



Informe de la Situación de la Cartera Crediticia, Fideicomisos Reembolsables/Mixtos
Decreto 14-2015
Formato 3 RES-01: Información General
Versión 4.2

Período de Reporte: Septiembre - Diciembre y Anual Ejercicio: 2016 Representante del Fideicomitente: Ministerio de Finanzas Públicas

Denominación del Fideicomiso: Fondo de Desarrollo de la Microempresa, Pequeña y Mediana Empresa

Fiduciario: Banco de los Trabajadores

Unidad Ejecutora: Programa Nacional para el Desarrollo de la Microempresa, Pequeña y Mediana Empresa Código Institucional: 105

Responsable(s): Víctor Manuel García Pinzón Cargo: Jefe Unidad Financiera

CONCESIONES Y DESEMBOLSOS

| Descripción | Anual | | Primer Cuatrimestre | | Segundo cuatrimestre | | Tercer cuatrimestre | |
|------------------------------------|-------|-----------------|---------------------|-----------------|----------------------|-----------------|---------------------|-----------------|
| | No. | Monto | No. | Monto | No. | Monto | No. | Monto |
| Prestamos concedidos en el periodo | 4 | Q 40,300,000.00 | 1 | Q 20,000,000.00 | 1 | Q 300,000.00 | 2 | Q 20,000,000.00 |
| Prestamos con desembolsos | 11 | Q 54,900,000.00 | 2 | Q 13,000,000.00 | 3 | Q 14,200,000.00 | 6 | Q 27,700,000.00 |

SITUACIÓN DE LA CARTERA CREDITICIA

| Estado | Primer cuatrimestre | Segundo cuatrimestre | Tercer cuatrimestre |
|--------------------|---------------------|----------------------|---------------------|
| Capital | Q 112,375,075.45 | Q 110,491,474.45 | Q 124,339,025.43 |
| Capital Vigente | Q 91,293,684.50 | Q 89,417,883.50 | Q 103,365,434.48 |
| Capital Vencido | Q 21,081,390.95 | Q 21,073,590.95 | Q 20,973,590.97 |
| Saldo de intereses | Q 299,829.74 | Q 303,925.20 | Q 385,383.32 |
| Intereses en mora | Q 7,033,257.49 | Q 7,871,141.63 | Q 8,467,557.48 |
| Otros | Q - | Q - | Q - |

RECUPERACIONES Y AJUSTES

| | Anual | | Primer Cuatrimestre | | Segundo cuatrimestre | | Tercer cuatrimestre | |
|----------------|-----------------|----------------|---------------------|----------------|----------------------|----------------|---------------------|----------------|
| | Capital | Intereses | Capital | Intereses | Capital | Intereses | Capital | Intereses |
| Recuperaciones | Q 42,818,410.00 | Q 3,723,334.91 | Q 13,082,360.00 | Q 1,202,604.20 | Q 16,083,601.00 | Q 1,212,983.41 | Q 13,652,449.00 | Q 1,307,747.30 |
| Ajustes | Q - | Q - | Q - | Q - | Q - | Q - | Q - | Q - |

Comentarios al Desempeño del Fideicomiso

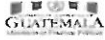
Observaciones (información adicional que se considere importante para comprender la dinámica del fideicomiso):

Firma(s) de Responsable(s):



Visto Bueno

Lic. Juan Alberto Lucero A.
DIRECTOR EJECUTIVO
 Programa Nacional para el Desarrollo
 de la Microempresa, Pequeña y Mediana Empresa
 Ministerio de Economía



Informe de la Situación de la Cartera Crediticia, Fideicomisos Reembolsables/Mixtos
Decreto 14-2015
Formato 3 REP-01: Detalle de Cartera
Versión 4.2

Periodo de Reporte: Septiembre - Diciembre y Anual 2016
Denominación del Fideicomiso: Fondo de Desarrollo de la Microempresa, Poesuía y Mediana Empresa

Representante del Fideicomitente: Ministerio de Finanzas Públicas
Fiduciario: Banco de los Trabajadores

| Identificación del Crédito | Estado | Beneficiario | Monto Concedido (Aprobado) | Monto Devuelto años anteriores | Dembolsos Acumulados año 2016 (de enero a la fecha) | Dembolsos Cuatrimestre Septiembre Diciembre y Anual 2016 | Fecha de Concesión del Préstamo | Fecha del vencimiento del Préstamo | Fecha del último pago realizado | Saldo Capital | Capital Vencido | Capital Vencido | Saldo Intereses | Intereses en mora | Otros Cargos | Tipo de Carantías | Recuperaciones Del 01 de septiembre al 31 de diciembre | | | | | | | | | |
|----------------------------|----------------|------------------------------------|----------------------------|--------------------------------|---|--|---------------------------------|------------------------------------|---------------------------------|----------------|-----------------|-----------------|-----------------|-------------------|--------------|-----------------------|--|------------------------|-----------------------|--------------------|----------------------|--------------|-----------------------|--------------|----------------------|--------------|
| | | | | | | | | | | | | | | | | | Saldo de Capital | | Intereses y Mora | | | | | | | |
| | | | | | | | | | | | | | | | | | Recuperaciones | Ajustes | Recuperaciones | Ajustes | | | | | | |
| TOTALES | | | | | | | | | | | | | | | | | Q13,439,025.43 | Q183,365,434.48 | Q28,913,536.97 | Q585,382.32 | Q6,467,557.48 | Q0.00 | Q13,652,441.00 | Q0.00 | Q1,207,747.38 | Q0.00 |
| 13051000001-5 | Cobro Judicial | Asociación ADICSE | Q3,500,000.00 | Q3,500,000.00 | | | 25/10/2005 | 25/10/2009 | 15/07/2008 | Q2,050,000.00 | | | Q2,050,000.00 | | | Fiduciaria | | | | | | | | | | |
| 13060100000-2 | Cobro Judicial | Cooperativa INUNAPI | Q3,000,000.00 | Q3,000,000.00 | | | 09/01/2006 | 08/01/2010 | 26/09/2008 | Q1,300,000.00 | | | Q1,800,000.00 | | | Fiduciaria | | | | | | | | | | |
| 13051200001-3 | Cobro Judicial | Cooperativa EL MONOLITO, S.L. | Q5,000,000.00 | Q5,000,000.00 | | | 19/11/2009 | 19/11/2014 | No realizó pagos | Q3,000,000.00 | | | Q3,000,000.00 | | | Fiduciaria | | | | | | | | | | |
| 13050500000-5 | Cobro Judicial | Cooperativa EL PORVENIR (2) | Q2,500,000.00 | Q2,500,000.00 | | | 25/05/2009 | 24/05/2014 | 02/02/2012 | Q2,174,997.98 | | | Q2,174,998.00 | | | Fiduciaria | | | | | | | | | | |
| 13050100000-1 | Cobro Judicial | Fundación MICROS (1) | Q2,000,000.00 | Q2,000,000.00 | | | 31/03/2005 | 30/03/2011 | 17/01/2011 | Q819,000.00 | | | Q819,000.00 | | | Fiduciaria | | | | | | | | | | |
| 13090700000-7 | Cobro Judicial | Fundación MICROS (2) | Q6,000,000.00 | Q6,000,000.00 | | | 28/07/2009 | 27/07/2014 | 18/03/2011 | Q1,950,000.00 | | | Q1,950,000.00 | | | Fiduciaria | | | | | | | | | | |
| 131110700000-6 | Cobro Judicial | Cooperativa EL TEFECOR MOMOSTECO | Q3,999,227.00 | Q3,999,227.00 | | | 02/02/2005 | 01/02/2008 | 10/01/2014 | Q1,415,857.06 | | | Q1,415,857.06 | | | Fiduciaria | | | | | | | | | | |
| 131101900000-1 | Cobro Admisivo | Fundación MENTORES EMPRESARIALES | Q5,000,000.00 | Q5,000,000.00 | | | 23/02/2004 | 22/02/2010 | 23/02/2013 | Q581,635.91 | | | Q581,635.91 | | | Fiduciaria | | | | | | | | | | |
| 13070400000-7 | Cobro Admisivo | Fundación MENTORES EMPRESARIALES | Q2,500,000.00 | Q2,500,000.00 | | | 15/03/2007 | 14/03/2015 | 22/04/2013 | Q836,000.00 | | | Q136,000.00 | | | Fiduciaria | | | | | | | | | | |
| 13100100000-7 | Cobro Judicial | Asociación ADEL UCAN (2) | Q7,000,000.00 | Q7,000,000.00 | | | 04/01/2010 | 03/01/2015 | 13/03/2014 | Q1,089,000.00 | | | Q1,089,000.00 | | | Fiduciaria | | | | | | | | | | |
| 13110100000-2 | Cobro Judicial | Asociación ADEL UCAN (3) | Q10,000,000.00 | Q10,000,000.00 | | | 14/01/2011 | 13/01/2016 | 06/09/2014 | Q4,503,000.00 | | | Q4,503,000.00 | | | Fiduciaria | | | | | | | | | | |
| 13100600000-6 | Cobro Admisivo | Cooperativa KA-CHOCH | Q3,000,000.00 | Q3,000,000.00 | | | 20/09/2010 | 21/06/2015 | 27/05/2016 | Q400,000.00 | | | Q400,000.00 | | | Fiduciaria | | | | | | | | | | |
| 13070200000-2 | Cobro Admisivo | Fundación KANIL | Q5,000,000.00 | Q5,000,000.00 | | | 09/02/2007 | 08/02/2011 | 18/07/2016 | Q354,100.00 | | | Q354,100.00 | | | Fiduciaria | | | | | | | | | | |
| 13101090000-7 | Vigente al día | Asociación ASDESARROLLO (7) | Q19,500,000.00 | Q19,500,000.00 | | | 12/09/2010 | 09/02/2016 | 07/12/2016 | Q2,399,225.00 | Q2,399,225.00 | | Q6,993.92 | | | Fiduciaria | | | | | | | | | | |
| 13140600000-3 | Vigente al día | Asociación ASDESARROLLO (8) | Q15,000,000.00 | Q15,000,000.00 | | | 18/06/2014 | 17/06/2018 | 18/12/2016 | Q9,375,000.00 | Q9,375,000.00 | | Q35,612.26 | | | Fiduciaria | | | | | | | | | | |
| 13151200000-2 | En Desembolso | Asociación ASDESARROLLO (9) | Q20,000,000.00 | Q4,000,000.00 | Q16,000,000.00 | Q4,000,000.00 | 09/12/2015 | 09/12/2020 | Periodo de Gracia | Q20,000,000.00 | Q20,000,000.00 | | Q71,342.47 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13120200000-1 | Vigente al día | Cooperativa TODOS NEBAIENSES (4) | Q5,000,000.00 | Q5,000,000.00 | | | 09/02/2012 | 08/02/2017 | 02/11/2016 | Q294,160.00 | Q294,160.00 | | Q839.44 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13109900000-5 | En Desembolso | Cooperativa TODOS NEBAIENSES (5) | Q5,000,000.00 | Q0.00 | Q2,500,000.00 | Q2,500,000.00 | 30/09/2010 | 25/09/2021 | Periodo de Gracia | Q2,500,000.00 | Q2,500,000.00 | | Q7,134.25 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 131112001000-8 | Vigente al día | Cooperativa MOYUTAN (5) | Q5,000,000.00 | Q5,000,000.00 | | | 21/12/2011 | 20/12/2016 | 09/12/2016 | Q0.00 | Q0.00 | | Q189.55 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13111100000-7 | Vigente al día | Cooperativa TRABAJO Y PROGRESO (2) | Q3,500,000.00 | Q3,500,000.00 | | | 25/11/2011 | 24/11/2016 | 28/10/2016 | Q0.00 | Q0.00 | | Q0.00 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13110900000-5 | Vigente al día | Cooperativa LA UNIÓN ARGUETA (2) | Q5,000,000.00 | Q5,000,000.00 | | | 05/08/2011 | 04/08/2016 | 03/08/2016 | Q0.00 | Q0.00 | | Q0.00 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13140600000-4 | Vigente al día | Cooperativa LA UNIÓN ARGUETA (3) | Q11,250,000.00 | Q11,250,000.00 | | | 15/06/2014 | 15/06/2019 | 05/12/2016 | Q5,073,529.00 | Q5,073,529.00 | | Q14,803.22 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 131108000000 | Vigente al día | Cooperativa SALCAJÁ | Q5,000,000.00 | Q5,000,000.00 | | | 30/08/2011 | 29/08/2016 | 29/08/2016 | Q0.00 | Q0.00 | | Q0.00 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13130200000-2 | Vigente al día | Cooperativa GUAYACÁN (7) | Q20,000,000.00 | Q20,000,000.00 | | | 06/02/2013 | 05/02/2017 | 18/11/2016 | Q0.00 | Q0.00 | | Q0.00 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13130200000-1 | Vigente al día | Cooperativa CHIQUEMULÁN (2) | Q10,000,000.00 | Q10,000,000.00 | | | 06/07/2013 | 05/02/2018 | 02/11/2016 | Q2,938,600.00 | Q2,938,600.00 | | Q9,434.11 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13130200000-3 | Vigente al día | Cooperativa TONANTEPEL (4) | Q20,000,000.00 | Q20,000,000.00 | | | 08/02/2013 | 04/02/2018 | 13/10/2016 | Q5,882,360.00 | Q5,882,360.00 | | Q16,786.48 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13160200000-1 | En Desembolso | Cooperativa TONANTEPEL (5) | Q20,000,000.00 | Q0.00 | Q20,000,000.00 | Q5,000,000.00 | 15/02/2016 | 14/02/2021 | Periodo de Gracia | Q20,000,000.00 | Q10,000,000.00 | | Q27,873.97 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13130300000-4 | Vigente al día | Asociación AYINÁ (10) | Q12,000,000.00 | Q12,000,000.00 | | | 27/03/2013 | 25/03/2015 | 27/12/2016 | Q3,697,065.48 | Q3,697,065.48 | | Q23,015.43 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13109900000-4 | En Desembolso | Asociación AYINÁ (11) | Q15,000,000.00 | Q0.00 | Q10,000,000.00 | Q10,000,000.00 | 05/03/2016 | 05/03/2021 | Periodo de Gracia | Q10,000,000.00 | Q10,000,000.00 | | Q62,827.40 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13130600000-5 | Vigente al día | Asociación ADICLA (6) | Q5,000,000.00 | Q5,000,000.00 | | | 07/02/2013 | 06/02/2013 | 29/12/2016 | Q154,846.00 | Q154,846.00 | | Q1,140.14 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13130800000-7 | Vigente al día | Asociación FEPME | Q5,000,000.00 | Q5,000,000.00 | | | 21/06/2013 | 20/06/2016 | 08/11/2016 | Q2,058,820.00 | Q2,058,820.00 | | Q4,406.44 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13130900000-6 | Vigente al día | Cooperativa ESTRELLA DEL NORTE (4) | Q4,000,000.00 | Q4,000,000.00 | | | 19/06/2013 | 18/06/2016 | 23/12/2016 | Q1,409,500.00 | Q1,409,500.00 | | Q5,998.97 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13140100000-1 | Vigente al día | Cooperativa GUADALUPANA R.L. (8) | Q6,000,000.00 | Q6,000,000.00 | | | 19/10/2013 | 19/10/2016 | 06/10/2016 | Q1,411,758.00 | Q1,411,758.00 | | Q4,028.73 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13140100000-2 | Vigente al día | Cooperativa HORIZONTES | Q5,000,000.00 | Q5,000,000.00 | | | 04/12/2013 | 03/12/2016 | 03/12/2016 | Q2,352,938.00 | Q2,352,938.00 | | Q6,768.73 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13140800000-7 | Vigente al día | Cooperativa SEISA | Q1,000,000.00 | Q1,000,000.00 | | | 19/09/2014 | 18/09/2019 | 18/11/2016 | Q647,056.00 | Q647,056.00 | | Q1,846.50 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13140800000-3 | Vigente al día | Cooperativa SANTA MARÍA ASUNCIÓN | Q4,000,000.00 | Q4,000,000.00 | | | 03/09/2014 | 02/09/2019 | 09/11/2016 | Q2,352,935.00 | Q2,352,935.00 | | Q8,393.21 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13141000000-6 | Vigente al día | Asociación ANDIJA (4) | Q5,000,000.00 | Q5,000,000.00 | | | 13/11/2014 | 12/11/2019 | 07/11/2016 | Q4,235,290.00 | Q4,235,290.00 | | Q25,179.67 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13150300000-1 | Vigente al día | Cooperativa DEMOCRASCENCE (2) | Q500,000.00 | Q500,000.00 | | | 27/03/2015 | 26/03/2020 | 05/12/2016 | Q382,352.00 | Q382,352.00 | | Q1,104.65 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13150300000-2 | En Desembolso | Cooperativa COPPYNER S.L. | Q300,000.00 | Q0.00 | Q200,000.00 | Q200,000.00 | 31/03/2016 | 30/03/2021 | Periodo de Gracia | Q200,000.00 | Q200,000.00 | | Q856.11 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |
| 13160200000-1 | En Desembolso | Cooperativa LA INTERNACIONAL S.L. | Q10,000,000.00 | Q0.00 | Q6,000,000.00 | Q6,000,000.00 | 12/07/2016 | 11/07/2021 | Periodo de Gracia | Q6,000,000.00 | Q6,000,000.00 | | Q19,607.07 | | | Fiduciaria/Mobiliaria | | | | | | | | | | |