



# e-kulki

**Bogotá, 4 January 2015**

Back in Bogotá, I will brief you on my experiences working on e-kulki's pilot project in Arjona, a village about 1,5 hours from Cartagena. On 15 October 2014, Veronica, e-kulki's field coordinator, picked me up with open arms! Although my Spanish was not fluent yet, we understood each other and went to her place to attend the first Savings Group (SG) meeting. Everyone was very excited to meet me and Veronica started off the meeting. Leonardo, Fundación Plan's Field Coordinator, was there as well to guide the meeting.

Veronica asked the group members whom would like to contribute to the social fund and who was interested to save money and transfer it from their individual account to the group account. Most group members were interested in doing so and the process took very little time, no more than 20 minutes. The meeting itself took much longer of course as Colombians love to talk! They asked me many questions about The Netherlands, my life there, my family etc. All in all, it was very interesting and fun to attend my first SG meeting.

Many meetings followed in the next two months. And although some technical problems occurred such as the blocking of accounts of the SG members, I received very positive feedback. Especially from the SG named 'Mujeres Triunfadoras'. The increased safety was a major advantage as these women live in quite a dangerous neighbourhood. Saving by phone is therefore considered much safer than saving using the traditional cash box.



The day of the share-out was for the SG members a day to look forward to as they received their saved money from the group account into their individual account. Veronica and I had prepared some snacks and drinks to celebrate this day in a festive manner.



*Share-out meetings*



It has been a very interesting two months working on the pilot project. And although there were some technical problems with Bancolombia, all group members stressed that they really liked being part of this pilot mainly because of the increased safety when saving money. Although the pilot project has finished in Arjona, I really hope the SG members will continue saving money and in that way reach financial inclusion. I will be back in Arjona in February 2015 to see if this is the case or not...



*Delcy, Veronica, Tatiana, Carlijn, Bernabella, Leonardo*

*Saludos,  
Carlijn*