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## Case study

Meet Victor from Guatemala, beneficiary of a student loan from Génesis



### Victor, can you tell us a bit about yourself?

I am Victor Antonio Recinos Lemus and I am 25 years old. I was born in Guatemala and have always lived in a small village in the municipality of San Pedro Ayampuc. This is a municipality of many traditions and customs, both cultural and religious, such as processions, dances and weaving carpets.

My parents have always told me that my life is very special and that God has great plans for me. During the third month of my mother's pregnancy, she was diagnosed with cancer in the womb and the doctors wanted repeatedly to perform a clinical abortion, but my mother refused. I was born after only six months of pregnancy and my name Victor is no coincidence: it is a consequence of the first battle I had, being born alive.

I currently live with both parents. My father is a 59 year old driver. He studied at college to become an expert accountant, but due to life circumstances, he could not complete his degree. My mother is 60 years old, and like my father, she started college but did not complete it. Today she works as a stylist and has 35 years of experience. What surprises me is that my mother has studied many different things, like cooking, sewing, flower arranging, crafts... This makes her a very skilled person and she is in much demand from our family and friends for all sorts of projects and crafts. I had two brothers, but unfortunately the eldest lost his life due to violence when he was just 29. My other brother is 30 years old and lives with his wife and two children

- an 8 year old girl and a 6 year old boy. I currently live with my parents and with the son of my older brother, who is 15 and who lost his mother to violence too. I think of him as my brother, and we all live together in the same house. My two brothers only studied to an intermediate level and had no higher education. The eldest always encouraged me to continue studying and get my college degree; this is something that has always given me the impetus to move forwards.

### What do you hope to do when you leave university?

I am studying Social and Legal Sciences and when I graduate I will have a Bachelor of Arts, and I hope to become a lawyer and a notary. I chose this career because, besides being an excellent career path, there are plenty of opportunities to help people. I have always considered myself as a person with a big heart and my dream is to have two masters and a doctorate, to reach a public position where I can help people, to be useful in society and become someone who will be remembered as a good person, an excellent professional and someone who has done their bit to change beautiful Guatemala. As we say here, where I live, I would like to leave my mark on the harsh path of history.

I study at the University Mariano Galvez of Guatemala, and I chose the university because it is a known and prestigious higher education centre in Guatemala and is accredited at an international level. Now, I have finished my studies, passed my professional technical tests, completed



my thesis, which has been approved by my advisor, and I am just waiting for the approval of the reviewer. This is exciting because I should have the meeting with the reviewer in less than one week, and if I get their approval, it is the last thing I need in my studies and I know my whole family will be delighted.

I have many skills that have allowed me to work in several areas. As I mentioned, I live in a village, in a rural area with many farms. One of my first jobs was working on one of them. While I was at college I worked as an administrative assistant, and also in jobs related to my studies like assisting lawyers and notaries in legal offices. I also helped my friends and family where I could. At the moment I don't have a job that is linked to my studies so I help where I can in our small family business which organises events, caterers and glassware.

## How did you finance your studies?

After finishing college, I was unemployed for some time and, due to the high costs of professional technical examinations and the payment of expenses for the thesis, administrative expenses, graduation ceremony costs, college fees and other expenses. I had to seek an institution that is dedicated to student financing to be able to continue my studies, since the university does not provide that kind of service.

I first looked at the public sector but I was told that the state had little budget for education and that I would have to wait for a very long time to try and obtain some help. This made me research the private sector where I found out about the Fundación Génesis Empresarial on the internet. I contacted them and learnt about their student loan service. I had never had

a loan or credit before, so I first asked my parents' advice. The decision to take credit was a family one, given that I found in my parents the support I needed. My father is my guarantor and my family has always supported me.

This loan granted by Fundación Génesis Empresarial has positively impacted my life. Without it, I would not be at the level I am now. It is definitely a blessing that they can help students complete their studies, with varied products that can help all Guatemalans. I would definitely like to help people as they do, knowing it helps so many others. Every time I can, I recommend the student loans to my friends and college classmates. I think it is a very good service and should be known by more people.

## How do you view your future?

In the future, I wish to have my own family, a family that is just as united as my current one. I would like to get married and will teach my children to have high ethical and moral values. I want to have a house in the same city, because having my family close to me is important and also because my children will so be able to enjoy time with their grandparents. For my career, I want to become a lawyer and notary, known for his uprightness and professionalism. I wish to complete two masters degrees and a PhD, to contribute to the development of Guatemala and to help as many people as possible.