

# MEMORANDO

UFP-002-2019

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 Diciembre Portal 2018

Fecha: 15 de Enero del 2019

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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 el día de hoy.

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.

*Joelme*  
16/Enero/2019.



| No. Cridito                                | 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    | 1,917.69                | 37.57                | 402.96               | .00                  | .00                 | .00                    | .00                   | 13,694.63           |
| 51-401-322830-1                            | MEJIA URQUIA IRIS YANET         | 46,561.39    | 19,282.08               | 187.93               | 3,622.44             | .00                  | .00                 | .00                    | .00                   | 69,653.84           |
| 51-401-363559-0                            | PAVON ALVARADO ISIS LIZETH      | 91,505.63    | 18,085.70               | 471.54               | 3,161.69             | .00                  | .00                 | .00                    | .00                   | 113,224.56          |
| 51-401-366615-6                            | PAVON ALVARADO ISIS LIZETH      | 30,000.00    | 5,910.83                | 163.38               | 555.38               | .00                  | .00                 | .00                    | .00                   | 36,629.59           |
| 51-401-369398-5                            | PALACIOS MOYA JOSEFA LIDILIA    | 39,999.88    | 3,254.15                | 173.02               | 733.37               | .00                  | .00                 | .00                    | .00                   | 44,160.42           |
| 51-401-375910-8                            | GRADIZ ARDON HECTOR ANIBAL      | 36,740.44    | 1,077.70                | 95.40                | 257.50               | .00                  | .00                 | .00                    | .00                   | 38,171.04           |
| 51-401-383546-2                            | COREA SONIA ISABEL              | 85,826.29    | 6,635.66                | 674.97               | 353.36               | .00                  | .00                 | .00                    | .00                   | 93,490.28           |
| 51-401-383785-0                            | CALONA FLORES EDUARDO ADALID    | 22,500.00    | 510.22                  | 145.09               | 35.41                | .00                  | .00                 | .00                    | .00                   | 23,190.72           |
| 51-401-398369-2                            | IRAHETA RIVERA JUAN RAMON       | 70,700.00    | .00                     | 176.75               | .00                  | .00                  | .00                 | .00                    | .00                   | 70,876.75           |
| 51-401-400304-1                            | IRAHETA RIVERA JOAQUIN ANTONIO  | 99,999.63    | 300.00                  | 526.57               | .00                  | .00                  | .00                 | .00                    | .00                   | 100,826.20          |
| 51-401-400308-2                            | IRAHETA RIVERA JOAQUIN ANTONIO  | 39,999.26    | 120.00                  | 210.63               | 5.18                 | .00                  | .00                 | .00                    | .00                   | 40,335.07           |
| 51-401-400311-6                            | HERNANDEZ MIRNA                 | 50,927.03    | .00                     | 63.66                | .00                  | .00                  | .00                 | .00                    | .00                   | 50,990.69           |
| 51-401-400585-0                            | ESCOBAR PALMA CARMEN MARINA     | 34,000.00    | .00                     | 25.50                | .00                  | .00                  | .00                 | .00                    | .00                   | 34,025.50           |
| 51-401-400597-5                            | ESCOBAR PALMA CARMEN MARINA     | 39,900.09    | 99.70                   | 160.00               | 3.86                 | .00                  | .00                 | .00                    | .00                   | 40,163.65           |
| 51-401-401898-5                            | GARCIA AMAYA RENE ORLANDO       | 40,000.00    | .00                     | 780.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 40,780.00           |
| 51-401-401907-6                            | GARCIA AMAYA RENE ORLANDO       | 100,000.00   | .00                     | 325.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 100,325.00          |
| 51-401-403580-5                            | VILLEDA MIRANDA JOSE ANTONIO    | 100,000.00   | 1,505.63                | 735.92               | .00                  | .00                  | .00                 | .00                    | .00                   | 102,241.55          |
| 51-401-407522-2                            | ORELLANA DIAZ WILFREDO          | 100,000.00   | 750.00                  | 75.56                | .00                  | .00                  | .00                 | .00                    | .00                   | 100,825.56          |
| Total Sub-Pro. => 19 BENEFICIARIOS PORCINO |                                 | 1,039,996.05 | 59,449.36               | 5,028.49             | 9,131.15             | .00                  | .00                 | .00                    | .00                   | 1,113,605.05        |
| -----                                      |                                 |              |                         |                      |                      |                      |                     |                        |                       |                     |
| 51-401-305506-9                            | CAJA RURAL DE AHORRO Y CREDITO  | 38,000.00    | 20,072.04               | 419.36               | 2,762.66             | .00                  | .00                 | .00                    | .00                   | 61,254.06           |
| 51-401-333949-4                            | EMPRESA ASOCIATIVA CAMPESENA DE | 79,999.50    | 26,211.57               | .00                  | 1,012.72             | .00                  | .00                 | .00                    | .00                   | 107,223.79          |
| 51-401-379829-3                            | ASOC DE COMITES DE TRANSF DE TE | 100,000.00   | 6,112.14                | 106.79               | 687.94               | .00                  | .00                 | .00                    | .00                   | 106,906.87          |
| 51-401-383540-5                            | COREA SONIA ISABEL              | 97,675.65    | 10,183.44               | 1,049.62             | 395.10               | .00                  | .00                 | .00                    | .00                   | 109,303.81          |
| 51-401-398389-0                            | ASOCIACION DE PRODUCTORES AGROP | 363,998.55   | 455.00                  | 1,913.38             | .00                  | .00                  | .00                 | .00                    | .00                   | 366,366.93          |
| 51-401-398885-8                            | MEJIA JOSE ALEXIS               | 300,000.00   | 3,543.13                | 986.52               | .00                  | .00                  | .00                 | .00                    | .00                   | 304,529.65          |
| 51-401-402806-9                            | FUNEZ SANCHEZ SANTOS BIRGILIO   | 99,999.98    | .00                     | 125.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 100,124.98          |
| 51-401-408691-8                            | SIERRA AVILA ANA MARGARITA      | 100,000.00   | .00                     | 350.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 100,350.00          |
| Total Sub-Pro. => 8 PRESTAMOS CRA          |                                 | 1,179,673.68 | 66,577.32               | 4,950.67             | 4,858.42             | .00                  | .00                 | .00                    | .00                   | 1,256,060.09        |
| -----                                      |                                 |              |                         |                      |                      |                      |                     |                        |                       |                     |
| 51-401-310210-8                            | IZAGUIRRE OSORTO LUIS ALONSO    | 81,076.15    | 22,409.67               | 367.32               | 3,436.35             | .00                  | .00                 | .00                    | .00                   | 107,289.49          |
| 51-401-317082-6                            | GUARDADO RAMIREZ EMETERIO       | 49,999.60    | 13,908.74               | 129.86               | 2,764.22             | .00                  | .00                 | .00                    | .00                   | 66,802.42           |
| 51-401-326264-5                            | COOPERATIVA DE PRODUCCION AGROP | 113,036.39   | 87.33                   | 699.14               | 19.56                | .00                  | .00                 | .00                    | .00                   | 113,842.42          |
| 51-401-329189-5                            | ACOSTA JIMENEZ CARLOS DAVID     | 89,999.06    | .00                     | 202.50               | .00                  | .00                  | .00                 | .00                    | .00                   | 90,201.56           |
| 51-401-346288-9                            | GARCIA HERNANDEZ JOSE HERMINIO  | 121,011.39   | 907.58                  | 579.11               | 2.75                 | .00                  | .00                 | .00                    | .00                   | 122,500.83          |
| 51-401-346293-9                            | PAZ FERRERA NESTOR RUBEN        | 70,790.00    | .00                     | 336.25               | .00                  | .00                  | .00                 | .00                    | .00                   | 71,126.25           |
| 51-401-352757-1                            | MEJIA FLORES RAMON              | 153,544.28   | .00                     | 153.54               | 9.12                 | .00                  | .00                 | .00                    | .00                   | 153,706.94          |
| 51-401-354848-2                            | JIMENEZ FLORES JOSE JOVANI      | 178,270.53   | 1,292.46                | 269.34               | 54.97                | .00                  | .00                 | .00                    | .00                   | 179,887.30          |
| 51-401-355652-5                            | RUEDA MARTINEZ PABLO EMILIO     | 246,897.75   | 12,517.12               | 1,438.00             | 900.59               | .00                  | .00                 | .00                    | .00                   | 261,753.46          |
| 51-401-356718-8                            | ROSALES HERNANDEZ MARIA DOLORES | 152,037.15   | .00                     | 190.05               | 3.51                 | .00                  | .00                 | .00                    | .00                   | 152,230.71          |
| 51-401-358263-6                            | ASOCIACION DE GANADEROS Y AGRIC | 150,000.00   | 75.00                   | 337.67               | 12.50                | .00                  | .00                 | .00                    | .00                   | 150,425.17          |
| 51-401-364154-2                            | CANTARERO RAMOS ALEXIS          | 99,999.27    | .00                     | 127.55               | .00                  | .00                  | .00                 | .00                    | .00                   | 100,126.82          |
| 51-401-365660-0                            | IRAHETA RIVERA JUAN RAMON       | 210,042.08   | 3,918.86                | 432.00               | 63.53                | .00                  | .00                 | .00                    | .00                   | 214,456.47          |
| 51-401-370289-6                            | CALIX VELASQUEZ ENMA LORENA     | 33,815.38    | 25.36                   | 211.51               | .00                  | .00                  | .00                 | .00                    | .00                   | 34,052.25           |
| 51-401-370600-3                            | IRAHETA RIVERA JOAQUIN ANTONIO  | 210,000.00   | 787.50                  | 948.54               | .00                  | .00                  | .00                 | .00                    | .00                   | 211,736.04          |
| 51-401-371163-3                            | CARVAJAL AGUILAR DENNIS LAWRENC | 312,417.89   | 468.63                  | 547.55               | .00                  | .00                  | .00                 | .00                    | .00                   | 313,434.07          |
| 51-401-377342-4                            | MEJIA TORRES ERIC LEONARDO      | 49,937.97    | 5,492.39                | 181.25               | 704.66               | .00                  | .00                 | .00                    | .00                   | 56,316.27           |
| 51-401-377765-5                            | HENRY PONCE JOSE ROBERTO        | 180,000.00   | 9,779.53                | 286.51               | 617.50               | .00                  | .00                 | .00                    | .00                   | 190,683.54          |
| 51-401-377771-3                            | HUEZO SALGADO GERARDO ALEXANDER | 100,944.42   | .00                     | 176.11               | 1.95                 | .00                  | .00                 | .00                    | .00                   | 101,122.48          |
| 51-401-377969-7                            | AGUILAR REYES OSCAR GIOVANNI    | 174,999.36   | 13,070.33               | 189.43               | 215.26               | .00                  | .00                 | .00                    | .00                   | 188,474.38          |
| 51-401-379310-3                            | EMP.DE SERV.MULT.DE GANADEROS Y | 403,400.00   | 2,924.65                | 1,320.56             | 23.20                | .00                  | .00                 | .00                    | .00                   | 407,668.41          |





| 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 |
|---|---------------------------------|--------------|-------------------------|----------------------|----------------------|----------------------|---------------------|------------------------|-----------------------|---------------------|
| 51-401-382206-5                             | GODOY SALGADO EDY RAMONA        | 150,000.00   | .00                     | 718.20               | .00                  | .00                  | .00                 | .00                    | .00                   | 150,718.20          |
| 51-401-382231-3                             | IRAHETA RIVERA EDGARDO MARDOQUE | 74,998.08    | .00                     | 323.08               | .00                  | .00                  | .00                 | .00                    | .00                   | 75,321.16           |
| 51-401-383467-8                             | BATRES CRUZ JORGE OMAR          | 320,000.00   | 2,259.04                | .00                  | .00                  | .00                  | .00                 | .00                    | .00                   | 322,259.04          |
| 51-401-384094-3                             | AGUILERA FLORES JAIRO FERNANDO  | 240,000.00   | 1,984.93                | 1,281.13             | .00                  | .00                  | .00                 | .00                    | .00                   | 243,266.06          |
| 51-401-384664-6                             | VASQUEZ CRUZ SELSO RAMON        | 102,763.08   | 25.95                   | 259.52               | 16.97                | .00                  | .00                 | .00                    | .00                   | 103,065.52          |
| 51-401-385935-7                             | BARAHONA RIVERA DIONIS ARMANDO  | 270,535.45   | 3,187.40                | 1,308.85             | 33.64                | .00                  | .00                 | .00                    | .00                   | 275,065.34          |
| 51-401-387579-8                             | PAGOADA VELASQUEZ HUGO FRANCISC | 199,999.81   | 150.00                  | 800.60               | .00                  | .00                  | .00                 | .00                    | .00                   | 200,950.41          |
| 51-401-397293-1                             | RICO CORDOVA IVETH              | 308,304.74   | 4,720.16                | 782.56               | 42.17                | .00                  | .00                 | .00                    | .00                   | 313,849.63          |
| 51-401-397546-9                             | VELASQUEZ SALINAS JUAN ANGEL    | 69,893.53    | 647.43                  | 88.18                | 2.75                 | .00                  | .00                 | .00                    | .00                   | 70,631.89           |
| 51-401-398361-9                             | ESPINOZA GUEVARA SAMUEL         | 325,000.00   | .00                     | 1,543.75             | .00                  | .00                  | .00                 | .00                    | .00                   | 326,543.75          |
| 51-401-398377-5                             | NAVARRO ENRIQUE                 | 149,962.50   | .00                     | 787.30               | .00                  | .00                  | .00                 | .00                    | .00                   | 150,749.80          |
| 51-401-403970-6                             | ALVARADO ROMERO MIGUEL ANGEL    | 500,000.00   | 4,001.88                | 2,394.01             | .00                  | .00                  | .00                 | .00                    | .00                   | 506,395.89          |
| 51-401-403973-0                             | ALCANTARA HERNANDEZ JOSE OSCAR  | 250,000.00   | .00                     | 4,937.50             | .00                  | .00                  | .00                 | .00                    | .00                   | 254,937.50          |
| 51-401-406770-0                             | RODAS RAMIREZ ELIA GEORGINA     | 498,159.99   | .00                     | 249.08               | .00                  | .00                  | .00                 | .00                    | .00                   | 498,409.07          |
| 51-401-407943-8                             | RIVERA FINO LENIN MANUEL        | 100,000.00   | .00                     | 650.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 100,650.00          |
| Total Sub-Pro. => 36 PRESTAMOS QUESERIAS    |                                 | 6,741,835.85 | 104,641.94              | 25,247.55            | 8,925.20             | .00                  | .00                 | .00                    | .00                   | 6,880,650.54        |
| -----                                       |                                 |              |                         |                      |                      |                      |                     |                        |                       |                     |
| 51-401-407822-2                             | SANCHEZ HERNANDEZ EFRAIN        | 45,000.00    | .00                     | 315.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 45,315.00           |
| Total Sub-Pro. => 1 PRODUCCION SEMILLA DE P |                                 | 45,000.00    | .00                     | 315.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 45,315.00           |
| -----                                       |                                 |              |                         |                      |                      |                      |                     |                        |                       |                     |
| 51-401-400107-4                             | IRIAS UCLES ENA ZULEMA          | 54,839.15    | .00                     | 233.07               | .00                  | .00                  | .00                 | .00                    | .00                   | 55,072.22           |
| 51-401-403254-0                             | BETANCOURTH RAUDALES JAVIER OSA | 100,000.00   | .00                     | 100.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 100,100.00          |
| 51-401-403256-5                             | BETANCOURTH RAUDALES JAVIER OSA | 30,000.00    | .00                     | 30.00                | .00                  | .00                  | .00                 | .00                    | .00                   | 30,030.00           |
| Total Sub-Pro. => 3 PRODUCCION DE TILAPIA   |                                 | 184,839.15   | .00                     | 363.07               | .00                  | .00                  | .00                 | .00                    | .00                   | 185,202.22          |
| -----                                       |                                 |              |                         |                      |                      |                      |                     |                        |                       |                     |
| 51-401-408308-2                             | VELASQUEZ MORENO DENIA YOLIBETH | 100,000.00   | .00                     | 500.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 100,500.00          |
| Total Sub-Pro. => PRODUCTORES DE FRUTALES   |                                 | 100,000.00   | .00                     | 500.00               | .00                  | .00                  | .00                 | .00                    | .00                   | 100,500.00          |
| -----                                       |                                 |              |                         |                      |                      |                      |                     |                        |                       |                     |
| Total Proyecto => 67                        |                                 | 9,291,344.73 | 230,668.62              | 36,404.78            | 22,914.77            | .00                  | .00                 | .00                    | .00                   | 9,581,332.90        |
| -----                                       |                                 |              |                         |                      |                      |                      |                     |                        |                       |                     |
| Total =====>>>>> 67                         |                                 | 9,291,344.73 | 230,668.62              | 36,404.78            | 22,914.77            | .00                  | .00                 | .00                    | .00                   | 9,581,332.90        |



Lic. Juanita Brizo/Jefe Regional Fideicomiso Zona Centro