

# MEMORANDO

UFP-003-2019

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 Enero Portal 2018

Fecha: 18 de Febrero 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.

  
19/2/2019.

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
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TEC.AGRICULTURA FAMILIAR DICTA										
51-401-322828-5	MEJIA URQUIA IRIS YANET	11,336.41	2,020.15	37.85	426.44	20.65	.00	.00	.00	13,841.50
51-401-322830-1	MEJIA URQUIA IRIS YANET	46,561.39	19,794.61	189.34	3,720.54	103.27	.00	.00	.00	70,369.15
51-401-363559-0	PAVON ALVARADO ISIS LIZETH	91,505.63	18,917.83	475.08	3,347.43	167.68	.00	.00	.00	114,413.65
51-401-366615-6	PAVON ALVARADO ISIS LIZETH	30,000.00	6,183.17	164.66	616.20	54.89	.00	.00	.00	37,018.92
51-401-369398-5	PALACIOS MOYA JOSEFA LIDILIA	39,999.88	3,578.56	174.31	813.37	65.37	.00	.00	.00	44,631.49
51-401-383546-2	COREA SONIA ISABEL	85,826.29	7,333.91	680.20	440.85	118.15	.00	.00	.00	94,399.40
51-401-383785-0	CALONA FLORES EDUARDO ADALID	22,500.00	684.33	146.18	.21	3.75	.00	.00	.00	23,334.47
51-401-398369-2	IRAHETA RIVERA JUAN RAMON	58,000.48	29.00	304.91	87.17	87.55	.00	.00	.00	58,509.11
51-401-400304-1	IRAHETA RIVERA JOAQUIN ANTONIO	99,999.63	.00	200.00	.00	150.00	.00	.00	.00	100,349.63
51-401-400308-2	IRAHETA RIVERA JOAQUIN ANTONIO	39,999.26	.00	80.00	14.06	60.00	.00	.00	.00	40,153.32
51-401-400311-6	HERNANDEZ MIRNA	50,000.00	.00	175.00	.00	75.00	.00	.00	.00	50,250.00
51-401-400585-0	ESCOBAR PALMA CARMEN MARINA	21,689.29	.00	.00	.00	32.53	.00	.00	.00	21,721.82
51-401-400597-5	ESCOBAR PALMA CARMEN MARINA	35,094.33	.00	.00	.00	52.64	.00	.00	.00	35,146.97
51-401-401898-5	GARCIA AMAYA RENE ORLANDO	40,000.00	830.00	255.19	7.65	61.25	.00	.00	.00	41,154.09
51-401-401907-6	GARCIA AMAYA RENE ORLANDO	100,000.00	450.00	627.81	.00	25.30	.00	.00	.00	101,103.11
51-401-403580-5	VILLEDA MIRANDA JOSE ANTONIO	100,000.00	2,266.93	741.43	.00	128.79	.00	.00	.00	103,137.15
51-401-407522-2	ORELLANA DIAZ WILFREDO	100,000.00	1,505.62	76.13	.00	152.26	.00	.00	.00	101,734.01
Total Sub-Pro. => 18 BENEFICIARIOS PORCINO		972,512.59	63,594.11	4,328.09	9,473.92	1,359.08	.00	.00	.00	1,051,267.79
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51-401-305506-9	CAJA RURAL DE AHORRO Y CREDITO	38,000.00	20,671.12	424.16	2,842.63	122.24	.00	.00	.00	62,060.15
51-401-333949-4	EMPRESA ASOCIATIVA CAMPESINA DE	79,999.50	27,290.00	.00	1,015.98	217.84	.00	.00	.00	108,523.32
51-401-379829-3	ASOC DE COMITES DE TRANSF DE TE	100,000.00	7,180.06	107.86	889.30	215.72	.00	.00	.00	108,392.94
51-401-383540-5	COREA SONIA ISABEL	97,675.65	11,269.26	1,060.36	493.41	184.65	.00	.00	.00	110,683.33
51-401-398389-0	ASOCIACION DE PRODUCTORES AGROP	357,095.84	89.27	1,875.22	.00	79.88	.00	.00	.00	359,140.21
51-401-398885-8	MEJIA JOSE ALEXIS	300,000.00	5,819.71	993.91	.00	458.73	.00	.00	.00	307,272.35
51-401-402806-9	FUNEZ SANCHEZ SANTOS BIRGILIO	99,999.98	.00	125.00	.00	150.00	.00	.00	.00	100,274.98
51-401-408691-8	SIERRA AVILA ANA MARGARITA	99,725.00	24.93	349.13	.00	149.63	.00	.00	.00	100,248.69
Total Sub-Pro. => 8 PRESTAMOS CRA		1,172,495.97	72,344.35	4,935.64	5,241.32	1,578.69	.00	.00	.00	1,256,595.97
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51-401-310210-8	IZAGUIRRE OSORTO LUIS ALONSO	81,076.15	23,196.78	370.07	3,601.42	158.60	.00	.00	.00	108,403.02
51-401-317082-6	GUARDADO RAMIREZ EMETERIO	49,999.60	14,395.71	130.83	2,866.26	98.12	.00	.00	.00	67,490.52
51-401-326264-5	COOPERATIVA DE PRODUCCION AGROP	113,036.39	961.26	704.39	45.63	.00	.00	.00	.00	114,747.67
51-401-329189-5	ACOSTA JIMENEZ CARLOS DAVID	60,000.00	.00	151.53	.00	93.06	.00	.00	.00	60,244.59
51-401-346288-9	GARCIA HERNANDEZ JOSE HERMINIO	121,000.49	.00	30.25	.00	30.00	.00	.00	.00	121,060.74
51-401-346293-9	PAZ FERRERA NESTOR RUBEN	64,540.00	.00	306.57	.00	96.81	.00	.00	.00	64,943.38
51-401-352757-1	MEJIA FLORES RAMON	147,113.60	183.89	552.37	50.00	220.95	.00	.00	.00	148,120.81
51-401-354848-2	JIMENEZ FLORES JOSE JOVANI	150,584.22	338.81	226.38	.68	226.38	.00	.00	.00	151,376.47
51-401-355652-5	RUEDA MARTINEZ PABLO EMILIO	246,897.75	14,478.03	1,448.79	1,094.38	395.12	.00	.00	.00	264,314.07
51-401-356718-8	ROSALES HERNANDEZ MARIA DOLORES	152,037.14	.00	228.06	1.36	228.06	.00	.00	.00	152,494.62
51-401-358263-6	ASOCIACION DE GANADEROS Y AGRIC	125,000.00	31.25	281.32	.00	187.55	.00	.00	.00	125,500.12
51-401-364154-2	CANTARERO RAMOS ALEXIS	99,999.27	.00	25.51	.00	153.06	.00	.00	.00	100,177.84
51-401-365660-0	IRAHETA RIVERA JUAN RAMON	210,042.08	5,538.86	435.24	123.61	326.43	.00	.00	.00	216,466.22
51-401-370289-6	CALIX VELASQUEZ ENMA LORENA	33,562.74	.00	142.64	.00	8.44	.00	.00	.00	33,713.82
51-401-370600-3	IRAHETA RIVERA JOAQUIN ANTONIO	210,000.00	.00	420.00	.00	315.00	.00	.00	.00	210,735.00
51-401-371163-3	CARVAJAL AGUILAR DENNIS LAWRENC	312,417.17	.00	546.73	.00	468.63	.00	.00	.00	313,432.53
51-401-377342-4	MEJIA TORRES ERIC LEONARDO	49,937.97	5,910.66	182.61	805.22	84.28	.00	.00	.00	56,920.74
51-401-377765-5	HENRY PONCE JOSE ROBERTO	180,000.00	11,212.06	288.65	723.75	288.65	.00	.00	.00	192,513.11
51-401-377771-3	HUEZO SALGADO GERARDO ALEXANDER	74,999.98	.00	112.50	.00	112.50	.00	.00	.00	75,224.98
51-401-377969-7	AGUILAR REYES OSCAR GIOVANNI	174,999.36	.00	190.85	280.54	286.28	.00	.00	.00	190,248.08
51-401-379310-3	EMP.DE SERV.MULT.DE GANADEROS Y	403,400.00	5,972.09	1,330.46	29.99	614.06	.00	.00	.00	411,346.60
51-401-382206-5	GODOY SALGADO EDY RAMONA	150,000.00	37.80	718.38	.00	226.86	.00	.00	.00	150,983.04

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
51-401-382231-3	IRAHETA RIVERA EDGARDO MARDOQUE	68,017.35	.00	170.04	.00	102.03	.00	.00	.00	68,289.42
51-401-383467-8	BATRES CRUZ JORGE OMAR	320,000.00	2,339.72	.00	.00	480.00	.00	.00	.00	322,819.72
51-401-384094-3	AGUILERA FLORES JAIRO FERNANDO	240,000.00	.00	121.02	.00	363.06	.00	.00	.00	240,484.08
51-401-384664-6	VASQUEZ CRUZ SELSO RAMON	94,519.56	71.65	239.03	20.61	143.42	.00	.00	.00	94,994.27
51-401-385935-7	BARAHONA RIVERA DIONIS ARMANDO	270,535.45	5,254.60	1,319.69	94.71	416.75	.00	.00	.00	277,621.20
51-401-387579-8	PAGOADA VELASQUEZ HUGO FRANCISC	195,800.75	244.75	785.46	.00	296.62	.00	.00	.00	197,127.58
51-401-397293-1	RICCO CORDOVA IVETH	308,304.74	7,067.84	788.43	78.89	473.06	.00	.00	.00	316,712.96
51-401-397546-9	VELASQUEZ SALINAS JUAN ANGEL	60,013.77	60.01	75.09	.00	90.11	.00	.00	.00	60,238.98
51-401-398361-9	ESPINOZA GUEVARA SAMUEL	315,000.00	.00	1,732.50	.00	472.50	.00	.00	.00	317,205.00
51-401-398377-5	NAVARRO ENRIQUE	125,000.00	.00	656.25	.00	187.50	.00	.00	.00	125,843.75
51-401-403970-6	ALVARADO ROMERO MIGUEL ANGEL	500,000.00	500.00	2,377.38	.00	750.75	.00	.00	.00	503,628.13
51-401-403973-0	ALCANTARA HERNANDEZ JOSE OSCAR	250,000.00	.00	6,812.50	.00	375.00	.00	.00	.00	257,187.50
51-401-406770-0	RODAS RAMIREZ ELIA GEORGINA	495,801.08	.00	.00	.00	247.40	.00	.00	.00	496,048.48
51-401-407943-8	RIVERA FINO LENIN MANUEL	100,000.00	.00	650.00	.00	50.38	.00	.00	.00	100,700.38
Total Sub-Pro. =>	36 PRESTAMOS QUESERIAS	6,553,636.61	112,286.82	24,551.52	9,817.05	9,067.42	.00	.00	.00	6,709,359.42
51-401-407822-2	SANCHEZ HERNANDEZ EFRAIN	44,999.83	.00	303.75	.00	33.75	.00	.00	.00	45,337.33
Total Sub-Pro. =>	1 PRODUCCION SEMILLA DE P	44,999.83	.00	303.75	.00	33.75	.00	.00	.00	45,337.33
51-401-400107-4	IRIAS UCLES ENA ZULEMA	54,709.63	.00	273.55	.00	.00	.00	.00	.00	54,983.18
51-401-403254-0	BETANCOURTH RAUDALES JAVIER OSA	100,000.00	25.00	100.03	.00	150.04	.00	.00	.00	100,275.07
51-401-403256-5	BETANCOURTH RAUDALES JAVIER OSA	30,000.00	7.50	30.01	.00	45.01	.00	.00	.00	30,082.52
Total Sub-Pro. =>	3 PRODUCCION DE TILAPIA	184,709.63	32.50	403.59	.00	195.05	.00	.00	.00	185,340.77
51-401-408308-2	VELASQUEZ MORENO DENIA YOLIBETH	100,000.00	.00	475.00	.00	150.00	.00	.00	.00	100,625.00
Total Sub-Pro. =>	PRODUCTORES DE FRUTALES	100,000.00	.00	475.00	.00	150.00	.00	.00	.00	100,625.00
Total Proyecto =>	66	9,028,354.63	248,257.78	34,997.59	24,532.29	12,383.99	.00	.00	.00	9,348,526.28
Total =====>>>>>	66	9,028,354.63	248,257.78	34,997.59	24,532.29	12,383.99	.00	.00	.00	9,348,526.28