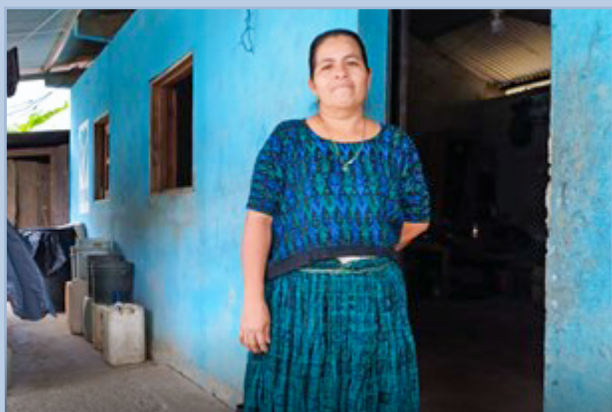


Fundación Génesis Empresarial: Building pathways to prosperity in Guatemala



MFI: Fundación Génesis Empresarial

Fundación Génesis Empresarial, established in 1988, is dedicated to sustainable socioeconomic development in Guatemala. Through its Ruta de Desarrollo (Path of Development), the foundation combines microfinance with enterprise development services to help clients break the cycle of poverty. Its social approach emphasizes continuous training, financial education, and the promotion of both individual and community growth. Génesis offers working capital and financial solutions for business investment, housing improvement, agricultural production, and access to technical and university education.

MSME: Julia Pan Chub

For over 20 years, Julia Pan Chub has been a client of Fundación Génesis Empresarial. Inspired by her late mother, also a clothing vendor and long-time client, Julia began her entrepreneurial journey with a 3,000-quetzal loan, using it to support her children's education. Over time, with careful loan management and continued access to credit, she expanded her clothing business and improved her living conditions, replacing her wooden home with a concrete structure.

Today, Julia and her husband, who is now also a client, run two businesses: her original clothing venture and a second shop selling accessories, backpacks, and handbags. A loan also enabled the purchase of a vehicle, making it easier to transport goods and reach customers.

All three of Julia's children have completed their education, found employment, and started families of their own. Two have followed her example by becoming Génesis clients, one using a loan to start a business and the other to build a home.

Julia's success has been supported by loan officers who provide guidance in her native Q'eqchi' language, as well as by financial education and access to insurance, which she values for the protection it offers her family. The recent opening of the Lanquín branch has further improved her experience, allowing her to make payments locally without costly travel.

Julia credits Fundación Génesis Empresarial with helping her educate her children, grow her businesses, and secure a better future. Her story reflects how accessible, culturally sensitive financial services can strengthen families, foster entrepreneurship, and inspire community-wide progress.

Guatemala key figures



Population	18.1 M
GDP per capita	USD 5,762
Human Development Rank (UNDP)	137/193
GDP Growth	3.5%

Sources: UNDP; The World Bank (2023).



(Data as of 2023)