



PHILANTHROPIECE
construyendo un mundo mejor

EVENING SUMMARY


5th to 7th of May

Cd. Constitución, B.C.S.



20
23

◆ **6to. INTERCAMBIO** ◆
DE EXPERIENCIAS 2023
6th EXCHANGE OF EXPERIENCES 2023



“The next great evolutionary leap for humanity will be the discovery that cooperating is better than competing.”

-Pietro Ubaldi-



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Welcome

It is an honor to welcome you to this event where we come together to share and learn about the fundamental role of Community Savings Groups in financial inclusion and building trust-based networks. In a constantly changing world with increasing socio-environmental events, it is crucial to strengthen our resilience and social cohesion.

In this space, we seek to promote dialogue, knowledge exchange, and collaboration among neighbors and experts in the field of financial inclusion and resilience to current challenges. Community Savings Groups have become a powerful tool in addressing these issues, as they enable access to basic financial services and foster solidarity and mutual support.

Throughout this exchange, you will have the opportunity to hear inspiring experiences, discover new strategies, and share your own achievements and challenges. Together, we will explore how Community Savings Groups can drive financial inclusion, promote resilience to socio-environmental events, and strengthen social cohesion in our communities.

I encourage you to actively participate, ask questions, share your perspectives, and make the most of this space for collective learning. I hope this exchange will be enriching and enable us to generate innovative ideas and practical solutions that benefit our communities.

Once again, I warmly welcome you to the sixth experience exchange. May it be an inspiring, collaborative, and learning-filled event for all of us!



Martha Márquez
Executive Director



Presentation

¿Adivina quién?

Encuentra a 5 personas que respondan las siguientes preguntas, escribe el nombre de una persona por pregunta.



- 1.-¿Quién viene fuera de B.C.S.?
- 2.-¿Quién cumple años el mismo mes que tú?
- 3.-A quién le gusta la misma bebida que a ti (Café, agua, refresco, etc.)
- 4.-¿Quién calza el mismo número de zapato que tú?
- 5.-¿Quién tiene el mismo número de hermanxs que tú?



An icebreaker activity called "Guess Who?" was conducted, where the participants had to communicate with each other to find 5 different people in their surroundings who shared similarities through a series of questions. At the end, they had to raise their hands if they had identical answers.

Intentions

To learn from all of you and communicate better.

To reaffirm a commitment to the Community

To share my experience and learn from my peers.

Listening, empathy, and attention.

The received and shared experience.

The curiosity about the priorities and desires of the communities.

Interaction.

Interaction and learning.

Empathy, active listening, and sharing.

To offer my time and openness to new knowledge and partnerships.

Interaction and learning.

To serve and expand my knowledge of connections.

To interact, share experiences with my peers, and learn from each other.

To share (knowledge, experiences, doubts), to know more contexts, and to create alliances

To interact with other people and discover their experiences.

To share my experience and learn about other groups and, above all, to form alliances

To learn, to serve, to be helpful, to enjoy the exchange of experiences.

To learn and interact

To listen carefully and remain curious.

To share experiences with the rest of the savings groups and get to know their members.

To share experiences with lovely people from other states or countries and participate in all the activities they put forward.

To create an alliance with the team, experiences in the community bank.

To share my experience and learn from other peers.

To learn more from the communities, learn from everyone.

To share my experience and motivate.

To learn from others, offer my knowledge.

To offer support, my strength, my help, my presence, my attention, my listening, and my word.

To learn and get to know

To share and learn about new experiences

Energy, participation, and connection

The experiences and achievements that I have accomplished and how I overcome obstacles to achieve them

To represent my community, learn, and interact

Attention and respect

Interaction, learning, and empathy

To learn

To offer my support to the association and my willingness to help with everything

Friendship and experiences

To learn, to know, to have fun, and to share

To learn from all of you and talk about my experience

Experiences, solidarity, friendship, and learning

Willingness to learn from all the attendees

Red de

7

Com

Sharing table



One of the first activities of the Gathering was the table that we called "Sharing Corner," and it was undoubtedly one of the many emotional moments of the event. Each participant brought a representative product from their community. It was rewarding to see the pride and sense of belonging through the exhibition of their product. It also fostered the integration of all the participants.



Meeting with NGO's

An informative talk was conducted with 11 NGOs from Mexico, Guatemala, and the United States. The history of Philanthropiece AC was discussed, along with the association's programs and the activities carried out in Baja California Sur and other states of Mexico. Each member of Philanthropiece AC briefly explained their roles and responsibilities, and there was a summary of the collaborative activities and the purpose of the 2023 Experience Exchange.



Opening

Presentation of Objectives:

General Objective:

To experience a process of sharing experiences regarding the role of Community Savings Groups in financial inclusion as a resilience element against current socio-environmental events, as well as in building trust-based networks among neighbors to strengthen social cohesion.

Specific Objectives:

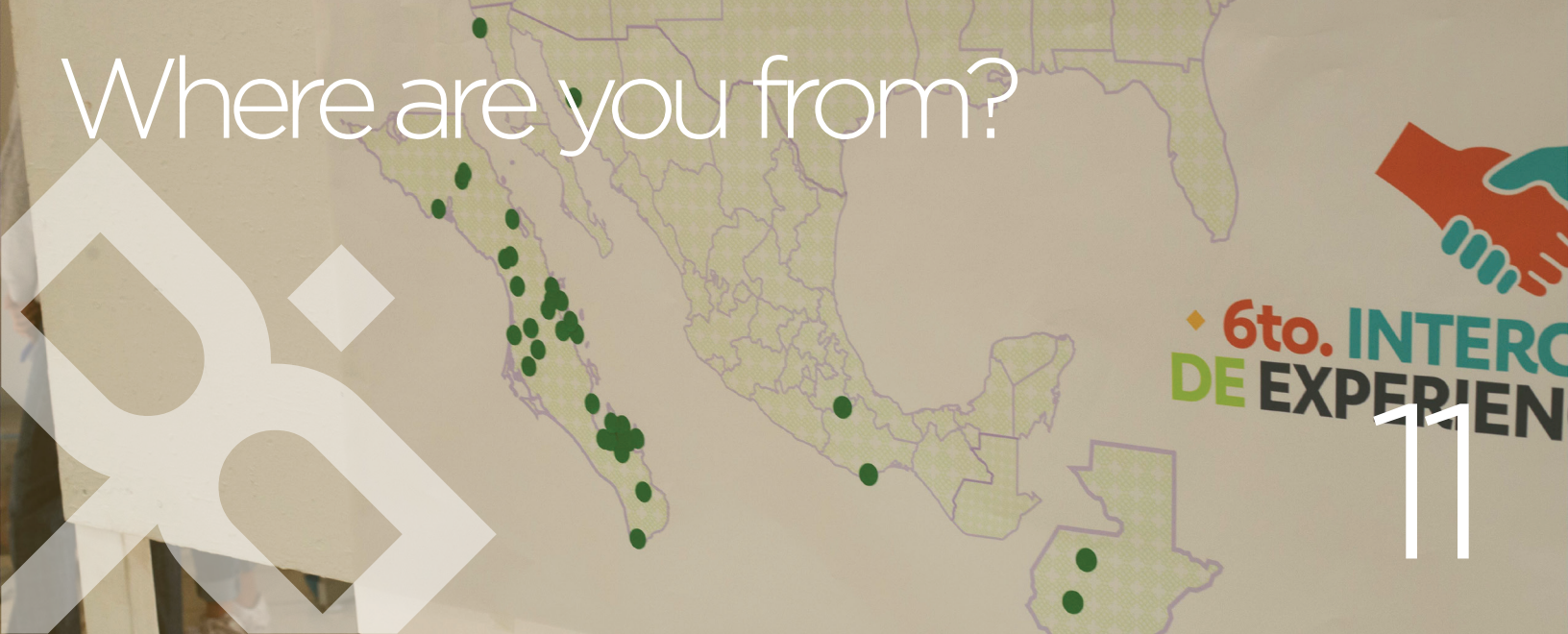
- Facilitate an exchange of experiences on lessons learned, successes, and challenges of Community Savings Groups (GAC).
- Reflect on the importance of socio-environmental justice in community development.
- Recognize the work of community liaisons and identify potential community promoters.

Expectations:

- Explore new ways to organize banking activities and seek challenges.
- Preserve and learn about the activities of other groups, their expectations, and most importantly, meet other participants and Philanthropiece staff in person.
- Strengthen our group and individual selves through such events.
- Learn about other experiences, methods, and build community with other groups in the Philanthropiece network. I have created two community banks, and I believe the experience is incredibly enriching for building collectivity and common prosperity, both financially and intangibly.
- Improve cash management skills.
- Obtain and share ideas for better accounting practices.
- Reinforce knowledge based on the experiences of fellow participants.
- I would like to learn about new support options for my community group and strategies for improvement.
- Gather feedback from the experiences of colleagues who have been in different groups for a longer time.
- Expect to learn new ideas from the experiences we will encounter.
- First, foster camaraderie. Empathy and personal growth in savings and financial education.



Where are you from?



Metrics

Out of the 43 participants in the Experience Exchange, a series of questions were asked to learn about their age, savings habits, and consumption patterns.

Questions

Answers

Age	0-18: 2 19-29: 8 30-45: 10 46-60: 16 60 y +: 5 No responderon: 2
How many have children?	26
How many are saving?	36
Who managed to pay off more than one debt in the last year??	25
Who is preparing for retirement?	24
Who creates a budget?	24
Who identifies their hidden expenses?	25
Who has a financial goal (M.E.T.A.)?	13
Who has experienced a hurricane?	32
Who calculates the interests they pay?	22



Conference



Facilitator: Citlalli Camacho Barrera / Territory Operations Coordinator of the Fondo de Acción Solidaria, A.C. (Solidarity Action Fund)

Duration: 40 minutes

Participants: Attendees of the experience exchange, associations' members, and Community Savings Groups' partners.

Objective: To present the history and importance of Socio-Environmental Justice, as well as FASOL's involvement in its growth and development.

The presentation covered the following key points:

- Protecting our planet and ensuring a fair distribution of resources.
- Environmental justice recognizes that we can only thrive if the environment is healthy.
- Environmental justice must be reflected in solving issues related to air, water, and soil cleanliness.

Additionally, ways to participate in advocating for the right to Socio-Environmental Justice and protecting our rights to it were discussed.

Citlalli
Camacho
Barrera



Socio-Environmental Justice

Social Entrepreneurship Forum

Facilitator: Martha Drew Aguilar

Participants: Ilihana Carrillo Álvarez from GAC Yasen, José Ramón Arce Garcia from GAC El Saltito, Cristian Arce Mayoral from GAC La Purísima, Jerania Aguiñiga Meza and Leticia Meza Madrigal from GAC La Pitaya Ahorradora, Omar Guerrero and Guillermo Arce from GAC Supernova.

Through a discussion forum, participants of the Experience Exchange were introduced to members of five community savings groups who have experience in leveraging their ventures based on social and solidarity economy. The session began with an introduction of the groups, and the activity proceeded with each speaker having 15 to 20 minutes to present their ventures, including their origins, development, challenges, and progress. After the presentations, there was a Q&A session where the audience asked questions, and the speakers responded accordingly.

Main findings:

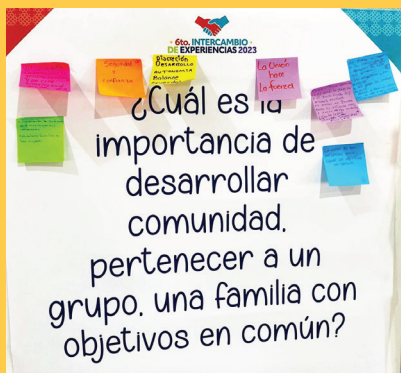
- In general, the entrepreneurship ideas originated from a community leader who identified a problem and involved more neighbors, peers, and/or family members to work together on the solution.
- The path of entrepreneurship has not been easy, but they have managed to overcome challenges.
- Savings, credits, and the organization of the savings group have been crucial for the advancement of their ventures.
- At least four of the groups received financial support from the FASOL organization to strengthen their projects. They expressed deep gratitude, commitment, and excitement for the support they received.
- All participants expressed their determination to continue their work.



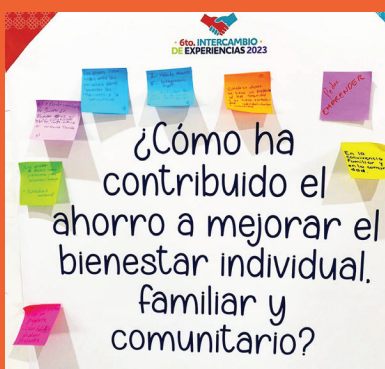
World Café Trading Tables

Facilitators: Christian Zavala and Martha Márquez.

Using the World Café technique, exchange tables were set up where participants rotated from table to table as ambassadors, carrying the information previously shared. Each table had a host who collected the "golden nuggets" from each question, and at the end, the findings were shared in a plenary session.



- R1.** Unity is strength.
- R2.** People coming together to achieve a common goal.
- R3.** Discretion, development, autonomy, balance, agreements.
- R4.** Security and trust.
- R5.** Developing a community generates trust and creates momentum within the group.
- R6.** They increase confidence in themselves and in their peers.
Family strength in women.
- R7.** The strength and momentum within the community.
Providing moral support, not just financial assistance.
Being empathetic and respectful.
The group becomes like a family.
Paying attention, listening to needs, and sharing common objectives.
- R8.** Creating a community within the family circle and having the group share the same objectives.
It's better in groups because it strengthens the bond, has a greater impact, and builds more strengths.
Together we are stronger.



- R1.** In family and community interaction.
- R2.** Being able to undertake ventures.
- R3.** Saving with a purpose provides security and individual, family, and community stability.
- R4.** Cultivating a savings habit. Involving children. Extending investments and knowledge to other groups.
- R5.** Savings groups create networks among people to promote relationships and social interactions.
- R6.** Savings groups serve as a platform for action and work, fostering emotional stability.
- R7.** Savings for the future and with a purpose.
Creating saving habits and projects.
- R8.** The empowerment of the savings group lies in financial habits, contributing to the social environment.



- R1.** In family and community interactions.
- R2.** Empowerment through entrepreneurship.
- R3.** Saving with a purpose provides security and individual, family, and community stability.
- R4.** Cultivating a savings habit. Involving children. Expanding investments and sharing knowledge with other groups.
- R5.** Savings groups create networks among people to promote relationships and social interactions.
- R6.** Savings groups as a platform for action and collaboration.
Emotional stability.
- R7.** Saving for the future and with a purpose.
Creating saving habits and projects.
- R8.** The empowerment of the savings group lies in financial habits, contributing to the social environment.



recomendaciones para tomar un café mundial
y asiento en una de las mesas, en grupos de...
cerda la etiqueta
cada mesa se asigna un anfitrión/a (del banquete)
menos 3 rondas de preguntas
TODOS CAMBIAN DE MESA
SOLO EL ANFITRIÓN/A PERMANECE

- En cada ronda el anfitrión/a da la bienvenida y resume lo platicado en la ronda anterior
- Todas y todos pueden discutir, escribir, garabatear!
- Al final de cada ronda se sacan las pepitas de oro

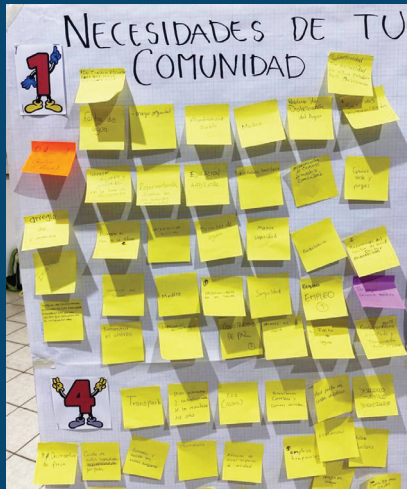


¿Cómo ha contribuido el ahorro a mejorar el bienestar individual, familiar y comunitario?

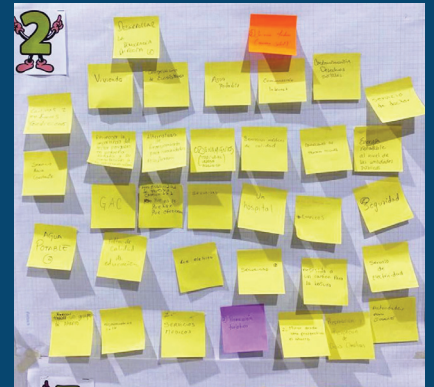
Participatory Survey

Facilitators: Perla Duarte and Dalila Osuna
Duration: 30 minutes
Participants: Attendees of the Experience Exchange, associations' members, and Community Savings Groups' partners
Objective: To gather information and understand the existing issues in the communities to shape the PC's program (Participatory Centers).

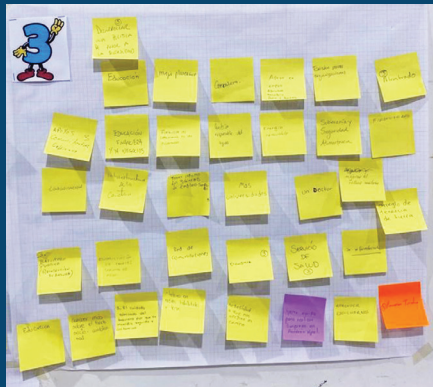
The participants were given instructions, and post-it notes were distributed for them to write down the needs of their community. They came to the front and stuck their notes, and some participants shared their inputs in a plenary-style discussion.



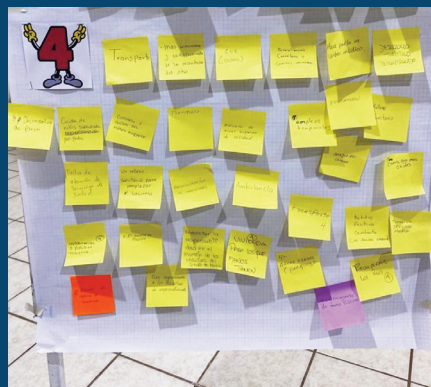
1. Better road access
2. Road repairs
3. Empathy
4. Workshops focused on understanding the ideologies and perspectives influencing their way of life
5. Access to clean water, electricity, and a gas station in the community
6. Improved organization
7. Green spaces and parks
8. Repair of the health center and availability of a doctor
9. Better medical services
10. Restoration and completion of an affected wall
11. Water scarcity
12. Lack of water
13. Peacebuilding
14. Improvement in water services
15. Promoting savings
16. Increased security
17. Ambulance services
18. Employment opportunities
19. Access to medical professionals
20. Road improvements in the community
21. Enhanced safety measures
22. Job opportunities
23. Improvement of community roads
24. Sanitary landfill
25. Environmental education
26. Language classes
27. Repairs to various municipal facilities
28. Street lighting for the town



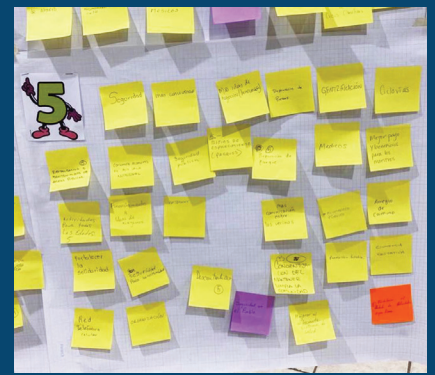
1. Access to medical services
2. Waste pollution
3. Communication and internet connectivity
4. Availability of clean drinking water
5. Housing
6. Well-maintained roads
7. Promoting the importance of the fishing sector in...
8. Proper zoning and regulations
9. Access to quality medical services
10. Implementation of renewable energy at the public utility level
11. Ensuring safety and security
12. Establishing a hospital
13. Ensuring safety and security
14. More promotion of the community and its offerings
15. Access to gas supply
16. Availability of clean drinking water
17. Improving the quality of education
18. Access to electricity
19. Ensuring safety and security
20. Need for a garbage truck
21. Reliable electricity services
22. Creating activities for the



1. Education
2. Road infrastructure
3. Renewable energy
4. Financial and business education
5. Communication services
6. Establishment of more universities
7. Availability of medical professionals
8. Land tenure arrangements
9. Access to healthcare services
10. Improved communication network



1. Transportation services
2. Access to electricity for households
3. Availability of temporary employment opportunities
4. Ambulance services
5. Establishing a sanitary landfill to replace the current dumpsite
6. Access to medical services
7. Creation of green areas and parks
8. Housing facilities
9. Promoting responsibility in record management



1. Ensuring safety and security
2. Organizing more conferences and events
3. Generating more business ideas and opportunities
4. Access to medical professionals
5. Improving payment and benefits for teachers
6. Creating parks and recreational spaces
7. Enhancing public safety measures
8. Providing financing options for businesses
9. Expanding internet accessibility
10. Promoting better communication among neighbors
11. Road repairs and maintenance
12. Enhancing community security measures
13. Strengthening solidarity within the community
14. Improving cellular phone network coverage

Closing of the day

Facilitator: Sarai Arellanes

Duration: 40 minutes

Participants: Attendees of the Experience Exchange, associations' members, and Community Savings Groups' partners

Objective: Summary of the event in infinite pairs

Participants were paired up and then grouped into teams of four. They were asked to write in their notebooks: "What is the most significant thing you take away from the event?"



Community Liaisons

The significant work of our community liaisons was recognized with the presentation of a symbolic award. This recognition aimed to acknowledge and appreciate the invaluable efforts and contributions made by the liaisons in their respective communities.

- Maria Edith Cortes
- Oneida Drew Aguilar
- Emilio Corrales Drew
- Adela Cabrera
- Lupita Arce
- Ofelia Mayoral Higuera
- Daysi Margarita Montoya
- Bertha Salaices
- Jose Ramon Arce
- Llihana Carrillo
- Omar Guerrero
- Celia Roldan
- Gabriela Castillo Castro
- Oralia Osuna Toba
- Antonia Gomez
- Azucena Roja
- Jerania Aguiñiga Meza





The interaction

at all times.





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