

# MEMORANDO

UFP-001- 2019

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

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



Asunto: Remisión de Informe Noviembre Portal 2018

Fecha: 14 de Enero del 2019

Quisiera hacer remembranza que a partir del mes de junio del año 2018 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 administrados por BANADESA y del cual se están haciendo las gestiones administrativas para el traspaso de dichas carteras al Banco de Occidente también se presentan la documentación respectiva. Sin embargó esta documentación se presenta hasta este momento en vista que la misma llego a esta oficina a finales del mes de Diciembre.

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.

*J. P.*  
*14/01/2019*  
*9:00 a.m.*

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	1,815.99	37.29	385.99	13.56	.00	.00	.00	13,589.24
51-401-322830-1	MEJIA URQUIA IRIS YANET	46,561.39	18,773.37	186.53	3,551.59	67.83	.00	.00	.00	69,140.71
51-401-344844-9	MEJIA URQUIA MARIA YOLANDA	10,365.82	1,077.43	34.33	237.89	11.44	.00	.00	.00	11,726.91
51-401-363559-0	PAVON ALVARADO ISIS LIZETH	91,505.63	17,259.76	468.03	3,027.55	110.13	.00	.00	.00	112,371.10
51-401-366615-6	PAVON ALVARADO ISIS LIZETH	30,000.00	5,641.98	161.31	513.33	35.85	.00	.00	.00	36,352.47
51-401-369398-5	PALACIOS MOYA JOSEFA LIDILIA	39,999.88	2,932.16	171.73	675.59	42.93	.00	.00	.00	43,822.29
51-401-375910-8	GRADIZ ARDON HECTOR ANIBAL	36,740.44	795.58	93.84	204.11	37.54	.00	.00	.00	37,871.51
51-401-383546-2	COREA SONIA ISABEL	85,826.29	5,947.36	665.36	296.73	69.68	.00	.00	.00	92,805.42
51-401-383785-0	CALONA FLORES EDUARDO ADALID	22,500.00	338.78	142.74	24.58	22.94	.00	.00	.00	23,029.04
51-401-383790-0	CALONA FLORES EDUARDO ADALID	23,641.66	355.95	149.99	116.91	24.00	.00	.00	.00	24,288.51
51-401-398369-2	IRAHETA RIVERA JUAN RAMON	100,000.00	.00	200.00	.00	100.00	.00	.00	.00	100,300.00
51-401-400304-1	IRAHETA RIVERA JOAQUIN ANTONIO	99,999.63	.00	75.00	.00	100.00	.00	.00	.00	100,174.63
51-401-400308-2	IRAHETA RIVERA JOAQUIN ANTONIO	39,999.26	.00	30.00	.00	40.00	.00	.00	.00	40,069.26
51-401-400311-6	HERNANDEZ MIRNA	99,999.93	.00	300.00	.00	100.00	.00	.00	.00	100,399.93
51-401-400585-0	ESCOBAR PALMA CARMEN MARINA	99,750.22	249.38	400.00	.00	100.00	.00	.00	.00	100,499.60
51-401-400597-5	ESCOBAR PALMA CARMEN MARINA	39,900.09	99.75	160.00	.00	40.00	.00	.00	.00	40,199.84
51-401-401898-5	GARCIA AMAYA RENE ORLANDO	40,000.00	.00	480.00	.00	40.00	.00	.00	.00	40,520.00
51-401-401907-6	GARCIA AMAYA RENE ORLANDO	100,000.00	575.00	628.60	.00	100.58	.00	.00	.00	101,304.18
51-401-403580-5	VILLEDA MIRANDA JOSE ANTONIO	100,000.00	750.00	730.44	.00	76.13	.00	.00	.00	101,556.57
51-401-407522-2	ORELLANA DIAZ WILFREDO	100,000.00	.00	75.00	.00	100.00	.00	.00	.00	100,175.00
Total Sub-Pro. => 21 BENEFICIARIOS PORCINO		1,218,126.65	56,612.49	5,190.19	9,034.27	1,232.61	.00	.00	.00	1,290,196.21
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51-401-305506-9	CAJA RURAL DE AHORRO Y CREDITO	38,000.00	19,478.90	415.20	2,705.12	79.09	.00	.00	.00	60,678.31
51-401-333949-4	EMPRESA ASOCIATIVA CAMPESINA DE	79,999.50	25,143.82	.00	1,010.36	142.37	.00	.00	.00	106,296.05
51-401-379829-3	ASOC DE COMITES DE TRANSF DE TE	100,000.00	5,054.80	105.73	542.52	140.98	.00	.00	.00	105,844.03
51-401-383540-5	COREA SONIA ISABEL	97,675.65	9,115.52	1,032.32	331.56	108.36	.00	.00	.00	108,263.41
51-401-398389-0	ASOCIACION DE PRODUCTORES AGROP	371,397.02	278.55	1,951.30	.00	371.68	.00	.00	.00	373,998.55
51-401-398885-8	MEJIA JOSE ALEXIS	300,000.00	1,283.50	979.17	.00	301.28	.00	.00	.00	302,563.95
51-401-402806-9	FUNEZ SANCHEZ SANTOS BIRGILIO	99,999.98	.00	100.00	.00	100.00	.00	.00	.00	100,199.98
Total Sub-Pro. => 7 PRESTAMOS CRA		1,087,072.15	60,355.09	4,583.72	4,589.56	1,243.76	.00	.00	.00	1,157,844.28
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51-401-310210-8	IZAGUIRRE OSORTO LUIS ALONSO	81,076.15	21,628.42	364.58	3,317.13	104.17	.00	.00	.00	106,490.45
51-401-317082-6	GUARDADO RAMIREZ EME TERIO	49,999.60	13,425.40	128.89	2,690.52	64.45	.00	.00	.00	66,308.86
51-401-326264-5	COOPERATIVA DE PRODUCCION AGROP	158,403.31	6,358.76	988.57	.72	29.11	.00	.00	.00	165,780.47
51-401-329189-5	ACOSTA JIMENEZ CARLOS DAVID	89,999.06	.00	180.00	.00	90.00	.00	.00	.00	90,269.06
51-401-346288-9	GARCIA HERNANDEZ JOSE HERMINTO	121,011.39	.00	574.80	1.29	121.01	.00	.00	.00	121,708.49
51-401-346293-9	PAZ FERRERA NESTOR RUBEN	75,000.00	.00	318.75	.00	76.02	.00	.00	.00	75,394.77
51-401-352757-1	MEJIA FLORES RAMON	165,337.94	696.66	622.63	241.28	166.03	.00	.00	.00	167,064.54
51-401-354848-2	JIMENEZ FLORES JOSE JOVANI	178,270.53	.00	222.84	14.14	178.27	.00	.00	.00	178,685.78
51-401-355652-5	RUEDA MARTINEZ PABLO EMLIO	246,897.75	10,570.80	1,427.30	760.63	259.51	.00	.00	.00	259,915.99
51-401-356718-8	ROSALES HERNANDEZ MARIA DOLORES	152,037.15	.00	190.05	1.02	152.04	.00	.00	.00	152,380.26
51-401-358263-6	ASOCIACION DE GANADEROS Y AGRIC	150,000.00	1,125.87	340.03	.00	151.13	.00	.00	.00	151,617.03
51-401-359103-3	BORJAS GERARDO	.00	.00	.00	.00	.00	.00	.00	.00	.00
51-401-364154-2	CANTARERO RAMOS ALEXIS	99,999.27	662.75	154.05	.00	102.04	.00	.00	.00	100,918.11
51-401-365660-0	IRAHETA RIVERA JUAN RAMON	210,042.08	2,315.97	424.72	20.14	213.38	.00	.00	.00	213,016.29
51-401-370289-6	CALIX VELASQUEZ ENMA LORENA	54,111.91	.00	257.03	.00	16.91	.00	.00	.00	54,385.85
51-401-370600-3	IRAHETA RIVERA JOAQUIN ANTONIO	210,000.00	.00	157.50	.00	210.00	.00	.00	.00	210,367.50
51-401-371163-3	CARVAJAL AGUILAR DENNIS LAWRENC	312,417.89	.00	546.73	.00	312.42	.00	.00	.00	313,277.04
51-401-377342-4	MEJIA TORRES ERIC LEONARDO	49,937.97	5,077.23	179.90	632.04	55.36	.00	.00	.00	55,882.50
51-401-377765-5	HENRY PONCE JOSE ROBERTO	180,000.00	8,357.67	284.37	552.50	189.58	.00	.00	.00	189,384.12
51-401-377771-3	HUEZO SALGADO GERARDO ALEXANDER	100,944.42	.00	168.65	.58	100.94	.00	.00	.00	101,214.59



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
51-401-377969-7	AGUILAR REYES OSCAR GIOVANNI	174,999.36	11,660.18	188.02	179.15	188.02	.00	.00	.00	187,214.73
51-401-379310-3	EMP.DE SERV.MULT.DE CANADEROS Y	403,400.00	.00	1,210.20	18.29	403.40	.00	.00	.00	405,031.89
51-401-382206-5	GODOY SALGADO EDY RAMONA	150,000.00	.00	718.20	.00	151.20	.00	.00	.00	150,869.40
51-401-382231-3	IRAHETA RIVERA EDGARDO MARDOQUE	74,998.08	.00	285.07	.00	76.02	.00	.00	.00	75,359.17
51-401-383467-8	BATRES CRUZ JORGE OMAR	320,000.00	2,400.00	.00	.00	161.36	.00	.00	.00	322,561.36
51-401-384094-3	AGUILERA FLORES JAIRO FERNANDO	240,000.00	180.00	1,260.95	.00	241.20	.00	.00	.00	241,692.15
51-401-384664-6	VASQUEZ CRUZ SELSO RAMON	114,950.57	.00	229.90	1.90	27.58	.00	.00	.00	115,209.95
51-401-385935-7	BARAHONA RIVERA DIONIS ARMANDO	270,535.45	1,149.77	1,290.50	1.20	271.69	.00	.00	.00	273,248.61
51-401-387579-8	PAGOADA VELASQUEZ HUGO FRANCISC	211,068.13	844.27	847.65	.00	211.91	.00	.00	.00	212,971.96
51-401-397293-1	RICO CORDOVA IVETH	308,304.74	2,389.95	776.74	22.36	310.69	.00	.00	.00	311,804.48
51-401-397546-9	VELASQUEZ SALINAS JUAN ANGEL	69,893.53	122.31	87.52	.00	70.02	.00	.00	.00	70,173.38
51-401-398361-9	ESPINOZA GUEVARA SAMUEL	350,000.00	.00	1,837.50	.00	350.00	.00	.00	.00	352,187.50
51-401-398377-5	NAVARRO ENRIQUE	149,962.50	37.49	787.50	.00	150.00	.00	.00	.00	150,937.49
51-401-403970-6	ALVARADO ROMERO MIGUEL ANGEL	500,000.00	250.00	2,376.19	.00	500.25	.00	.00	.00	503,126.44
51-401-403973-0	ALCANTARA HERNANDEZ JOSE OSCAR	250,000.00	.00	3,062.50	.00	250.00	.00	.00	.00	253,312.50
51-401-406770-0	RODAS RAMIREZ ELIA GEORGINA	499,625.00	.00	124.91	.00	124.82	.00	.00	.00	499,874.73
Total Sub-Pro. => 36 PRESTAMOS QUESERIAS		6,773,223.78	89,253.50	22,614.74	8,454.89	6,080.53	.00	.00	.00	6,899,627.44
51-401-400107-4	TRIAS UCLES ENA ZULEMA	54,913.00	.00	247.11	.00	54.91	.00	.00	.00	55,215.02
51-401-403254-0	BETANCOURTH RAUDALES JAVIER OSA	100,000.00	.00	100.00	.00	100.00	.00	.00	.00	100,200.00
51-401-403256-5	BETANCOURTH RAUDALES JAVIER OSA	30,000.00	.00	30.00	.00	30.00	.00	.00	.00	30,060.00
Total Sub-Pro. => 2 PRODUCCION DE TILAPIA		184,913.00	.00	377.11	.00	184.91	.00	.00	.00	185,475.02
Total Proyecto => 66		9,263,335.58	206,221.08	32,765.76	22,078.72	8,741.81	.00	.00	.00	9,533,142.95
Total ==>>>>>> 66		9,263,335.58	206,221.08	32,765.76	22,078.72	8,741.81	.00	.00	.00	9,533,142.95



Lic. Juanita Brizo/Jefe Regional de 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	38,000.00	38,000.00	19,894.10	38,000.00	1	
51-401-310210-8	IZAGUIRRE OSORTO LUIS ALONSO	01/04/2016	9	.00	.00	.00	.00	.00	81,076.15	81,076.15	21,993.00	81,076.15	3	
51-401-317082-6	GUARDADO RAMIREZ EMFERIO	07/04/2016	9	.00	.00	.00	.00	.00	49,999.60	49,999.60	13,554.29	49,999.60	2	
51-401-322828-5	MEJIA URQUITA IRIS YANET	31/03/2017	9	.00	.00	.00	.00	.00	11,336.41	11,336.41	1,853.28	11,336.41	4	
51-401-322830-1	MEJIA URQUIA IRIS YANET	10/03/2015	9	.00	.00	.00	.00	.00	46,561.39	46,561.39	18,959.90	46,561.39	1	
51-401-326264-5	COOPERATIVA DE PRODUCCION AGRO	04/12/2018	9	13,036.39	.00	.00	.00	.00	.00	58,403.31	7,347.33	158,403.31	1	
51-401-344844-9	MEJIA URQUIA MARIA YOLANDA	12/10/2017	9	.00	.00	.00	.00	.00	10,365.82	10,365.82	1,111.76	10,365.82	1	
51-401-346288-9	GARCIA HERNANDEZ JOSE HERMINIO	12/11/2018	9	1,011.39	.00	.00	.00	.00	.00	1,011.39	574.80	121,011.39	1	
51-401-352757-1	MEJIA FLORES RAMON	06/11/2018	9	.00	.00	37,500.00	.00	.00	15,337.94	.00	1,319.29	165,337.94	2	
51-401-354848-2	JIMENEZ FLORES JOSE JOVANI	26/11/2018	9	.00	28,270.53	.00	.00	.00	.00	28,270.53	222.84	178,270.53	1	
51-401-355652-5	RUEDA MARTINEZ PABLO EMILIO	22/05/2018	9	30,000.00	.00	.00	.00	30,000.00	36,897.75	96,897.75	11,998.10	246,897.75	4	
51-401-356718-8	ROSALES HERNANDEZ MARIA DOLORE	26/11/2018	9	2,037.15	.00	.00	.00	.00	.00	2,037.15	190.05	152,037.15	1	
51-401-363559-0	PAVON ALVARADO ISIS LIZETH	14/12/2016	9	.00	.00	.00	.00	.00	91,505.63	91,505.63	17,727.79	91,505.63	1	
51-401-365660-0	IRAHETA RIVERA JUAN RAMON	09/10/2018	9	30,000.00	.00	.00	.00	42.08	.00	30,042.08	2,740.69	210,042.08	2	
51-401-366615-6	PAVON ALVARADO ISIS LIZETH	00/00/0000	9	.00	.00	3,750.00	3,750.00	7,500.00	11,250.00	26,250.00	5,803.29	30,000.00	7	
51-401-369398-5	PALACIOS MOYA JOSEFA LIDILIA	31/01/2018	9	.00	.00	.00	.00	.00	39,999.88	39,999.88	3,103.89	39,999.88	1	
51-401-370289-6	CALIX VELASQUEZ ENMA LORENA	03/12/2018	9	.00	.00	.00	.00	.00	.00	16,611.91	257.03	54,111.91		
51-401-375910-8	GRADIZ ARDON HECTOR ANIBAL	25/08/2018	9	.00	.00	.00	.00	36,740.44	.00	36,740.44	889.42	36,740.44	1	
51-401-377342-4	MEJIA TORRES ERIC LEONARDO	20/10/2017	9	.00	.00	.00	25,000.00	24,937.97	.00	49,937.97	5,257.13	49,937.97	2	
51-401-377765-5	HENRY PONCE JOSE ROBERTO	29/05/2018	9	.00	.00	.00	22,500.00	22,500.00	.00	45,000.00	8,642.04	180,000.00	2	
51-401-377969-7	AGUILAR REYES OSCAR GIOVANNI	09/03/2018	9	.00	.00	.00	24,999.36	.00	.00	24,999.36	11,848.20	174,999.36	1	
51-401-379310-3	EMP.DE SERV.MULT.DE GANADEROS	19/11/2018	9	.00	.00	3,400.00	.00	.00	.00	3,400.00	1,210.20	403,400.00	1	
51-401-379829-3	ASOC DE COMITES DE TRANSF DE T	30/06/2018	12	.00	.00	100,000.00	.00	.00	.00	100,000.00	5,160.53	100,000.00	1	
51-401-383540-5	COREA SONIA ISABEL	03/02/2018	12	9,145.06	4,504.74	8,876.12	8,701.21	8,168.78	.00	39,395.91	10,147.84	97,675.65	11	
51-401-383546-2	COREA SONIA ISABEL	03/02/2018	9	8,072.58	3,991.28	7,893.65	7,776.56	7,419.32	.00	35,153.39	6,612.72	85,826.29	11	
51-401-383785-0	CALONA FLORES EDUARDO ADALID	06/09/2018	9	3,750.00	.00	3,750.00	.00	.00	.00	7,500.00	481.52	22,500.00	2	
51-401-383790-0	CALONA FLORES EDUARDO ADALID	06/09/2018	9	.00	.00	.00	.00	23,641.66	.00	23,641.66	505.94	23,641.66	1	
51-401-384664-6	VASQUEZ CRUZ SELSO RAMON	04/12/2018	9	34,291.36	.00	.00	.00	.00	.00	39,950.57	229.90	114,950.57	1	
51-401-385935-7	BARAHONA RIVERA DIONIS ARMANDO	25/10/2018	9	.00	.00	.00	535.45	.00	.00	535.45	2,440.27	270,535.45	1	
51-401-397293-1	RICO CORDOVA IVETH	20/10/2018	9	4,339.29	4,306.99	3,384.27	.00	.00	.00	12,030.55	3,166.69	308,304.74	3	
Total x Garantía:				30	135,683.22	41,073.54	168,554.04	93,262.58	176,288.19	416,992.63	1,099,492.24	185,243.83	3,553,469.07	
					12.3405	3.7356	15.3301	8.4823	16.0336	37.9259	99.9900			



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 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				
Total =====>>>>>>>			30	135,683.22 12.3405	41,073.54 3.7356	168,554.04 15.3301	93,262.58 8.4823	176,288.19 16.0336	416,992.63 37.9259	1,099,492.24 .0000	185,243.83	3,553,469.07



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 Zona Centro