

MEMORANDO

UFP-034- 2018

Para: Abog. Reyna Isabel Montoya
Asistente Técnico de Planificación AIP

De: 
Ing. José Arnulfo Peña Martínez.
JEFE DE UNIDAD DE FINANCIAMIENTO AL PRODUCTOR.

Asunto: **Remisión de Informe Septiembre Portal 2018**

Fecha: 22 de Octubre del 2018

Quisiera hacer de su conocimiento que a partir del mes de junio del presente año a raíz de la consolidación de los fideicomisos administrados por Banco de Occidente (CRA, PROCELACH y PORCINO) en uno solo fondo denominado "Fideicomiso en Apoyo a la Agricultura Familiar"; este banco determino enviar al Fideicomitente un solo Sistema Contable, Estado de Resultados y Flujo de Efectivo que se presentan anexos a esta nota. En relación a los fideicomisos: Semilla de Papa y CRA también se presentan la documentación respectiva y para lo cual se presentan hasta esta fecha en vista que la semana anterior fue presentada a esta unidad los Estados Financieros.

Cc: Ing. José Obdulio Crozier / Sub-Director Transferencia de Tecnología
CC: Ing. Ana Dunaway / Jefe Unidad de Planificación y Presupuesto
Cc: Ing. Ricardo Salgado / Jefe Programa de Transferencia.
Cc: archivo.

31/10/2018


Ana Dunaway

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
TEC.AGRICULTURA FAMILIAR DICTA										
51-401-322828-5	MEJIA URQUIA IRIS YANET	11,336.41	1,615.26	36.33	344.88	3.34	.00	.00	.00	13,336.22
51-401-322830-1	MEJIA URQUIA IRIS YANET	46,561.39	17,767.89	183.15	3,379.90	16.71	.00	.00	.00	67,909.04
51-401-344844-9	MEJIA URQUIA MARIA YOLANDA	10,365.82	907.70	33.82	201.60	2.82	.00	.00	.00	11,511.76
51-401-363559-0	PAVON ALVARADO ISIS LIZETH	91,505.63	15,630.15	459.66	2,703.05	27.04	.00	.00	.00	110,325.53
51-401-366615-6	PAVON ALVARADO ISIS LIZETH	30,000.00	5,110.28	158.91	421.46	8.83	.00	.00	.00	35,699.48
51-401-369398-5	PALACIOS MOYA JOSEFA LIDILIA	39,999.88	2,295.36	169.18	535.58	10.57	.00	.00	.00	43,010.57
51-401-375910-8	GRADIZ ARDON HECTOR ANIBAL	36,740.44	238.81	92.45	75.52	9.24	.00	.00	.00	37,156.46
51-401-383546-2	COREA SONIA ISABEL	85,826.29	4,586.09	655.49	179.72	.00	.00	.00	.00	91,247.59
51-401-383785-0	CALONA FLORES EDUARDO ADALID	22,500.00	.00	140.63	5.42	5.63	.00	.00	.00	22,651.68
51-401-383790-0	CALONA FLORES EDUARDO ADALID	23,641.66	.00	147.76	34.16	5.91	.00	.00	.00	23,829.49
51-401-385336-5	MENDEZ LOPEZ CARLOS HUMBERTO	49,990.23	999.35	346.47	305.32	12.83	.00	.00	.00	51,654.20
51-401-397550-1	ORELLANA DIAZ WILFREDO	100,000.00	2,266.92	127.83	.00	25.57	.00	.00	.00	102,420.32
51-401-398369-2	IRAHETA RIVERA JUAN RAMON	100,000.00	.00	350.00	.00	25.00	.00	.00	.00	100,375.00
51-401-400304-1	IRAHETA RIVERA JOAQUIN ANTONIO	100,000.00	750.00	528.94	.00	25.19	.00	.00	.00	101,304.13
51-401-400308-2	IRAHETA RIVERA JOAQUIN ANTONIO	40,000.00	300.00	211.58	.00	10.08	.00	.00	.00	40,521.66
51-401-400311-6	HERNANDEZ MIRNA	100,000.00	.00	350.00	.00	25.00	.00	.00	.00	100,375.00
51-401-400585-0	ESCOBAR PALMA CARMEN MARINA	100,000.00	.00	400.38	.00	25.00	.00	.00	.00	100,425.38
51-401-400597-5	ESCOBAR PALMA CARMEN MARINA	40,000.00	.00	160.15	.00	10.00	.00	.00	.00	40,170.15
51-401-401898-5	GARCIA AMAYA RENE ORLANDO	40,000.00	.00	250.00	.00	10.00	.00	.00	.00	40,260.00
51-401-401907-6	GARCIA AMAYA RENE ORLANDO	100,000.00	.00	625.00	.00	25.00	.00	.00	.00	100,650.00
Total Sub-Pro. =>	21 BENEFICIARIOS PORCINO	1,168,467.75	52,467.81	5,427.73	8,186.61	283.76	.00	.00	.00	1,234,833.66

51-401-305506-9	CAJA RURAL DE AHORRO Y CREDITO	38,000.00	18,310.17	407.02	2,565.69	19.38	.00	.00	.00	59,302.26
51-401-333949-4	EMPRESA ASOCIATIVA CAMPESINA DE	79,999.50	23,039.92	.00	1,004.65	34.89	.00	.00	.00	104,078.96
51-401-379829-3	ASOC DE COMITES DE TRANSF DE TE	100,000.00	2,971.41	103.65	190.14	34.55	.00	.00	.00	103,299.75
51-401-383540-5	COREA SONIA ISABEL	97,675.65	7,011.31	1,011.98	200.49	.00	.00	.00	.00	105,899.43
51-401-398389-0	ASOCIACION DE PRODUCTORES AGROP	386,042.86	.00	1,930.21	.00	96.51	.00	.00	.00	388,069.58
51-401-398885-8	MEJIA JOSE ALEXIS	300,000.00	4,516.87	989.68	.00	76.13	.00	.00	.00	305,582.68
51-401-402806-9	FUNEZ SANCHEZ SANTOS BIRGILIO	100,000.00	.00	250.00	.00	25.00	.00	.00	.00	100,275.00
Total Sub-Pro. =>	7 PRESTAMOS CRA	1,101,718.01	55,849.68	4,692.54	3,960.97	286.46	.00	.00	.00	1,166,507.66

51-401-310210-8	IZAGUIRRE OSORTO LUIS ALONSO	81,076.15	20,083.32	359.18	3,028.24	25.66	.00	.00	.00	104,572.55
51-401-317082-6	GUARDADO RAMIREZ EMETERIO	49,999.60	12,469.49	126.98	2,511.95	15.87	.00	.00	.00	65,123.89
51-401-326264-5	COOPERATIVA DE PRODUCCION AGROP	158,403.31	3,914.86	973.91	57.39	40.58	.00	.00	.00	163,390.05
51-401-329189-5	ACOSTA JIMENEZ CARLOS DAVID	90,000.00	.00	225.00	.00	22.50	.00	.00	.00	90,247.50
51-401-346288-9	GARCIA HERNANDEZ JOSE HERMINIO	149,998.94	75.00	712.85	.00	37.52	.00	.00	.00	150,824.31
51-401-346293-9	PAZ FERRERA NESTOR RUBEN	87,500.00	.00	415.63	.00	21.88	.00	.00	.00	87,937.51
51-401-352757-1	MEJIA FLORES RAMON	165,337.94	454.68	621.72	56.34	41.45	.00	.00	.00	166,512.13
51-401-354848-2	JIMENEZ FLORES JOSE JOVANI	179,999.13	.00	135.00	.00	45.00	.00	.00	.00	180,179.13
51-401-355652-5	RUEDA MARTINEZ PABLO EMILIO	246,897.75	6,721.53	1,406.13	483.15	63.91	.00	.00	.00	255,572.47
51-401-356718-8	ROSALES HERNANDEZ MARIA DOLORES	179,998.88	.00	273.06	.00	45.51	.00	.00	.00	180,317.45
51-401-358263-6	ASOCIACION DE GANADEROS Y AGRIC	150,000.00	37.50	337.58	.00	37.51	.00	.00	.00	150,412.59
51-401-359103-3	BORJAS GERARDO	180,000.00	1,548.04	1,055.19	.00	45.88	.00	.00	.00	182,649.11
51-401-363824-4	ALVARADO ROMERO MIGUEL ANGEL	250,000.00	.00	250.00	.00	62.50	.00	.00	.00	250,312.50
51-401-364154-2	CANTARERO RAMOS ALEXIS	149,999.27	.00	187.50	.00	37.50	.00	.00	.00	150,224.27
51-401-364828-6	OSORIO RODRIGUEZ RAMON	313,200.00	.00	548.10	.00	78.30	.00	.00	.00	313,826.40
51-401-365660-0	IRAHETA RIVERA JUAN RAMON	219,297.65	328.95	439.25	40.81	54.91	.00	.00	.00	220,161.57
51-401-370289-6	CALIX VELASQUEZ ENMA LORENA	54,439.87	.00	258.59	18.82	13.61	.00	.00	.00	54,730.89
51-401-370600-3	IRAHETA RIVERA JOAQUIN ANTONIO	241,606.78	1,751.65	1,095.11	35.95	60.84	.00	.00	.00	244,550.33
51-401-371163-3	CARVAJAL AGUILAR DENNIS LAWRENC	312,499.15	.00	546.87	.00	78.12	.00	.00	.00	313,124.14
51-401-377342-4	MEJIA TORRES ERIC LEONARDO	49,937.97	4,256.14	177.24	456.07	13.63	.00	.00	.00	54,841.05



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
51-401-377765-5	HENRY PONCE JOSE ROBERTO	180,000.00	5,545.62	280.15	395.00	46.69	.00	.00	.00	186,267.46
51-401-377771-3	HUEZO SALGADO GERARDO ALEXANDER	100,982.35	.00	167.02	2.02	25.25	.00	.00	.00	101,176.64
51-401-377969-7	AGUILAR REYES OSCAR GIOVANNI	174,999.36	8,871.30	185.23	91.66	46.31	.00	.00	.00	184,193.86
51-401-379310-3	EMP.DE SERV.MULT.DE GANADEROS Y	403,400.00	.00	1,008.50	6.40	100.85	.00	.00	.00	404,515.75
51-401-382206-5	GODOY SALGADO EDY RAMONA	174,656.65	43.92	829.83	.00	43.68	.00	.00	.00	175,574.08
51-401-382231-3	IRAHETA RIVERA EDGARDO MARDOQUE	109,998.59	.00	494.99	.00	27.50	.00	.00	.00	110,521.08
51-401-383467-8	BATRES CRUZ JORGE OMAR	360,000.00	2,520.00	.00	.00	.00	.00	.00	.00	362,520.00
51-401-384094-3	AGUILERA FLORES JAIRO FERNANDO	270,000.00	1,147.50	1,423.52	.00	67.79	.00	.00	.00	272,638.81
51-401-384664-6	VASQUEZ CRUZ SELSO RAMON	119,180.24	864.06	300.11	14.84	30.01	.00	.00	.00	120,389.26
51-401-385935-7	BARAHONA RIVERA DIONIS ARMANDO	285,425.16	1,926.62	1,364.92	67.91	71.84	.00	.00	.00	288,856.45
51-401-387579-8	PAGOADA VELASQUEZ HUGO FRANCISC	215,462.66	.00	592.52	.00	53.87	.00	.00	.00	216,109.05
51-401-397293-1	RICO CORDOVA IVETH	309,987.11	1,549.94	778.84	3.98	77.88	.00	.00	.00	312,397.75
51-401-397546-9	VELASQUEZ SALINAS JUAN ANGEL	80,000.00	1,813.54	102.27	.00	20.45	.00	.00	.00	81,936.26
51-401-398361-9	ESPINOZA GUEVARA SAMUEL	350,000.00	.00	1,662.50	.00	87.50	.00	.00	.00	351,750.00
51-401-398377-5	NAVARRO ENRIQUE	150,000.00	.00	787.50	.00	37.50	.00	.00	.00	150,825.00
Total Sub-Pro. => 35 PRESTAMOS QUESERIAS		6,594,284.51	75,923.66	20,122.79	7,270.53	1,579.80	.00	.00	.00	6,699,181.29

51-401-400107-4	IRIAS UCLES ENA ZULEMA	55,000.00	.00	165.00	.00	13.75	.00	.00	.00	55,178.75
51-401-403254-0	BETANCOURTH RAUDALES JAVIER OSA	100,000.00	.00	100.00	.00	25.00	.00	.00	.00	100,125.00
51-401-403256-5	BETANCOURTH RAUDALES JAVIER OSA	30,000.00	.00	30.00	.00	7.50	.00	.00	.00	30,037.50
Total Sub-Pro. => 2 PRODUCCION DE TILAPIA		185,000.00	.00	295.00	.00	46.25	.00	.00	.00	185,341.25

Total Proyecto => 65		9,049,470.27	184,241.15	30,538.06	19,418.11	2,196.27	.00	.00	.00	9,285,863.86

Total =====>>>>>> 65		9,049,470.27	184,241.15	30,538.06	19,418.11	2,196.27	.00	.00	.00	9,285,863.86



Lic. Juana Antonia Brizo
 Jefe Regional Fideicomiso
 Zona Centro

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	361 y Mas					
Garantía.: TEC.AGRICULTURA FAMILIAR DICTA														
51-401-305506-9	CAJA RURAL DE AHORRO Y CREDITO	16/06/2015	12	.00	.00	.00	.00	.00	.00	38,000.00	38,000.00	18,717.19	38,000.00	1
51-401-310210-8	IZAGUIRRE OSORTO LUIS ALONSO	01/04/2016	9	.00	.00	.00	.00	.00	.00	81,076.15	81,076.15	20,442.50	81,076.15	3
51-401-317082-6	GUARDADO RAMIREZ EMETERIO	07/04/2016	9	.00	.00	.00	.00	.00	.00	49,999.60	49,999.60	12,596.47	49,999.60	2
51-401-322828-5	MEJIA URQUIA IRIS YANET	31/03/2017	9	.00	.00	.00	.00	.00	.00	11,336.41	11,336.41	1,651.59	11,336.41	4
51-401-322830-1	MEJIA URQUIA IRIS YANET	10/03/2015	9	.00	.00	.00	.00	.00	.00	46,561.39	46,561.39	17,951.04	46,561.39	1
51-401-326264-5	COOPERATIVA DE PRODUCCION AGRO	29/05/2018	9	.00	.00	.00	8,403.31	.00	.00	8,403.31	8,403.31	4,888.77	158,403.31	1
51-401-344844-9	MEJIA URQUIA MARIA YOLANDA	12/10/2017	9	.00	.00	.00	.00	.00	.00	10,365.82	10,365.82	941.52	10,365.82	1
51-401-352757-1	MEJIA FLORES RAMON	05/09/2018	9	37,500.00	.00	.00	.00	.00	15,337.94	52,837.94	1,076.40	165,337.94	2	
51-401-355652-5	RUEDA MARTINEZ PABLO EMILIO	22/05/2018	9	.00	.00	.00	30,000.00	30,000.00	6,897.75	66,897.75	8,127.66	246,897.75	3	
51-401-363559-0	PAVON ALVARADO ISIS LIZETH	14/12/2016	9	.00	.00	.00	.00	.00	.00	91,505.63	91,505.63	16,089.81	91,505.63	1
51-401-365660-0	IRAHETA RIVERA JUAN RAMON	17/09/2018	9	.00	.00	.00	9,297.65	.00	.00	9,297.65	9,297.65	768.20	219,297.65	1
51-401-366615-6	PAVON ALVARADO ISIS LIZETH	00/00/0000	9	3,750.00	.00	3,750.00	.00	7,500.00	.00	11,250.00	26,250.00	5,269.19	30,000.00	7
51-401-369398-5	PALACIOS MOYA JOSEFA LIDILIA	31/01/2018	9	.00	.00	.00	.00	.00	.00	39,999.88	39,999.88	2,464.54	39,999.88	1
51-401-370289-6	CALIX VELASQUEZ ENMA LORENA	12/09/2018	9	16,939.87	.00	.00	.00	.00	.00	16,939.87	16,939.87	258.59	54,439.87	1
51-401-370600-3	IRAHETA RIVERA JOAQUIN ANTONIO	14/08/2018	9	30,000.00	.00	.00	.00	.00	1,606.78	31,606.78	2,846.76	241,606.78	2	
51-401-375910-8	GRADIZ ARDON HECTOR ANIBAL	25/08/2018	9	.00	.00	.00	.00	.00	36,740.44	36,740.44	331.26	36,740.44	1	
51-401-377342-4	MEJIA TORRES ERIC LEONARDO	20/10/2017	9	.00	.00	25,000.00	.00	.00	24,937.97	49,937.97	4,433.38	49,937.97	2	
51-401-377765-5	HENRY PONCE JOSE ROBERTO	29/05/2018	9	.00	.00	22,500.00	.00	.00	22,500.00	45,000.00	5,825.77	180,000.00	2	
51-401-377969-7	AGUILAR REYES OSCAR GIOVANNI	09/03/2018	9	.00	.00	24,999.36	.00	.00	.00	24,999.36	9,056.53	174,999.36	1	
51-401-379310-3	EMP.DE SERV.MULT.DE GANADEROS	21/09/2018	9	.00	3,400.00	.00	.00	.00	.00	3,400.00	1,008.50	403,400.00	1	
51-401-379829-3	ASOC DE COMITES DE TRANSF DE T	30/06/2018	12	.00	100,000.00	.00	.00	.00	.00	100,000.00	3,075.06	100,000.00	1	
51-401-383540-5	COREA SONIA ISABEL	03/02/2018	12	4,460.14	4,415.98	8,701.21	8,529.77	4,234.29	.00	30,341.39	8,023.29	97,675.65	8	
51-401-383546-2	COREA SONIA ISABEL	03/02/2018	9	3,961.57	3,932.08	7,776.56	7,661.21	3,809.48	.00	27,140.90	5,241.58	85,826.29	8	
51-401-383785-0	CALONA FLORES EDUARDO ADALID	06/09/2018	9	.00	3,750.00	.00	.00	.00	.00	3,750.00	140.63	22,500.00	1	
51-401-383790-0	CALONA FLORES EDUARDO ADALID	06/09/2018	9	.00	.00	.00	23,641.66	.00	.00	23,641.66	147.76	23,641.66	1	
51-401-384664-6	VASQUEZ CRUZ SELSO RAMON	22/08/2018	9	.00	.00	.00	6,680.24	.00	.00	6,680.24	1,164.17	119,180.24	1	
51-401-385336-5	MENDEZ LOPEZ CARLOS HUMBERTO	15/06/2018	9	.00	.00	49,990.23	.00	.00	.00	49,990.23	1,345.82	49,990.23	1	
51-401-385935-7	BARAHONA RIVERA DIONIS ARMANDO	15/08/2018	9	.00	.00	15,425.16	.00	.00	.00	15,425.16	3,291.54	285,425.16	1	
51-401-397293-1	RICO CORDOVA IVETH	31/08/2018	9	4,274.92	791.72	.00	.00	.00	.00	5,066.64	2,328.78	309,987.11	2	
Total x Garantía:				29	100,886.50	116,289.78	158,142.52	94,213.84	146,666.90	386,992.63	1,003,192.17	159,504.30	3,424,132.29	
					10.0565	11.5919	15.7639	9.3914	14.6200	38.5761	99.9900			



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				01 a 30	31 a 60	61 a 120	121 a 180	180 a 360				
Total =====>>>>>>>		29		100,886.50 10.0565	116,289.78 11.5919	158,142.52 15.7639	94,213.84 9.3914	146,666.90 14.6200	386,992.63 38.5761	1,003,192.17 .0000	159,504.30	3,424,132.29

Fideicomiso Apoyo a la Tecnificación-Banco de Occidente/ Mes de Septiembre 2018



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