

# MEMORANDO

UFP-005-2019

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 Febrero Portal 2019**

Fecha: 13 de Marzo 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 no se presentan la documentación respectiva de BANADESA en vista que una de las personas que firman la documentación se encuentra de vacaciones y por lo cual no fue entrega a esta fecha.

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.

*Peña*  
13/03/2019

| No. Crédito                        | C l i e n t e                  | Fecha<br>Ult. Pag. | Tasa<br>Corr. | Antigüedad de la mora en días |            |            |           |            |           |            | Capital<br>Moratorio | Intereses<br>Por Cobrar | Nº Cu<br>En M |
|------------------------------------|--------------------------------|--------------------|---------------|-------------------------------|------------|------------|-----------|------------|-----------|------------|----------------------|-------------------------|---------------|
|                                    |                                |                    |               | 01 a 30                       | 31 a 60    | 61 a 90    | 91 a 120  | 121 a 180  | 181 a 360 | 361 y Mas  |                      |                         |               |
| Garantía..: CARTERA DE FIDEICOMISO |                                |                    |               |                               |            |            |           |            |           |            |                      |                         |               |
| 51-401-305506-9                    | CAJA RURAL DE AHORRO Y CREDITO | 16/06/2015         | 12            | .00                           | .00        | .00        | .00       | .00        | .00       | .00        | 38,000.00            | 38,000.00               | 21,710.73     |
| 51-401-310210-8                    | IZAGUIRRE OSORTO LUIS ALONSO   | 01/04/2016         | 9             | .00                           | .00        | .00        | .00       | .00        | .00       | .00        | 81,076.15            | 81,076.15               | 24,362.64     |
| 51-401-317082-6                    | GUARDADO RAMIREZ EMETERIO      | 07/04/2016         | 9             | .00                           | .00        | .00        | .00       | .00        | .00       | .00        | 49,999.60            | 49,999.60               | 15,018.13     |
| 51-401-322828-5                    | MEJIA URQUIA IRIS YANET        | 31/03/2017         | 9             | .00                           | .00        | .00        | .00       | .00        | .00       | .00        | 11,336.41            | 11,336.41               | 2,161.52      |
| 51-401-322830-1                    | MEJIA URQUIA IRIS YANET        | 10/03/2015         | 9             | .00                           | .00        | .00        | .00       | .00        | .00       | .00        | 46,561.39            | 46,561.39               | 20,501.73     |
| 51-401-326264-5                    | COOPERATIVA DE PRODUCCION AGRO | 04/12/2018         | 9             | .00                           | .00        | .00        | 13,036.39 | .00        | .00       | .00        | .00                  | 13,036.39               | 2,551.42      |
| 51-401-352757-1                    | MEJIA FLORES RAMON             | 11/01/2019         | 9             | .00                           | .00        | .00        | .00       | .00        | 34,613.60 | .00        | .00                  | 34,613.60               | 1,845.14      |
| 51-401-355652-5                    | RUEDA MARTINEZ PABLO EMILIO    | 22/05/2018         | 9             | .00                           | .00        | .00        | 30,000.00 | .00        | .00       | 30,000.00  | 36,897.75            | 96,897.75               | 17,913.30     |
| 51-401-356718-8                    | ROSALES HERNANDEZ MARIA DOLORE | 25/02/2019         | 9             | .00                           | .00        | .00        | 2,037.14  | .00        | .00       | .00        | .00                  | 2,037.14                | 228.06        |
| 51-401-363559-0                    | PAVON ALVARADO ISIS LIZETH     | 14/12/2016         | 9             | .00                           | .00        | .00        | .00       | .00        | .00       | .00        | 91,505.63            | 91,505.63               | 20,234.85     |
| 51-401-365660-0                    | IRAHETA RIVERA JUAN RAMON      | 18/02/2019         | 9             | .00                           | .00        | .00        | 24,123.04 | .00        | .00       | .00        | .00                  | 24,123.04               | 663.91        |
| 51-401-366615-6                    | PAVON ALVARADO ISIS LIZETH     | 00/00/0000         | 9             | .00                           | .00        | 3,750.00   | .00       | 3,750.00   | 7,500.00  | 15,000.00  | 30,000.00            | 30,000.00               | 6,623.50      |
| 51-401-369398-5                    | PALACIOS MOYA JOSEFA LIDILIA   | 31/01/2018         | 9             | .00                           | .00        | .00        | .00       | .00        | .00       | .00        | 39,999.88            | 39,999.88               | 4,081.01      |
| 51-401-377342-4                    | MEJIA TORRES ERIC LEONARDO     | 07/02/2019         | 9             | .00                           | .00        | .00        | .00       | .00        | .00       | 12,260.74  | .00                  | 12,260.74               | 73.68         |
| 51-401-377765-5                    | HENRY PONCE JOSE ROBERTO       | 29/05/2018         | 9             | .00                           | 22,500.00  | .00        | .00       | .00        | 22,500.00 | 22,500.00  | 67,500.00            | 67,500.00               | 12,946.15     |
| 51-401-377969-7                    | AGUILAR REYES OSCAR GIOVANNI   | 09/03/2018         | 9             | .00                           | 25,000.00  | .00        | .00       | .00        | 24,999.36 | .00        | 49,999.36            | 49,999.36               | 16,114.71     |
| 51-401-379310-3                    | EMP.DE SERV.MULT.DE GANADEROS  | 18/02/2019         | 9             | 12,432.07                     | .00        | .00        | .00       | .00        | .00       | .00        | .00                  | 12,432.07               | 1,177.90      |
| 51-401-379829-3                    | ASOC DE COMITES DE TRANSE DE T | 30/06/2018         | 12            | .00                           | .00        | .00        | .00       | .00        | .00       | 100,000.00 | .00                  | 100,000.00              | 8,367.60      |
| 51-401-383540-5                    | COREA SONIA ISABEL             | 03/02/2018         | 12            | 9,422.17                      | 4,641.24   | 4,595.28   | 4,549.78  | 8,964.88   | 21,146.73 | .00        | 53,320.08            | 53,320.08               | 13,437.15     |
| 51-401-383546-2                    | COREA SONIA ISABEL             | 03/02/2018         | 9             | 8,255.58                      | 4,081.76   | 4,051.37   | 4,021.21  | 7,952.85   | 19,036.12 | .00        | 47,398.89            | 47,398.89               | 8,722.87      |
| 51-401-383785-0                    | CALONA FLORES EDUARDO ADALID   | 08/03/2019         | 9             | 3,280.49                      | .00        | .00        | .00       | .00        | .00       | .00        | .00                  | 3,750.00                | 97.52         |
| 51-401-384664-6                    | VASQUEZ CRUZ SELSO RAMON       | 18/01/2019         | 9             | .00                           | .00        | .00        | 19,519.56 | .00        | .00       | .00        | 19,519.56            | 19,519.56               | 1,029.56      |
| 51-401-385935-7                    | BARAHONA RIVERA DIONIS ARMANDO | 25/10/2018         | 9             | .00                           | .00        | 30,000.00  | .00       | .00        | 535.45    | .00        | 30,535.45            | 30,535.45               | 8,667.91      |
| 51-401-397293-1                    | RICO CORDOVA IVETH             | 20/10/2018         | 9             | 4,437.66                      | 4,404.62   | 4,371.83   | 4,339.29  | 7,691.26   | .00       | .00        | 25,244.66            | 25,244.66               | 10,227.48     |
| 51-401-398369-2                    | IRAHETA RIVERA JUAN RAMON      | 08/01/2019         | 9             | .00                           | 58,000.48  | .00        | .00       | .00        | .00       | .00        | 58,000.48            | 58,000.48               | 773.97        |
| 51-401-400304-1                    | IRAHETA RIVERA JOAQUIN ANTONIO | 06/03/2019         | 9             | 50,832.59                     | .00        | .00        | .00       | .00        | .00       | .00        | 69,999.62            | 69,999.62               | 315.42        |
| 51-401-400308-2                    | IRAHETA RIVERA JOAQUIN ANTONIO | 23/01/2019         | 9             | .00                           | .00        | 4,443.26   | .00       | .00        | .00       | .00        | 4,443.26             | 4,443.26                | 380.89        |
| 51-401-400311-6                    | HERNANDEZ MIRNA                | 07/03/2019         | 9             | 50,000.00                     | .00        | .00        | .00       | .00        | .00       | .00        | 50,000.00            | 50,000.00               | 551.93        |
| 51-401-400585-0                    | ESCOBAR PALMA CARMEN MARINA    | 07/03/2019         | 9             | .00                           | .00        | .00        | .00       | .00        | .00       | .00        | 20,069.78            | 20,069.78               | 85.32         |
| 51-401-401898-5                    | GARCIA AMAYA RENE ORLANDO      | 13/10/2018         | 9             | .00                           | 4,444.00   | .00        | .00       | .00        | .00       | .00        | 4,444.00             | 4,444.00                | 1,391.42      |
| Total x Garantía:                  |                                |                    |               | 30                            | 138,660.56 | 123,072.10 | 51,211.74 | 101,626.41 | 62,972.59 | 237,978.40 | 432,876.81           | 1,188,104.93            | 222,257.42    |
|                                    |                                |                    |               |                               | 11.6707    | 10.3586    | 4.3103    | 8.5536     | 5.3002    | 20.0300    | 36.4342              | 99.9900                 |               |



Lic. IvaniFa Brizo  
 Jefe Regional de Fideicomiso 11  
 Zona CenEro

| No. Crédito       | C l i e n t e | Fecha<br>Ult. Pag. | Tasa<br>Corr. | Antigüedad de la mora en días |                       |                     |                      |                     |                       | Capital<br>Moratorio  | Intereses<br>Por Cobrar | Nº Cu<br>En M |
|-------------------|---------------|--------------------|---------------|-------------------------------|-----------------------|---------------------|----------------------|---------------------|-----------------------|-----------------------|-------------------------|---------------|
|                   |               |                    |               | 01 a 30                       | 31 a 60               | 61 a 90             | 91 a 120             | 121 a 180           | 181 a 360             |                       |                         |               |
| Total =====>>>>>> |               | 30                 |               | 138,660.56<br>11.6707         | 123,072.10<br>10.3586 | 51,211.74<br>4.3103 | 101,626.41<br>8.5536 | 62,972.59<br>5.3002 | 237,978.40<br>20.0300 | 432,876.81<br>36.4342 | 1,188,104.93<br>.0000   | 222,257.42    |



Lic. Juanita Brizo  
 Jefe Regional de Fideicomiso 1 1  
 Zona Centro