private individuals and commercial tenants such as shops and restaurants. For some of the projects AHAM develops, they require valuation reports to aid their internal decision-making regarding rent and the points system. For example, we recently valued complexes such as the former telephone exchange on Middenweg, and the former ABN AMRO offices on Haarlemmerplein. In addition, we also help sell properties that no longer fit their portfolio, and we mediate sales of former rental apartments that have been divided up.’

### Unpredictability

Sander Siegersma characterises the real estate market in and around Amsterdam as ‘fickle’. ‘The city doesn’t have a single market,

*‘AHAM is a critical and demanding client, which aligns well with the priority we give to high quality.’*



but rather various sub-markets, which are to some extent unpredictable. The demand for residential properties remains constantly high. Amsterdam is a magnet. It attracts people from the region as well as from other countries, in particular due to a number of major employers here. The city is a kind of Gallic village in the Netherlands.’ Nevertheless, he notes that recently fewer people are viewing properties, and offers are becoming less extreme. The international political situation also affects consumer confidence, which is clearly in decline.

In terms of AHAM as a client, Sander says: ‘I think they’re very thorough and they have integrity. I think it’s great that they serve the greater good in collaboration with the Sint Antonius Foundation, with whom they deal very prudently. AHAM is a loyal client: if you do a good job, they stick with you. They are critical and demanding, which aligns well with the priority we give to high quality. It means we both keep each other on our toes, which strengthens our collaboration. I’m really very glad we have such a long-standing business relationship.’

**KRK Makelaars**  
<https://krk.nl/>



# Stylish dining in steel

## Eight months ago, Roest on Jacob Bontiusplaats in Amsterdam-Oost re-opened.

The property has retained its rough, industrial vibe. However, whereas Roest was once a haven for free spirits, it's now a venue where you can eat throughout the day – it's informal, high-quality and accessible for everyone. People will know the men behind Roest from De Kopstootbar on Marnixstraat, round the corner from Leidseplein, and from café De Willem on Haarlemmerplein. And perhaps also from Jajem, their own distilled Dutch jenever. Chef Jef van de Hout has an impressive resumé, having cooked for the likes of Restau-

rant Bordeaux, Jan de Wit's Le Restaurant, and Taiko. At De Willem, he mixes French cuisine with Asian elements, but Roest is solidly based on the French bistro. 'The menu is going to evolve based on what our guests prefer. We've started with a limited, high-quality menu which we will expand as we go. Ultimately, people will be able to eat breakfast, lunch and dinner here.'

### Energy building

Roest is located in the former energy building that used to provide gas to the Werkspoor factory plants. The property

measures 800m<sup>2</sup> and has no fewer than 300 seats. The building has a rough and unpolished appearance, but because it's divided into separate spaces, the atmosphere is warm and intimate. Opposite Roest is the original factory, where Studio Drift will soon be opening its gallery doors. From then on, you'll be able to catch a ferry from Central Station to Oosterburg. Roest boasts a huge outdoor seating area on the quay, where you can sit in the sun all day long and enjoy the view of the former VOC shipyard. On a hot day, you can even go for a swim in Wittenburgervaart.

**Roest**  
**Jacob Bontiusplaats 1**  
**Tel: 020-3086484**  
**roest-amsterdam.nl**



*'Ultimately, people will be able to eat breakfast, lunch and dinner here.'*



# Rooftop additions, conversions and extensions

**AHAM Vastgoed is always on the lookout for opportunities to add residential units to existing premises. Obviously, these homes must meet strict quality requirements. Over the past decade, AHAM has realised over two hundred such additional homes. Tim van Schijndel, AHAM's managing director, explains.**



'We have learned several important lessons about rooftop additions. Such projects are costly and time-consuming, and demand a high degree of creativity. But precisely because of this, the resulting homes are magnificent. In other words, the potential is huge, and so are the benefits. Which is very gratifying for us. Each of our rooftop projects usually consists of one additional home, uniquely designed and constructed while the floors below continue to be used as usual. This involves high one-off expenses, for example because you have to operate with additional caution. The work also takes longer, plus you have to acquire the necessary licence. If it's a leasehold property, the council requires the same return as for newbuild, even though the cost of a rooftop

addition is much steeper. So these projects are often financially challenging. But whenever we do manage to complete a project like this, it means we've added a fantastic new home at a desirable location.'

Tim has this to say about the state: 'The state encourages rooftop additions, but existing regulations are often an obstacle. Especially in Amsterdam, where it's often impossible to add outdoor extensions or, in the case of an existing historical façade, to enlarge windows. Stairwells are also not always conducive to extensions. Tenants usually cooperate if we have to relocate storage spaces, but it all takes time. In addition, every new home has to have its own meter cupboard, but energy grid companies have long waiting lists.

That's why we always look for creative solutions. We merge stairwells, add rooftop gardens, create patios and skylights, construct mezzanines in living rooms and design façades that can open up entirely to give tenants an outdoor experience even without a balcony. Almost



Original layout before conversion

every rooftop addition is unique, which means their design is expensive. You could say we stretch our brains as well as our wallet. But the result is that we have now delivered dozens of homes – and we will continue to do so – that make us extremely happy and provide our tenants with a unique living experience every day.'

## Bos en Lommer

'AHAM's largest complex is located in Amsterdam's Bos en Lommer district, and it perfectly illustrates the potential of adding homes to existing buildings. Here, we're converting storage spaces into residential units, extending apart-



Layout after conversion: a completely new living space

*'The potential is huge, and so are the benefits.'*

ments and adding rooftop terraces. Every year we make this 1930s building a little more attractive and sustainable, thanks to the options of rooftop additions and extensions. This has numerous benefits: Adding extensions to shops on the ground floor makes them more appealing to entrepreneurs. Building a rooftop extension also means installing new roofing: so the building gets a new, sustainable shell. In Bos en Lommer, rooftop additions have enabled us to add types of homes that weren't previously available there. Tenants don't object to these homes being on the fourth floor: climbing stairs is worth the effort, because you have a unique residence with an amazing view. Whereas existing apartments have a courtyard garden, the rooftop additions feature terraces with panoramic views of the entire city. We also convert old attic storage rooms into striking residential units, featuring artistic

window patterns which are relatively closed, creating an intimate atmosphere indoors. We compensate for the smaller windows with large skylights, rendering these homes bright and cosy at the same time. Remember, no two rooftop additions are identical. The additional homes are completely different from the existing three hundred, which means tenants have more choice rather than less. Whenever we're able to add larger apartments, it's a double benefit for us: they provide accommodation for larger families and enhance the diversity of households. We take all the planning, the time, the costs, obstacles and procedures into the bargain. By now, this attitude has made us specialists, having realised over two hundred additional homes in Amsterdam. We expect to add at least another hundred homes in the coming years. Homes whose creation involves tackling numerous obstacles, but which ultimately offer the lucky tenants a home in the city's most attractive locations.'

# Helping the very poorest

**Unfortunately, helping the very poorest people in the world is becoming increasingly difficult.**

**At SAS-P, we believe social problems are solvable. All across the globe, passionate, determined people armed with good ideas are rising to the challenge of creating genuine impact. SAS-P gives social entrepreneurs that extra bit of backing they need to advance and implement their solutions. The initiatives SAS-P supports financially, have been proven to be effective and scalable, and have already permanently improved millions of lives.**

In this magazine, we would like to present three inspiring initiatives, which have been able to grow in part thanks to the contribution of our AHAM tenants. Through Young Africa, Dorien Beurskens provides vocational training, professional skills and self-confidence to

underprivileged young people in six African countries. Within five years, this investment has been returned six times over. Through Digital Green, Rikin Gandhi helps poor farmers in Ethiopia to make a healthy profit using smart AI technology, and Hastings Nhlane and Madalitso Chipekwe help poor young farmers in Malawi to get start-up loans and profitable, sustainable agricultural technologies through ACADES.

At SAS-P, we believe in the vision and determination of social entrepreneurs like these people. Our support enables them to expand their initiatives and to give huge numbers of people a fair chance of a dignified life.

Warm regards,

Suzanne van der Velden  
General Manager of Philanthropy  
SAS-P.nl

Want to know more about SAS-P?



# Education through Young Africa

**27 years ago, tireless advocate Dorien Beurskens and her husband Raj Joseph launched Young Africa. The organisation provides vocational schooling as well as business and skills training for young people in six African countries. It is one of the larger private Dutch NGOs and has reached some 350,000 youngsters so far.**

She makes a lively impression early in the morning, at her computer at Young Africa's head office in Zimbabwe. Meeting her international colleagues over Zoom is part of 58-year-old Dorien Beurskens' daily routine. As a social entrepreneur, she heads up a team of 300 professionals, spread across six countries. Using a franchise system, Young Africa provides vocational training in educational institutes in

Zimbabwe, Angola, Mozambique, Namibia, Zambia and Nigeria. All the educational centres are independent organisations. The tutors who teach there are freelancers, who hire classrooms and receive a small remuneration from their students. Only the managers answer to Dorien. Sixty percent of Africans are under the age of twenty-five. The potential labour force on the African continent is gigantic,

but it remains mostly untapped due to insufficient education and an impoverished population. Dorien and her husband decided to do something about this. In 1998, with 1500 euros of start-up capital and a huge dose of enthusiasm, they launched their first educational and training centre in Zimbabwe, comparable to ROC colleges in the Netherlands and similar post-secondary vocational education and training centres in other countries. Young men and women can take all sorts of practical courses there. In six months they are trained for jobs such as car mechanic, stylist or hospitality staff. In addition, they follow classes in civics, digital skills, sex education and accounting. If necessary, the centres also provide psychological support



Dorien Beurskens with two students  
(right) Young students proudly showing their workbooks



## Young Africa

**Where?** Zimbabwe, Mozambique, Zambia, Namibia, Angola, and Nigeria.

**What?** Young Africa empowers disadvantaged youth with vocational and life skills training, helping them find jobs, start businesses and build independent lives.

**Why?** In Africa, youth unemployment is rising, and many young people are left behind.

**Results?** In the past 25 years, Young Africa has reached 350,000 young people. Of the 70,000 who completed full vocational training, 70% now earn their own income, and 98% report feeling healthier, more confident, and better equipped to navigate life. In 2024 alone, 26,000 youth were empowered, and this number continues to grow.

On average, Young Africa invests €725 per student. Every euro invested creates six times its value within five years.

and coaching. 'No one drops out,' says Dorien. 'Generally speaking, the students are highly motivated and very glad to have a purpose in life. And we're happy to be able to teach them the tools they need to be self-sufficient.'

## Don Bosco

Dorien's story illustrates the extent to which coincidence can determine the course of a person's life. She graduated in classical languages and went on to teach at a secondary school. 'But I didn't really find that fulfilling.' In 1995 she spent a few weeks in Kenya as a volunteer on an educational project for street children, run by the Catholic organisation Don Bosco. She was raised in a socially engaged home, so she had been familiar with the organisation from a young age. She became smitten by social work. 'I knew I was born to do this. It's amazing to genuinely be able to do something meaningful for another person.' By then, she had fallen in love with Raj Joseph, an Indian priest twenty years her senior. He was the managing director of Don Bosco's Kenian educational centre. Their encounter upended both their lives. She decided to relocate to Africa and he left the priesthood.

They wanted to continue working with young people in sub-Saharan Africa. 'Raj had worked for eight years in Kenya as an educational missionary, and he had a wealth of experience. He is the architect of our business model and he envisaged what our educational centres should look like.' Their mission became to teach youngsters the skills they needed to be able to support themselves economically. Zimbabwe was interested from the get-go. 'They had secondary schools there, but no vocational colleges yet,' says Dorien. 'When young people want to become independent, that's precisely when they can use some support.' As a means for fund-raising, they set up a foundation in the Netherlands. 'By chance, my father had just taken early retirement. He offered to be our chairman. Two friends of mine joined the board. For many years, they were the engine driving Young Africa in the Netherlands.' She laughs: 'I don't distinguish between my private life and my professional life.'

## Educational centre

Dorien went in search of Dutch sponsors. She met the owner of Ruac, an IT company, who believed in their project. 'He was willing to

register me as an employee and pay me a minimum wage of 1200 guilders, which was enough for Raj and me to live on.' In 2003, her former secondary school in Apeldoorn organised a big campaign. 'That was another pivotal moment. The money enabled us to really start growing.' Meanwhile, Dorien and Raj had settled in Chitungwiza, Zimbabwe's largest township, with a million residents. They were able to establish their educational centre in the vacant premises of a Catholic church. They also set up some hostels for girls from children's homes, who came to them to learn a trade. They themselves simply lived in the township among the people. In 2006, after launching a second educational centre, they decided to relocate to Mozambique. There they built a new educational institute and in the bush they set up an agricultural training centre. 'As soon as a project is up and running, we hand it over to local people,' says Dorien. 'Others can copy the model centre. We operate in various African countries, in order to maximise our impact.'



# Knowledge for farmers in Malawi

**ACADES is a collective of 3,000 young farmers in Malawi. This collective trains young agriculturalists, equipping them with knowledge about lucrative and sustainable agriculture, as well as loans. Thanks to ACADES founders Hastings Nhlane and Madalitso Chipekwe, tens of thousands of young people now have sustainable incomes and are financially independent.**

In 2013, a group of five agricultural students at Lilongwe University of Agriculture and Natural Resources, decided to start a farm together after graduating. Without it being their specific intention, their company evolved into ACADES Agribusiness Youth Development Association. They bring together young farmers, 45 percent of whom are women, in small business clubs, where they provide them with knowledge and

loans. Their return on investment is fivefold. One of the founders, Hastings Nhlane, comes from a farming family. He was the first of his family who was able to study, but he was initially disappointed to be selected for agricultural university. 'I really wanted to study technology. My mother is a farmer, and she always told me: "If you don't work hard at school, you'll become a farmer." Becoming a farmer is the

last thing young people in Malawi want. It's really only a last resort. I had never met a farmer who owned a car or a nice house. Nothing motivated me to become a farmer. My uncle was a primary school teacher. He was the only man I knew who owned a car. So I wanted to be a teacher too.' At age 21, after graduating, he returned to his parents to become a farmer himself. 'My parents were perplexed, angry even. Was this

what they sent me to university for?' Ultimately, Hastings left his village. Together with his former university buddy Madalitso and three others, he rented a piece of land where they started growing onions and soy beans. The problem was, however, that they had to wait a long time between harvests. They weren't able to supply their customers all year round. Which is why they reached out to thirty other local farmers to

*ACADES is now a key stakeholder in Malawi's agricultural sector.*

organise and collaborate.' Hastings: 'When the first farmer earned 250 dollars, that was major news. It was unprecedented. Word spread like wildfire and within six months, 170 farmers had joined us. By the end of the first year there

were 500. We analysed the obstacles these smallholders faced to operating successful businesses. They lacked the knowledge and skills needed to grow the most commercial crops, and they needed investment capital to purchase seed.'

## ACADES

**Where?** Malawi, where the majority of the population is young and lives in rural poverty.

**What?** ACADES supports young people with agricultural advice, business guidance, materials, and loans.

**Why?** Youth unemployment in Malawi is extremely high, with 81% living below the poverty line. Although agriculture has huge potential, young people often lack the resources, training, and funding to succeed.

**Results?** Since its launch, ACADES has reached over 61,000 farmers, positively impacting nearly 184,000 people. In just one year, farmers saw 149% income growth and a 75% increase in production. Average household income rose from €30- to €750. The cost per impacted life is €68, with a €5 return for every euro invested.

The model has earned national recognition—including Malawi's Presidential Zikomo Award—and was featured in a FAO report as a leading example for youth employment in Africa.

## Young farmers

They decided to focus on helping young farmers. In Malawi, 75 percent of the population is under the age of 35. Through a high-ranking civil servant at the National Youth Council of Malawi, they liaised with an aid organisation who showed them how to set up an organisation, how to plan strategically and how to manage data. These initial years were educational but tough. Three members of their team dropped out, leaving just Hastings and Madalitso. Madalitso: 'Everyone told us we were crazy. Our parents felt we were wasting our talents. We had little income and sometimes hardly anything to eat.' The turning point came when a sponsor donated 40,000 dollars to them. They began training young farmers and supplying them with small loans. In 2019 they were awarded a prestigious prize. The president of Malawi came to visit them and all their critics fell silent. Nowadays they manage a sixty-strong workforce. ACADES is now a key stakeholder in Malawi's agricultural sector. They are advisors to the government and participate in the national planning committee. Their agrarian network collective was held up at a conference in Nairobi as rural Africa's most successful development model for youth employment.



Farmers inspecting crops using a tablet



Training for farmers led by a volunteer



Farmer receiving grains for cultivation

# Farmer.Chat helps farmers in Asia and Africa

**Rikin Gandhi is CEO and co-founder of Digital Green, a non-profit spin-off of Microsoft Research, operating out of New Delhi. He developed the Farmer.Chat app, through which hundreds of thousands of smallholders diagnose agricultural problems and share their knowledge with each other.**

**Your Farmer.Chat app uses artificial intelligence to assist smallholders in underdeveloped agrarian regions. Could you explain how the app works?**

'If a farmer is experiencing a problem, he can take a photo of it and ask a question in his own local language. For example: "Oh, I see there are insects on my crop, what can I do about that?" The AI system presents potential solutions

and it can also show one of the thousands of videos we have in our knowledge bank. The video could well have been made by another farmer experiencing problems with the same type of insect, and who knows exactly how to remedy the situation.'

**Amazing! So AI isn't just a threat to working people, it can also build bridges.**

'In Ethiopia, as in India, people

speak many different languages. It's very difficult for these farmers to find solutions to their problems using Google, because they usually have limited literacy and not much knowledge of English. By installing our app on their Android phone, they are immediately able to ask questions in their own language, and to upload photos of the problem on their farm.'

**Is Farmer.Chat popular?**

'Currently, some 250,000 farmers use the app. On average, each farmer consults the app 18 times a month. We have collaborated with over two and a half million farmers, and produced over 10,000 videos in forty languages. By now we operate in five countries in Asia and Africa. Users are farmers with smallholdings, who

## Digital Green

**Where?** India, Ethiopia, Kenya, Nigeria, Zimbabwe, and Brazil.

**What?** The organisation supports smallholder farmers who often lack access to reliable agricultural advice. Their solution is Farmer.Chat: a free, AI-powered platform that gives real-time, climate-smart guidance through text, voice and images, in local languages.

**Why?** Without access to good advice, most of those farmers miss out on opportunities to improve their harvests, increase income, and build resilience against climate change.

**Results?** Since its founding, Digital Green has reached 8.4 million farmers, with each interaction costing just €0.012. At scale, impact is achieved for just €0.04 per farmer action—nearly 100 times cheaper than traditional, in-person guidance. And it works: 80% of users take action based on the advice. Every euro donated enables around 25 tailored farming recommendations to smallholder farms.

mostly grow a mix of crops. Some of them have a few live-stock animals. They face numerous challenges every day, and climate change is making things even tougher.'

**Digital Green's mission is: 'to co-create a world where farmers use technology and data to build prosperous communities'. Where did that idea originate?**

'It all started in 2006. I was twen-

ty-three and I had just graduated in computer sciences and aerospace engineering at MIT. Plus I'd just got my pilot's licence. As a child, I dreamed of becoming an astronaut, but when I applied at NASA, it transpired I needed an eye operation, so I had to park that ambition for two years.'

**So your dream fell apart?**

'Not really, I took a job at Oracle developing linguistic search algorithms. I visited friends in Mumbai,

who were setting up a biodiesel company. My parents are from India, and I was given the opportunity to work there for Microsoft's Research Technology for Emerging Markets. They were exploring the potential uses of technology in developing regions. This was before e-commerce, before fintech and before mobiles. I found it so interesting that I gave up on my application at NASA. I was also able to apply my technical knowledge here really well.'

**What was it that appealed to you?**

'It was completely new for me. I didn't even speak the language. I visited Indian village communities with the Green Foundation NGO and observed how they established relationships with farmers. I thought it was cool that some farmers were innovating. Three quarters of India's 260 million farmers are women. They work the land, while their husbands and sons leave to find work in the cities. Although since Covid, the number of jobs available has dropped, so there is a trend for one child to remain on the farm. When I first visited, twenty years ago, I met a widow who had developed a kind of bio-manure, which was a mixture of organic raw materials. She discovered the manure dramatically increased her productivity, despite limited rainfall. I thought other farmers should know about this too. Using a clunky camcorder, I videoed this farmer, and we showed the video using a video recorder and a TV in surrounding villages. This idea of enabling farmers to share their agricultural knowledge, became the inspiration for setting up Digital Green in 2008 and making it independent of Microsoft.'



Beekeeper inspecting his hives




Two girls proudly showing their earnings



Young farmers carefully recording their observations

---

# TAKING STOCK OF THE CITY



**In *De stad* Marcel van Engelen paints a thorough and fascinating picture of Amsterdam and draws some striking conclusions.**

**R**egarding Amsterdam's tumultuous development over the last ten years, Marcel says: 'Every year about 90,000 new residents settle in Amsterdam and about 80,000 leave. So, Amsterdam's population grows by about 10,000 annually. The total is currently around 900,000, which means that the composition of the population changes by about ten percent every year.

If you consider the inflow and outflow over a period of ten years, half the population of the city has changed. To be precise: 47 percent. I found that a shocking statistic. I suspect lots of people don't realise – like I myself previously didn't – that half of Amsterdam's current population wasn't living there ten years ago. That's because of a huge influx of newcomers, especially people in their twenties and early thirties. Of course, you could say that's par for the course in a dynamic city, which is true as far as it goes, but you might also ask when is it too much? At what point does a city change to such an extent that it loses its soul? If a large section of the population spends just a few years here and subsequently leaves, that inevitably affects the city.' In a recent op-ed for the *NRC*,

Marcel summarised the situation as follows: 'Amsterdam is turning into a hotel.'

### More pleasant

'The city is definitely more appealing than it used to be,' says Marcel. 'There's no doubt that Amsterdam has become a more enjoyable place to live, much greener too. The city is now reasonably clean. You can safely swim in its waterways, car use is being reduced. Compared to the situation in the 1980s, the city is vastly more pleasant. Around 1980, numerous issues compounded to create what you could call a post-war low point. The city was emptying out, huge numbers of residents were leaving Amsterdam, unemployment was high, old neighbourhoods were totally run-down, there were about 10,000 serious heroin addicts and a similar number of squatters. Perhaps that last issue is an indication of a low point. There were that many squatters because many old residential buildings, corporate premises and schools were left vacant.

Recovery began in the mid-1980s, continued through the 1990s, and by the beginning of this century, the city had really started growing again. From 2014 on, the city has experienced a real growth spurt. The flipside of this develop-

ment is that for many people, Amsterdam is a temporary domicile. This threatens to undermine the sense that the city is genuinely yours – your street, your neighbourhood.'

### Numbers

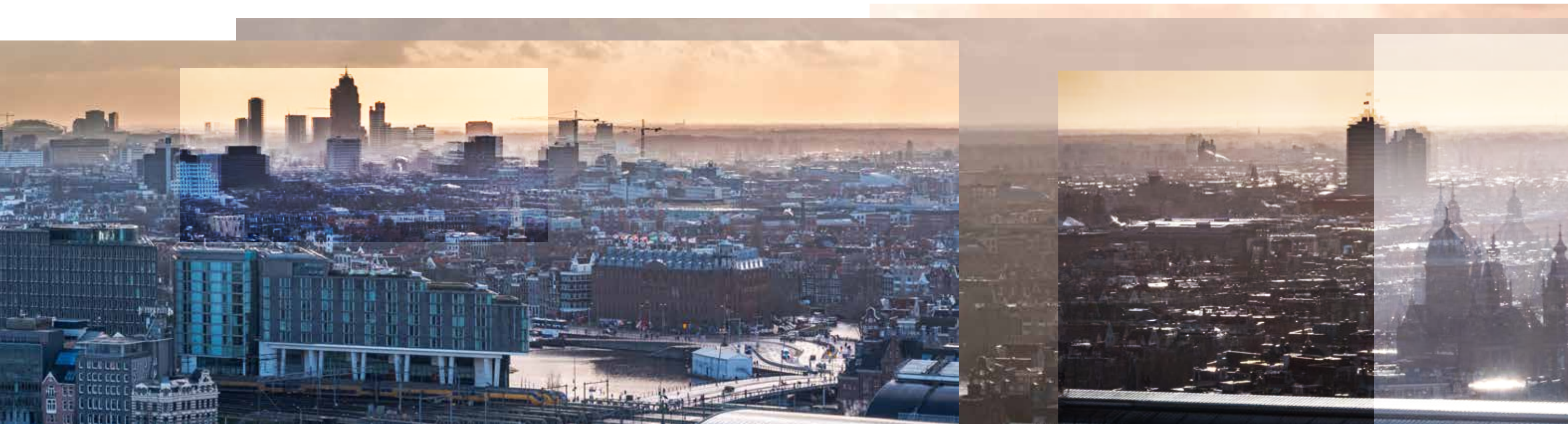
Asked what needs to change to steer this development in a more favourable direction, Marcel says: 'The focus is currently on the quantity of homes to be built, and the familiar proportions of 40 percent social rent, 40 percent mid-range rent and 20 percent private sector. But there aren't enough family homes and accommodation for the mid-range. Amsterdam's housing market consists roughly speaking of two halves. One half of homes – the social sector – is increasingly earmarked for people with urgent indications or priority, often vulnerable people. The other half – private sector tenants and homeowners – is moving in the opposite direction; house prices and rents are constantly on the rise. This leads to a polarisation of the housing market and therefore of the city itself. In order to get their business plans approved, real estate developers stay within the limitations placed on them and build relatively small residential units, which give better returns per square metre

*'I suspect a lot of people don't realise that half of Amsterdam's current population wasn't living there ten years ago.'*

than larger ones. So, the city should focus less on the number of homes and more on the type of homes, to cater more to families and the mid-range demographic. It's a complicated problem for which I don't have a silver bullet, but the first step is to acknowledge the issue, which is not happening enough at present.'

### The mid-range demographic

'I get the sense that the city's administrators are overly concerned about vulnerable groups under its care. This is not unreasonable, but it neglects the mid-range demographic. Quite frankly, I think the council would like to act differently, but they aren't able to organise things in a way that genuinely addresses these problems. When I speak to civil servants, they tell me they would like to see things done differently. The council does not have sufficient resources to undertake construction themselves. Finance has to come



*‘Densifying the city is a positive development, as long as it’s done with the requisite care.’*

mostly from private initiatives or corporations. The latter have been experiencing hard times, and private developers have to get their business proposals funded. They face high land prices, greatly increased construction costs and complex legislation and regulations which slows the process down. As a result of all this, the city council does not have much control over these developments.’

Marcel is upbeat about AHAM’s policy of adding residential units by means of adding rooftop apartments and so-called multi-unit conversions. Densifying the city is a positive development, as long as it’s done with the requisite care.

‘The public used to think and maybe still does – and I must confess this was true for me too – that project developers and real estate entrepreneurs are all bad guys. Over the course of my research, I’ve come to think differently about this. I discovered many developers are motivated by the urge to create something beneficial, rather than merely to line their

own pockets. That is certainly true of AHAM. Fortunately, I’ve also witnessed a lot of affection for the city.’

### Challenges

In answer to the question of which other cities are on the right track to meet contemporary challenges, Marcel mentions Paris and Vienna. ‘I’m very impressed by the courage Paris is showing in its efforts to make the city greener and more cycle-friendly. I have to add right away that we’re not doing too badly in Amsterdam either in that respect. In terms of the housing market, Vienna is a good role model. The council there has a lot of control over what happens in the city. There’s a shortage there too, but it’s spread differently because the council in Vienna owns more property itself.’

Returning to the issue of the sharp rise in newcomers to the city, Marcel says: ‘I’m not complaining about expats, absolutely not, but rather about transience, regardless of whether we’re talking about foreign nationals or students. In fact, my favourite type of Amsterdam resident is someone who comes from elsewhere, falls in love with the city and decides to stay and raise their children

here. I see these people all around me. At my youngest daughter’s football club, many of the kids’ parents are not Dutch. They’re typical expats, but many of them have chosen to stay in Amsterdam. They come to matches every Saturday, and they participate actively. They are foreign knowledge workers, who feel at home here, and have decided to make Amsterdam their home.’

### Marcel van Engelen

Marcel van Engelen (1971) is a journalist and writer. He worked for many years for Het Parool and his writing has appeared in *Vrij Nederland*, *NRC*, *De Pers*, *de Volkskrant* and *De Groene Amsterdammer*. Previously, he authored *De gelukzoeker* (2008) and *Het kasteel van Elmina* (2013), which was awarded the Brussels Book Prize for the

best Dutch-language journalistic book. In May 2024, *De stad. Het verhaal van Amsterdam van 1980 tot vandaag* was published. Now in its ninth edition, the book has been very well received. In 2024 it was the best selling book in most Amsterdam bookshops, and it has consistently remained in Het Parool’s top ten books for over a year and a half.

*‘Recovery began in the mid-1980s and continued through the 1990s.’*





# ‘I was more or less born here, and now we live together in this dream property’

The monumental former telephone exchange on Middenweg in Amsterdam-Oost, now transformed into modern residential units, is home to Jessica and Derek who live together in a brand new apartment.



Jessica Stolk and Derek Boer were already intimately familiar with the neighbourhood, and now they live together in a two-storey apartment looking out across Park Frankendael. ‘I was more or less born here,’ says Jessica. ‘Twenty-seven years ago, my parents moved into the house next door to this complex, which used to be the residence of the

telephone exchange’s managing director.’ She points at a house near the entrance to the telephone exchange. ‘I was one year old at the time. When they began repurposing this building, my parents told me there would be residential units on offer. Derek and I went to check it out right away.’ Derek laughs: ‘She knew the place like the



A rooftop structure was added, increasing the building's height by about one and a half times



The apartments range in size from 48 to 115 square meters



The building dates from 1923 and was designed by architect Albert Boeken

back of her hand, I was only familiar with the neighbourhood.' Derek has lived in Amsterdam-Oost for years too. Through a friend of his, he was able to move from Veenendaal into a student flat in

*'When this apartment became available, it immediately felt like a good choice.'*

Watergraafsmeer when he was eighteen. 'My entire life so far in Amsterdam has been centred around Oost: University of Amsterdam, friends, everything. So when this apartment became available, it immediately felt like a good choice.' Their 85m<sup>2</sup> apartment consists of two floors and is part of the original structure of the former telephone exchange. The finishing is high-quality and industrial, comprising steel,



natural stone and a smart oak floor. They even have a roof garden. 'When we moved in, the place was fully equipped, except for furniture,' says Jessica. 'We have two rooms upstairs: a bedroom and a study. It feels larger than it is, it's very efficient. And the view of Park Frankendael is priceless.'

### Urban development

Another thing that connects them, besides



The monumental staircase features many details characteristic of the Amsterdam School

their wonderful home in the former telephone exchange, is their work in urban development. Jessica is employed by the Amsterdam Municipality as a project manager in the city planning department: 'My area of expertise is entire residential neighbourhoods,' she says, 'ranging from buildings and zoning of public space to resident participation.' In September, Derek will also start work as a project manager for



**A list was made of elements preserved for their historic value**

**The main entrance, as in the past, is located on the park side**

**Several apartments include a mezzanine with a five-meter-high ceiling**

the Amsterdam Municipality, specifically the West district. 'I'm not sure yet what exactly the position will entail, but it looks like I'm going to be involved in smaller local projects.' The two even met in Oost. 'We were living in the same building, but in different sections,' explains Derek. 'During Covid we heard

each other's music through the walls. We had nowhere to go, so we just hung out with our neighbours, which is how we met.' What the future looks like? 'We're kind of living above our means here,' says Jessica. 'We could never buy this apartment, but we're enjoying every day we live here. We hope to find something that fits our budget in a few years' time. And maybe, just maybe, one day we'll all live together in my parents' amazing

home, the former managing director's house. Then we'll never have to leave this wonderful neighbourhood.' For the time being, Derek and Jessica are right where they want to be. Together, in a piece of history that has been brought back to life – in the middle of their favourite part of town.

*'The view of Park Frankendael is priceless.'*

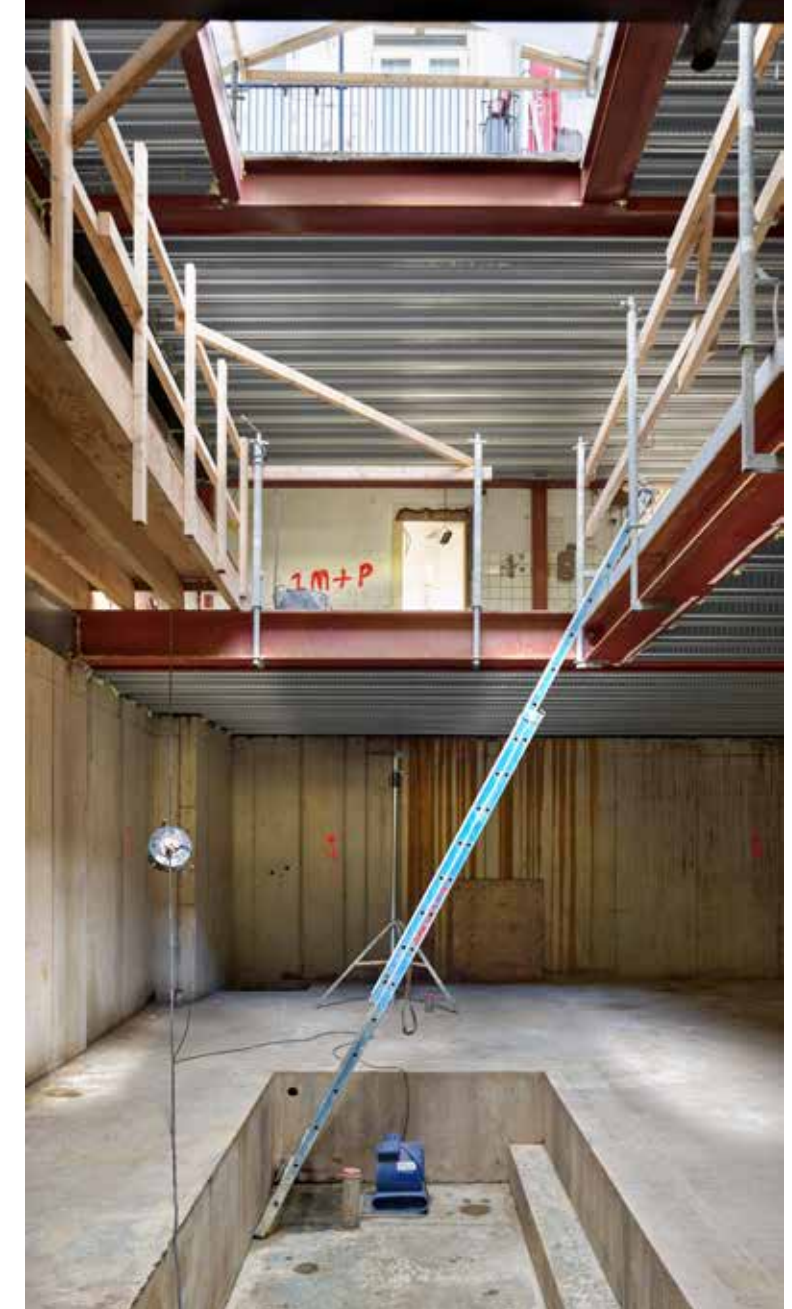
**"We can never afford this apartment, but enjoy it every single day"**





# Work on De Wittenkade

At De Wittenkade 180-182 in Amsterdam's Staatsliedenbuurt neighbourhood, a former garage is being transformed into an amazing, 400 m<sup>2</sup> office space.



A hollyhock grows next to the door-jamb at De Wittenkade 182 in Amsterdam. The door itself is gone, revealing a deep, vacant interior. The back wall of the space has been removed. It's obvious right away: this place is under construction. For decades, number 180-182 was home to a garage, says project lead Freek Tames at the location. When the garage owner left, AHAM faced a challenge: what to do with a 272 square metre space in the middle of a quiet residential neighbourhood? 'It was great fun to come up with a new

purpose together with our own team of designers and architects,' says Freek. 'Nowadays, a garage no longer fits the profile of a residential street, and the double premises is too big for a hospitality enterprise. We soon decided an office would be suitable, but it had to be a very special kind of office. Which it's definitely going to be.'

### Building a basement

'The premises needed a new foundation, so we decided to take the opportunity to build a basement,' says Freek, walking to the middle of the space,

where a three-metre deep hole gapes. 'By creating this basement, we are increasing the existing floor space by 128 square metres. To ensure the basement is liveable, we're building a patio.' He points at the roof: 'See that sealed off area? That's where we're going to construct a glass wall which will reach from the roof all the way down to the basement. That will allow daylight into the ground floor and the basement, where the glass wall will open onto the patio. People working downstairs will be able to step outside for a breath of fresh air, and they'll have a view of a

tree which is going to be planted in the patio.' They don't know what type of tree yet. 'We've asked a landscape architect to suggest the ideal patio tree. It can't be a tree that grows too tall, otherwise the office workers will be looking at a tree trunk in a few years' time.' Freek shows us images of the planned patio and work space, which will host 32 work stations, 16 downstairs and 16 upstairs. The spaces look smart and luxurious. 'Everything is going to be finished in high-quality wood, steel and glass,' he explains. 'And the workspaces will have white, poured flooring.' The

*'It had to be a very special kind of office. Which it's definitely going to be.'*



40 square metre kitchen, on the canal side of number 182, will have a wooden floor to create a cosier vibe. The glass frontage will allow light and street life in.

### Delivery

The office is slated to be delivered at the beginning of 2026. Freek expects the project to finish on schedule. 'So far, construction has proceeded smoothly. Structural engineering firm Van Os & Van den Berg started work in January 2024, and they have just handed over to Seku Bouw contractors who are

going to finish the floors, walls, lighting and install underfloor heating.' There haven't been any major setbacks so far. 'We anticipated local residents would be concerned, because of the year-long disturbance, but that remained limited. Perhaps residents are happy to see the garage being replaced by offices. Plus, residents looking out over the premises will soon have a view of a moss-sedum green roof instead of the garage's black roofing. It's a much more appealing sight.'

They haven't found a tenant yet, so interested parties can direct their

enquiries to AHAM. Freek emphasises this isn't going to be a workspace for freelancers. 'We're looking for a company, preferably with employees coming to work by bike,' he states. 'I'm in talks with the council about installing bike racks out front. Parking a car next to the canal here is not easy.' On the other hand, the atmosphere on this quiet canal is wonderful. When the weather's good, office workers will be able to put chairs outside next to the pink hollyhock, or drop into café-restaurant De Kosmos just up the road. This corner establishment has outdoor

seating on De Wittenkade, with a view of the canal, and on Eerste Keukeniusstraat, with a view of a tree-lined plaza. Kosmos serves lunch and offers the option to wind down your working day with a drink, a burger, a board-game or one of their regular pub quizzes. In every respect, De Wittenkade 180-182 is going to be a great place to work.

*'They haven't found a tenant yet, so interested parties can direct their enquiries to AHAM.'*

