

**Dirección de Ciencia y Tecnología Agropecuaria (DICTA)**

**MEMORANDO**  
**UFP-08-2017**

PARA: **REINA ISABEL MONTOYA FUENTES**  
**ASISTENTE TECNICO UPP Y OIP DICTA**

DE:   
**LIC. JOSE ARNULFO PEÑA MARTINEZ**  
**JEFE UNIDAD FINANCIAMIENTO AL PRODUCTOR**



ASUNTO: **REMISION DE ESTADOS FINANCIEROS FIDEICOMISOS CON**  
**BANCO DE OCCIDENTE**

FECHA: 24 DE AGOSTO DE 2017

Remito hasta esta fecha los **Estados Financieros de los Fideicomisos, correspondiente al mes de Julio/2017 que abajo se describen**, ya que hacía falta la firma de la Encargada del Departamento de Fideicomisos de Banco de Occidente:

1. Balance General Fideicomiso Proyecto Centros Rurales de Almacenamiento (CRA).
2. Estado de Resultados Fideicomiso Proyecto Centros Rurales de Almacenamiento (CRA).
3. Cartera de Préstamos Proyecto Centros Rurales de Almacenamiento
4. Estado de Resultados Fideicomiso Proyecto Queserías Artesanales
5. Cartera de Préstamos Proyecto Queserías Artesanales

c: Archivo

*Handwritten notes:*  
Recepción  
24/08/2017  
Recepción  
J. Peña Martínez

No. Credito	C l i e n t e	Fecha Ult.Pag.	Tasa Corr.	Antigüedad de la mora en días						Capital Moratorio	Interes Por Cobrar	Saldo Actual	No.CTAS En Mora	
				01 a 30	31 a 60	61 a 120	121 a 180	180 a 360	361 y Mas					
Garantía...: BENEFICIARIOS QUESERIAS														
51-401-260103-0	CASTELLANOS CASTELLANOS LUIS A	19/06/2017	9	.00	.00	.00	30,000.00	30,000.00	41,750.22	101,750.22	1,070.84	101,750.22	4	
51-401-305168-9	RICO CORDOVA IVETH	16/02/2017	9	.00	50,000.00	.00	.00	50,000.00	160,784.05	260,784.05	13,269.74	310,784.05	6	
51-401-310210-8	IZAGUIRRE OSORTO LUIS ALONSO	01/04/2016	9	.00	.00	.00	35,833.35	.00	45,242.80	81,076.15	10,297.28	81,076.15	3	
51-401-317082-6	GUARDADO RAMIREZ EMETERIO	07/04/2016	9	.00	.00	.00	.00	.00	49,999.60	49,999.60	6,304.56	49,999.60	2	
51-401-338708-6	COOPERATIVA AGROINDUSTRIAL AGA	26/07/2017	9	2,069.63	.00	.00	.00	.00	.00	2,069.63	236.34	189,069.63	1	
51-401-347451-8	VASQUEZ CRUZ SELSO RAMON	13/02/2017	9	.00	37,500.00	.00	.00	13,470.79	.00	50,970.79	3,781.13	88,470.79	2	
51-401-352757-1	MEJIA FLORES RAMON	14/06/2017	9	.00	.00	.00	2,115.61	.00	.00	2,115.61	2,681.53	227,115.61	1	
51-401-355652-5	RUEDA MARTINEZ PABLO EMILIO	05/07/2017	9	.00	.00	30,000.00	.00	5,024.93	.00	35,024.93	1,789.17	275,024.93	2	
51-401-357569-2	FLORES FLORES MARCO TULIO	18/05/2017	9	.00	67.59	.00	.00	.00	.00	67.59	1,017.21	55,067.59	1	
51-401-365660-0	IRAHETA RIVERA JUAN RAMON	03/07/2017	9	.00	.00	2.74	.00	.00	.00	2.74	1,892.72	270,002.74	1	
Total x Garantía:				10	2,069.63 .3544	87,567.59 14.9980	30,002.74 5.1386	67,948.96 11.6378	98,495.72 16.8697	297,776.67 51.0012	583,861.31 99.9900	42,340.52	1,648,361.31	



LIC. JUANITA BRIZIO  
 DEPARTAMENTO DE FIDEICOMISOS  
 BANCO DE OCCIDENTE

No. Crédito	C l i e n t e	Fecha Ult.Pag.	Tasa Corr.	Antigüedad de la mora en días					Capital Moratorio	Interes Por Cobrar	Saldo Actual	No.CTAS En Mora
				01 a 30	31 a 60	61 a 120	121 a 180	180 a 360				
Total =====>>>>>>			10	2,069.63 .3544	87,567.59 14.9980	30,002.74 5.1386	67,948.96 11.6378	98,495.72 16.8697	297,776.67 51.0012	583,861.31 .0000	42,340.52	1,648,361.31



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No. Crédito	Nombre del Cliente	Saldo Actual	Intereses Capitalizados	Intereses Por Cobrar	Intereses Moratorios	Intereses Corrientes	Intereses No Provis	Intereses x Anticipado	Redescuento Corriente	Total Deuda Cliente
*-----*										
BENEFICIARIOS QUESERIAS										
Total Sub-Pro. => 1 PRODUCTOS INDEPENDIENTE										
		.00	.00	.00	.00	.00	.00	.00	.00	.00
51-401-260103-0	CASTELLANOS CASTELLANOS LUIS AR	101,750.22	840.01	230.83	243.07	25.65	.00	.00	.00	.00
51-401-292717-0	ALCANTARA HERNANDEZ JOSE OSCAR	75,908.72	577.07	415.12	.00	19.77	.00	.00	.00	103,089.78
51-401-297740-8	BATRES CRUZ JORGE OMAR	150,000.00	.00	1,087.78	.00	.00	.00	.00	.00	76,920.68
51-401-305168-9	RICO CORDOVA IVETH	310,784.05	11,385.98	1,883.76	2,068.92	81.90	.00	.00	.00	151,087.78
51-401-310210-8	IZAGUIRRE OSORTO LUIS ALONSO	81,076.15	9,978.59	318.69	1,121.37	22.76	.00	.00	.00	326,204.61
51-401-316831-2	FLORES FLORES DELIA GRACIELA	90,000.00	.00	562.50	.00	22.50	.00	.00	.00	92,517.56
51-401-317082-6	GUARDADO RAMIREZ EMETERIO	49,999.60	6,190.82	113.74	1,327.65	14.22	.00	.00	.00	90,585.00
51-401-318002-5	VASQUEZ JOSE CARLOS ARMANDO	60,000.00	.00	303.57	.00	15.60	.00	.00	.00	57,646.03
51-401-326264-5	COOPERATIVA DE PRODUCCION AGROP	249,999.79	1,000.00	1,506.00	.00	62.50	.00	.00	.00	60,319.17
51-401-326273-6	ESPINOZA GUEVARA SAMUEL	131,250.00	.00	787.50	.00	32.81	.00	.00	.00	252,568.29
51-401-329189-5	ACOSTA JIMENEZ CARLOS DAVID	149,999.97	.00	450.00	.00	37.50	.00	.00	.00	132,070.31
51-401-334938-8	NAVARRO ENRIQUE	50,000.00	.00	337.50	.00	12.50	.00	.00	.00	150,487.47
51-401-338708-6	COOPERATIVA AGROINDUSTRIAL AGAD	189,069.63	.00	236.34	.68	.00	.00	.00	.00	50,350.00
51-401-346288-9	GARCIA HERNANDEZ JOSE HERMINIO	210,000.00	.00	997.50	.00	52.50	.00	.00	.00	189,306.65
51-401-346293-9	PAZ FERRERA NESTOR RUBEN	177,040.00	.00	796.68	.00	44.26	.00	.00	.00	211,050.00
51-401-347451-8	VASQUEZ CRUZ SELSO RAMON	88,470.79	3,117.12	664.01	251.47	.00	.00	.00	.00	177,880.94
51-401-351599-2	GUILLEN SOLER SERGIO JONATAN	21,250.00	63.75	37.30	.00	5.33	.00	.00	.00	92,503.39
51-401-352757-1	MEJIA FLORES RAMON	227,115.61	1,821.34	860.19	5.64	57.35	.00	.00	.00	21,356.38
51-401-354848-2	JIMENEZ FLORES JOSE JOVANI	240,000.00	60.00	360.09	.00	60.02	.00	.00	.00	229,860.13
51-401-355652-5	RUEDA MARTINEZ PABLO EMILIO	275,024.93	275.02	1,514.15	52.54	68.83	.00	.00	.00	240,480.11
51-401-356718-8	ROSALES HERNANDEZ MARIA DOLORES	240,000.00	.00	363.06	.00	60.51	.00	.00	.00	276,935.47
51-401-356726-1	IRAHETA RIVERA EDGARDO MARDOQUE	65,627.68	16.41	98.47	.00	16.41	.00	.00	.00	240,423.57
51-401-357569-2	FLORES FLORES MARCO TULIO	55,067.59	706.34	310.87	.20	14.13	.00	.00	.00	65,758.97
51-401-358263-6	ASOCIACION DE GANADEROS Y AGRIC	199,999.80	50.00	450.11	.00	50.01	.00	.00	.00	56,099.13
51-401-359103-3	BORJAS GERARDO	209,923.11	367.37	1,212.23	.00	53.08	.00	.00	.00	200,549.92
51-401-363824-4	ALVARADO ROMERO MIGUEL ANGEL	359,177.51	134.64	1,077.94	.00	89.83	.00	.00	.00	211,555.79
51-401-364154-2	CANTARERO RAMOS ALEXIS	250,000.00	.00	250.00	.00	62.50	.00	.00	.00	360,479.92
51-401-364828-6	OSORIO RODRIGUEZ RAMON	401,500.00	.00	.00	.00	100.38	.00	.00	.00	250,312.50
51-401-365660-0	IRAHETA RIVERA JUAN RAMON	270,002.74	1,350.01	542.71	.00	67.84	.00	.00	.00	401,600.38
51-401-370289-6	CALIX VELASQUEZ ENMA LORENA	149,811.81	.00	786.51	.00	37.45	.00	.00	.00	271,963.30
51-401-370600-3	IRAHETA RIVERA JOAQUIN ANTONIO	298,859.75	.00	1,344.87	.00	74.71	.00	.00	.00	150,635.77
51-401-371163-3	CARVAJAL AGUILAR DENNIS LAWRENC	500,000.00	.00	875.00	.00	125.00	.00	.00	.00	300,279.33
51-401-377342-4	MEJIA TORRES ERIC LEONARDO	50,000.00	.00	162.50	.00	12.50	.00	.00	.00	501,000.00
51-401-377536-6	VELASQUEZ SALINAS JUAN ANGEL	50,000.00	.00	137.50	.00	12.50	.00	.00	.00	50,175.00
51-401-377765-5	HENRY PONCE JOSE ROBERTO	180,000.00	.00	270.00	.00	45.00	.00	.00	.00	50,150.00
51-401-377771-3	HUEZO SALGADO GERARDO ALEXANDER	150,000.00	.00	225.00	.00	37.50	.00	.00	.00	180,315.00
51-401-377969-7	AGUILAR REYES OSCAR GIOVANNI	200,000.00	.00	200.00	.00	50.00	.00	.00	.00	150,262.50
Total Sub-Pro. =>	36 PRESTAMOS QUESERIAS	6,558,709.45	37,934.47	21,770.02	5,071.54	1,545.35	.00	.00	.00	200,250.00
Total Proyecto =>	37	6,558,709.45	37,934.47	21,770.02	5,071.54	1,545.35	.00	.00	.00	6,625,030.83
Total =====>>>>>	37	6,558,709.45	37,934.47	21,770.02	5,071.54	1,545.35	.00	.00	.00	6,625,030.83

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**QUESERIAS JULIO 2017 (6%)**

FECHA	PRESTAMO	CAPITAL	INTERESES	MORA	COBROS ADIC.	TOTAL ABONO	COMISION	TASA	FACTO COMISIC
07/17	359103-3	L30,076.89	L1,923.11						
07/17	365660-0	L0.24	L2,569.76			L32,000.00	L1,282.14	9.00%	66.67
07/17	297740-8		L1,125.00			L2,570.00	L1,713.26	9.00%	66.67
07/17	364828-6		L302.25			L1,125.00	L750.04	9.00%	66.67
07/17	364828-6	L399.25	L100.75			L302.25	L201.51	9.00%	66.67
07/17	334938-8		L375.00			L500.00	L67.17	9.00%	66.67
07/17	355652-5	L4,323.37	L6,495.52	L141.11	L2,040.00	L375.00	L250.01	9.00%	66.67
07/17	364828-6	L200.10	L100.65			L13,000.00	L4,424.64	9.00%	66.67
07/17	316831-2		L697.83			L300.75	L67.10	9.00%	66.67
07/17	364828-6		L100.60			L697.83	L465.24	9.00%	66.67
07/17	364828-6		L100.60			L100.60	L67.07	9.00%	66.67
07/17	364828-6	L400.65				L100.60	L67.07	9.00%	66.67
07/17	326273-6		L1,017.43			L400.65		9.00%	66.67
07/17	370289-6		L1,274.54			L1,017.43	L678.32	9.00%	66.67
07/17	364828-6		L301.50			L1,274.54	L849.74	9.00%	66.67
07/17	318002-5		L225.10			L301.50	L201.01	9.00%	66.67
07/17	364828-6		L100.50			L225.10	L150.07	9.00%	66.67
07/17	351599-2	L22,161.95	L1,340.02	L6.18	L0.81	L100.50	L67.00	9.00%	66.67
07/17	346288-9	L130.03	L1,575.98	L0.22		L23,508.96	L897.51	9.00%	66.67
07/17	370600-3	L0.55	L2,241.45			L1,706.23	L1,050.85	9.00%	66.67
07/17	346293-9	L6,250.00	L1,420.85			L2,242.00	L1,494.37	9.00%	66.67
07/17	364828-6		L201.00			L7,670.85	L947.28	9.00%	66.67
07/17	364828-6		L100.50			L201.00	L134.01	9.00%	66.67
07/17	364828-6		L402.00			L100.50	L67.00	9.00%	66.67
07/17	364828-6		L100.50			L402.00	L268.01	9.00%	66.67
07/17	329189-5	L30,000.00	L1,305.00			L100.50	L67.00	9.00%	66.67
07/17	363824-4		L3,102.00			L31,305.00	L870.04	9.00%	66.67
07/17	358263-6		L1,761.95		L1,700.00	L3,102.00	L2,068.10	9.00%	66.67
07/17	358263-6		L201.00			L3,461.95	L1,174.69	9.00%	66.67
07/17	364828-6		L301.50			L201.00	L134.01	9.00%	66.67
07/17	371163-3		L3,375.00			L301.50	L201.01	9.00%	66.67
07/17	354848-2		L2,042.18			L3,375.00	L2,250.11	9.00%	66.67
07/17	356726-1	L9,372.32	L608.56		L1,019.12	L2,042.18	L1,361.52	9.00%	66.67
07/17	356718-8		L1,754.79		L0.21	L11,000.00	L405.73	9.00%	66.67
07/17	338708-6	L2,340.18	L2,063.75	L5.88	L2,543.20	L1,755.00	L1,169.92	9.00%	66.67
07/17	364828-6		L201.00			L6,953.01	L1,379.82	9.00%	66.67
07/17	364154-2		L1,688.28			L201.00	L134.01	9.00%	66.67
07/17	364828-6		L100.50			L1,688.28	L1,125.58	9.00%	66.67
07/17	364828-6		L201.00			L100.50	L67.00	9.00%	66.67
07/17	364828-6		L201.00			L201.00	L134.01	9.00%	66.67
07/17	364828-6	L500.00				L201.00	L134.01	9.00%	66.67
	<b>TOTAL</b>	<b>L106,155.53</b>	<b>L43,099.95</b>	<b>L153.39</b>	<b>L7,303.34</b>	<b>L156,712.21</b>	<b>L28,837.00</b>	<b>9.00%</b>	<b>66.67</b>



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