

Financiamiento con *bitcoin*

Letus Finance

finance@letusnetwork.com

www.letusnetwork.com/finance

EJEMPLO 1

AUTOMÓVIL

Precio de venta:	\$290,000.00 MXN
Enganche (%):	17.24138%
Enganche (MXN):	\$50,000.00 MXN
Interés anual:	0% / 20%
Plazo:	48 meses
Inicio:	a) 1 de junio de 2024 b) 1 de junio de 2023 c) 1 de junio de 2022 d) 1 de junio de 2021 e) 1 de junio de 2020
Compras de <i>bitcoin</i> :	100% del enganche 20% de cada pago por período

a) 1 de junio de 2024

Al día 8 de marzo de 2025 tenemos:

VALOR INICIAL DEL AUTO:		\$290,000.00	MXN	financiamiento de auto v0.1.2					
ENGANCHE:		17%		autor: bc1ql4d4v67mts38a5cs0yhxnsu59w40492q9a4y4c					
TASA DE INTERÉS ANUAL:		0%		last update: 888230 2e33					
PLAZO:		48	MESES						
PAGOS CADA:		30	DÍAS						
INICIO:		2024-06-01		MXN		BALANCES			
FIN:		2028-05-31		BTC		TOTAL		RETORNO	
HOY:		2025-03-08		ACTUAL SIN USAR BTC:		\$95,000.00	0.00000000	\$95,000.00	-67.24%
				ACTUAL:		\$36,000.00	0.04957516	\$123,169.17	-57.53%
PRÉSTAMO INICIAL:		\$240,000.00	MXN						
ENGANCHE:		\$50,000.00	MXN						
MONTO DE CADA PAGO:		\$5,000.00	MXN						
COMPRA DE BTC CON:		100%	DEL ENGANCHE	FINAL SIN USAR BTC:		\$290,000.00	0.00000000	\$290,000.00	0.00%
COMPRA DE BTC CON:		20%	DE CADA PAGO	FINAL:					
USAR SMART DCA:		0	(1 = on, 0 = off)						
vendedor									
fecha	balance inicial			tipo de cambio			balance final		
	activo mxn	btc	pasivo mxn	usdmxn	btcusd	btcmxn	activo mxn	btc	pasivo mxn
2024-06-01	\$0.00	0.00000000	\$0.00	\$16.99	\$67,729.62	\$1,150,590.78	\$0.00	0.04345594	-\$240,000.00
2024-07-01	\$0.00	0.04345594	-\$240,000.00	\$18.35	\$62,867.66	\$1,153,722.15	\$4,000.00	0.04432270	-\$235,000.00
2024-07-31	\$4,000.00	0.04432270	-\$235,000.00	\$18.62	\$64,645.93	\$1,203,422.77	\$8,000.00	0.04515366	-\$230,000.00
2024-08-31	\$8,000.00	0.04515366	-\$230,000.00	\$19.70	\$59,015.67	\$1,162,797.55	\$12,000.00	0.04601366	-\$225,000.00
2024-09-30	\$12,000.00	0.04601366	-\$225,000.00	\$19.68	\$63,352.44	\$1,246,823.53	\$16,000.00	0.04681569	-\$220,000.00
2024-10-31	\$16,000.00	0.04681569	-\$220,000.00	\$20.03	\$70,244.48	\$1,406,670.30	\$20,000.00	0.04752659	-\$215,000.00
2024-11-30	\$20,000.00	0.04752659	-\$215,000.00	\$20.37	\$96,466.91	\$1,965,026.13	\$24,000.00	0.04803549	-\$210,000.00
2024-12-31	\$24,000.00	0.04803549	-\$210,000.00	\$20.87	\$93,466.28	\$1,951,088.97	\$28,000.00	0.04854803	-\$205,000.00
2025-01-30	\$28,000.00	0.04854803	-\$205,000.00	\$20.69	\$104,742.69	\$2,166,691.57	\$32,000.00	0.04900956	-\$200,000.00
2025-03-01	\$32,000.00	0.04900956	-\$200,000.00	\$20.53	\$86,112.89	\$1,768,039.72	\$36,000.00	0.04957516	-\$195,000.00
2025-04-01	\$36,000.00	0.04957516	-\$195,000.00						

Si agregamos un interés anual al monto financiado:

VALOR INICIAL DEL AUTO:		\$290,000.00	MXN	financiamiento de auto v0.1.2				
ENGANCHE:		17%		autor: bc1ql4d4v67mts38a5cs0yhxnsu59w40492q9a4y4c				
TASA DE INTERÉS ANUAL:		15%		last update: 888230 2e33				
PLAZO:		48	MESES					
PAGOS CADA:		30	DÍAS					
				MXN	BALANCES			
					BTC	TOTAL		RETORNO
INICIO:		2024-06-01						
FIN:		2028-05-31		ACTUAL SIN USAR BTC:				
HOY:		2025-03-08		\$110,114.42	0.00000000	\$110,114.42	-62.03%	
				ACTUAL:	\$48,091.53	0.05163046	\$138,874.58	-52.11%
PRÉSTAMO INICIAL:		\$240,000.00	MXN					
ENGANCHE:		\$50,000.00	MXN					
MONTO DE CADA PAGO:		\$6,679.38	MXN					
COMPRA DE BTC CON:		100%	DEL ENGANCHE	FINAL SIN USAR BTC:		\$370,610.22	0.00000000	\$370,610.22
COMPRA DE BTC CON:		20%	DE CADA PAGO	FINAL:				27.80%
USAR SMART DCA:		0	(1 = on, 0 = off)					

En ambos casos, el haber utilizado *bitcoin* para financiar la venta tiene mejores resultados hasta el momento.

b) 1 de junio de 2023

Al día 8 de marzo de 2025 tenemos:

VALOR INICIAL DEL AUTO:		\$290,000.00	MXN	financiamiento de auto v0.1.2				
ENGANCHE:		17%		autor: bc1q4d4v67mts38a5cs0yhxsnu59w40492q9a4y4c				
TASA DE INTERÉS ANUAL:		0%		last update: 888230 2e33				
PLAZO:		48	MESES					
PAGOS CADA:		30	DÍAS					
				MXN	BALANCES			
					BTC	TOTAL	RETORNO	
INICIO:		2023-06-01						
FIN:		2027-05-31		ACTUAL SIN USAR BTC:	\$155,000.00	0.00000000	\$155,000.00	-46.55%
HOY:		2025-03-08		ACTUAL:	\$84,000.00	0.13016550	\$312,873.06	7.89%
PRÉSTAMO INICIAL:		\$240,000.00	MXN					
ENGANCHE:		\$50,000.00	MXN					
MONTO DE CADA PAGO:		\$5,000.00	MXN					
COMPRA DE BTC CON:		100%	DEL ENGANCHE	FINAL SIN USAR BTC:	\$290,000.00	0.00000000	\$290,000.00	0.00%
COMPRA DE BTC CON:		20%	DE CADA PAGO	FINAL:				
USAR SMART DCA:		0	(1 = on, 0 = off)					
vendedor								
fecha	balance inicial			tipo de cambio			balance final	
	activo mxn	btc	pasivo mxn	usdmxn	btcusd	btcmxn	activo mxn	pasivo mxn
2023-06-01	\$0.00	0.00000000	\$0.00	\$17.55	\$26,825.56	\$470,726.88	\$0.00	0.10621871
2023-07-01	\$0.00	0.10621871	-\$240,000.00	\$17.11	\$30,594.48	\$523,590.87	\$4,000.00	0.10812860
2023-07-31	\$4,000.00	0.10812860	-\$235,000.00	\$16.74	\$29,240.57	\$489,367.26	\$8,000.00	0.11017205
2023-08-31	\$8,000.00	0.11017205	-\$230,000.00	\$17.03	\$25,941.91	\$441,824.45	\$12,000.00	0.11243540
2023-09-30	\$12,000.00	0.11243540	-\$225,000.00	\$17.41	\$26,969.98	\$469,601.29	\$16,000.00	0.11456486
2023-10-31	\$16,000.00	0.11456486	-\$220,000.00	\$18.04	\$34,660.40	\$625,252.82	\$20,000.00	0.11616421
2023-11-30	\$20,000.00	0.11616421	-\$215,000.00	\$17.38	\$37,723.24	\$655,656.32	\$24,000.00	0.11768940
2023-12-31	\$24,000.00	0.11768940	-\$210,000.00	\$16.96	\$42,278.29	\$717,230.05	\$28,000.00	0.11908366
2024-01-30	\$28,000.00	0.11908366	-\$205,000.00	\$17.15	\$42,950.20	\$736,630.29	\$32,000.00	0.12044119
2024-02-29	\$32,000.00	0.12044119	-\$200,000.00	\$17.01	\$61,165.98	\$1,040,531.19	\$36,000.00	0.12140224
2024-03-31	\$36,000.00	0.12140224	-\$195,000.00	\$16.55	\$71,320.68	\$1,180,602.60	\$40,000.00	0.12224926
2024-04-30	\$40,000.00	0.12224926	-\$190,000.00	\$17.14	\$60,675.03	\$1,039,757.65	\$44,000.00	0.12321103
2024-05-31	\$44,000.00	0.12321103	-\$185,000.00	\$16.99	\$67,507.38	\$1,146,815.37	\$48,000.00	0.12408301
2024-06-30	\$48,000.00	0.12408301	-\$180,000.00	\$18.30	\$62,722.89	\$1,147,828.89	\$52,000.00	0.12495422
2024-07-31	\$52,000.00	0.12495422	-\$175,000.00	\$18.62	\$64,645.93	\$1,203,422.77	\$56,000.00	0.12578518
2024-08-30	\$56,000.00	0.12578518	-\$170,000.00	\$19.70	\$59,157.69	\$1,165,595.80	\$60,000.00	0.12664311
2024-09-29	\$60,000.00	0.12664311	-\$165,000.00	\$19.68	\$65,643.25	\$1,291,908.39	\$64,000.00	0.12741716
2024-10-30	\$64,000.00	0.12741716	-\$160,000.00	\$20.15	\$72,359.00	\$1,457,827.63	\$68,000.00	0.12810311
2024-11-29	\$68,000.00	0.12810311	-\$155,000.00	\$20.37	\$97,515.07	\$1,986,377.10	\$72,000.00	0.12860654
2024-12-30	\$72,000.00	0.12860654	-\$150,000.00	\$20.62	\$92,710.50	\$1,911,537.54	\$76,000.00	0.12912968
2025-01-29	\$76,000.00	0.12912968	-\$145,000.00	\$20.50	\$103,745.56	\$2,126,664.67	\$80,000.00	0.12959990
2025-03-01	\$80,000.00	0.12959990	-\$140,000.00	\$20.53	\$86,112.89	\$1,768,039.72	\$84,000.00	0.13016550
2025-03-31	\$84,000.00	0.13016550	-\$135,000.00					

Si agregamos un interés anual al monto financiado:

VALOR INICIAL DEL AUTO:	\$290,000.00	MXN	financiamiento de auto v0.1.2				
ENGANCHE:	17%		autor: bc1ql4d4v67mts38a5cs0yhxnsu59w40492q9a4y4c				
TASA DE INTERÉS ANUAL:	15%		last update: 888230 2e33				
PLAZO:	48	MESES					
PAGOS CADA:	30	DÍAS					
			MXN	BALANCES			
				BTC	TOTAL		RETORNO
INICIO:	2023-06-01						
FIN:	2027-05-31		ACTUAL SIN USAR BTC:	\$190,266.97	0.00000000	\$190,266.97	-34.39%
HOY:	2025-03-08		ACTUAL:	\$112,213.58	0.13820864	\$355,229.10	22.49%
PRÉSTAMO INICIAL:	\$240,000.00	MXN					
ENGANCHE:	\$50,000.00	MXN					
MONTO DE CADA PAGO:	\$6,679.38	MXN					
COMPRA DE BTC CON:	100%	DEL ENGANCHE	FINAL SIN USAR BTC:	\$370,610.22	0.00000000	\$370,610.22	27.80%
COMPRA DE BTC CON:	20%	DE CADA PAGO	FINAL:				
USAR SMART DCA:	0	(1 = on, 0 = off)					

En ambos casos, usando *bitcoin*, el valor inicial del automóvil ya se recuperó y se está teniendo un retorno positivo. Del otro modo, sin usar *bitcoin*, aún no se recupera el valor inicial del automóvil.

c) 1 de junio de 2022

Al día 8 de marzo de 2025 tenemos:

VALOR INICIAL DEL AUTO:		\$290,000.00	MXN	financiamiento de auto v0.1.2					
ENGANCHE:		17%		autor: bc1ql4d4v67mts38a5cs0yhxn5u59w40492q9a4y4c					
TASA DE INTERÉS ANUAL:		0%		last update: 888230 2e33					
PLAZO:		48							
PAGOS CADA:		30	MESES DÍAS						
				MXN	BALANCES				
					BTC	TOTAL	RETORNO		
INICIO:		2022-06-01							
FIN:		2026-05-31	ACTUAL SIN USAR BTC:		\$215,000.00	0.00000000	\$215,000.00	-25.86%	
HOY:		2025-03-08	ACTUAL:		\$132,000.00	0.13824045	\$375,071.44	29.33%	
PRÉSTAMO INICIAL:		\$240,000.00	MXN						
ENGANCHE:		\$50,000.00	MXN						
MONTO DE CADA PAGO:		\$5,000.00	MXN						
COMPRA DE BTC CON:		100%	DEL ENGANCHE	FINAL SIN USAR BTC:	\$290,000.00	0.00000000	\$290,000.00	0.00%	
COMPRA DE BTC CON:		20%	DE CADA PAGO	FINAL:					
USAR SMART DCA:		0	(1 = on, 0 = off)						
vendedor									
fecha	balance inicial			tipo de cambio			balance final		
	activo mxn	btc	pasivo mxn	usdmxn	btcusd	btcmxn	activo mxn	btc	pasivo mxn
2022-06-01	\$0.00	0.00000000	\$0.00	\$19.69	\$29,787.13	\$586,490.72	\$0.00	0.08525284	-\$240,000.00
2022-07-01	\$0.00	0.08525284	-\$240,000.00	\$20.25	\$19,248.11	\$389,843.52	\$4,000.00	0.08781798	-\$235,000.00
2022-07-31	\$4,000.00	0.08781798	-\$235,000.00	\$20.35	\$23,315.95	\$474,367.67	\$8,000.00	0.08992605	-\$230,000.00
2022-08-31	\$8,000.00	0.08992605	-\$230,000.00	\$20.14	\$20,053.81	\$403,817.56	\$12,000.00	0.09240241	-\$225,000.00
2022-09-30	\$12,000.00	0.09240241	-\$225,000.00	\$20.14	\$19,426.02	\$391,158.45	\$16,000.00	0.09495892	-\$220,000.00
2022-10-31	\$16,000.00	0.09495892	-\$220,000.00	\$19.80	\$20,495.81	\$405,788.34	\$20,000.00	0.09742326	-\$215,000.00
2022-11-30	\$20,000.00	0.09742326	-\$215,000.00	\$19.26	\$17,167.82	\$330,617.88	\$24,000.00	0.10044790	-\$210,000.00
2022-12-31	\$24,000.00	0.10044790	-\$210,000.00	\$19.46	\$16,528.89	\$321,703.44	\$28,000.00	0.10355635	-\$205,000.00
2023-01-30	\$28,000.00	0.10355635	-\$205,000.00	\$18.77	\$22,832.84	\$428,501.62	\$32,000.00	0.10589007	-\$200,000.00
2023-03-01	\$32,000.00	0.10589007	-\$200,000.00	\$18.12	\$23,638.25	\$428,344.00	\$36,000.00	0.10822464	-\$195,000.00
2023-04-01	\$36,000.00	0.10822464	-\$195,000.00	\$18.01	\$28,469.31	\$512,737.97	\$40,000.00	0.11017495	-\$190,000.00
2023-05-01	\$40,000.00	0.11017495	-\$190,000.00	\$17.94	\$28,084.93	\$503,745.35	\$44,000.00	0.11216008	-\$185,000.00
2023-06-01	\$44,000.00	0.11216008	-\$185,000.00	\$17.55	\$26,825.56	\$470,726.88	\$48,000.00	0.11428446	-\$180,000.00
2023-07-01	\$48,000.00	0.11428446	-\$180,000.00	\$17.11	\$30,594.48	\$523,590.87	\$52,000.00	0.11619434	-\$175,000.00
2023-08-01	\$52,000.00	0.11619434	-\$175,000.00	\$16.85	\$29,705.37	\$500,571.13	\$56,000.00	0.11819206	-\$170,000.00
2023-08-31	\$56,000.00	0.11819206	-\$170,000.00	\$17.03	\$25,941.91	\$441,824.45	\$60,000.00	0.12045540	-\$165,000.00
2023-09-30	\$60,000.00	0.12045540	-\$165,000.00	\$17.41	\$26,969.98	\$469,601.29	\$64,000.00	0.12258487	-\$160,000.00
2023-10-31	\$64,000.00	0.12258487	-\$160,000.00	\$18.04	\$34,660.40	\$625,252.82	\$68,000.00	0.12418422	-\$155,000.00
2023-11-30	\$68,000.00	0.12418422	-\$155,000.00	\$17.38	\$37,723.24	\$655,656.32	\$72,000.00	0.12570941	-\$150,000.00
2023-12-31	\$72,000.00	0.12570941	-\$150,000.00	\$16.96	\$42,278.29	\$717,230.05	\$76,000.00	0.12710367	-\$145,000.00
2024-01-30	\$76,000.00	0.12710367	-\$145,000.00	\$17.15	\$42,950.20	\$736,630.29	\$80,000.00	0.12846120	-\$140,000.00
2024-03-01	\$80,000.00	0.12846120	-\$140,000.00	\$17.01	\$62,415.76	\$1,061,791.94	\$84,000.00	0.12940300	-\$135,000.00
2024-03-31	\$84,000.00	0.12940300	-\$135,000.00	\$16.55	\$71,320.68	\$1,180,602.60	\$88,000.00	0.13025003	-\$130,000.00
2024-05-01	\$88,000.00	0.13025003	-\$130,000.00	\$16.99	\$68,308.70	\$990,892.22	\$92,000.00	0.13125922	-\$125,000.00
2024-05-31	\$92,000.00	0.13125922	-\$125,000.00	\$16.99	\$67,507.38	\$1,146,815.37	\$96,000.00	0.13213120	-\$120,000.00
2024-06-30	\$96,000.00	0.13213120	-\$120,000.00	\$18.35	\$62,722.89	\$1,151,065.39	\$100,000.00	0.13299996	-\$115,000.00
2024-07-31	\$100,000.00	0.13299996	-\$115,000.00	\$18.62	\$64,645.93	\$1,203,422.77	\$104,000.00	0.13383092	-\$110,000.00
2024-08-30	\$104,000.00	0.13383092	-\$110,000.00	\$19.70	\$59,157.69	\$1,165,595.80	\$108,000.00	0.13468885	-\$105,000.00
2024-09-30	\$108,000.00	0.13468885	-\$105,000.00	\$19.68	\$63,352.44	\$1,246,823.53	\$112,000.00	0.13549089	-\$100,000.00
2024-10-30	\$112,000.00	0.13549089	-\$100,000.00	\$20.15	\$72,359.00	\$1,457,827.63	\$116,000.00	0.13617684	-\$95,000.00
2024-11-30	\$116,000.00	0.13617684	-\$95,000.00	\$20.37	\$96,466.91	\$1,965,026.13	\$120,000.00	0.13668574	-\$90,000.00
2024-12-30	\$120,000.00	0.13668574	-\$90,000.00	\$20.62	\$92,710.50	\$1,911,537.54	\$124,000.00	0.13720888	-\$85,000.00
2025-01-29	\$124,000.00	0.13720888	-\$85,000.00	\$20.69	\$103,745.56	\$2,146,065.09	\$128,000.00	0.13767485	-\$80,000.00
2025-03-01	\$128,000.00	0.13767485	-\$80,000.00	\$20.53	\$86,112.89	\$1,768,039.72	\$132,000.00	0.13824045	-\$75,000.00
2025-03-31	\$132,000.00	0.13824045	-\$75,000.00						

Si agregamos un interés anual al monto financiado:

VALOR INICIAL DEL AUTO:	\$290,000.00	MXN	financiamiento de auto v0.1.2			
ENGANCHE:	17%		autor: bc1ql4d4v67mts38a5cs0yhxnsu59w40492q9a4y4c			
TASA DE INTERÉS ANUAL:	15%		last update: 888230 2e33			
PLAZO:	48	MESES				
PAGOS CADA:	30	DÍAS				
INICIO:	2022-06-01		MXN	BALANCES		
FIN:	2026-05-31			BTC	TOTAL	RETORNO
HOY:	2025-03-08					
			ACTUAL SIN USAR BTC:	\$270,419.53	0.00000000	\$270,419.53
			ACTUAL:	\$176,335.62	0.15603771	\$450,700.40
						55.41%
PRÉSTAMO INICIAL:	\$240,000.00	MXN				
ENGANCHE:	\$50,000.00	MXN				
MONTO DE CADA PAGO:	\$6,679.38	MXN				
COMPRA DE BTC CON:	100%	DEL ENGANCHE	FINAL SIN USAR BTC:	\$370,610.22	0.00000000	\$370,610.22
COMPRA DE BTC CON:	20%	DE CADA PAGO	FINAL:			27.80%
USAR SMART DCA:	0	(1 = on, 0 = off)				

d) 1 de junio de 2021

Al día 8 de marzo de 2025 tenemos:

VALOR INICIAL DEL AUTO:		\$290,000.00	MXN	financiamiento de auto v0.1.2				
ENGANCHE:		17%		autor: bc1q4d4v67mts38a5cs0yhxsnsu59w40492q9a4y4c				
TASA DE INTERÉS ANUAL:		0%		last update: 888230 2e33				
PLAZO:		48	MESES					
PAGOS CADA:		30	DÍAS					
INICIO:		2021-06-01		MXN	BALANCES			
FIN:		2025-05-31			BTC	TOTAL	RETORNO	
HOY:		2025-03-08		ACTUAL SIN USAR BTC:	\$275,000.00	0.00000000	\$275,000.00	-5.17%
				ACTUAL:	\$180,000.00	0.13510205	\$417,553.12	43.98%
PRÉSTAMO INICIAL:		\$240,000.00	MXN					
ENGANCHE:		\$50,000.00	MXN					
MONTO DE CADA PAGO:		\$5,000.00	MXN					
COMPRA DE BTC CON:		100%	DEL ENGANCHE	FINAL SIN USAR BTC:	\$290,000.00	0.00000000	\$290,000.00	0.00%
COMPRA DE BTC CON:		20%	DE CADA PAGO	FINAL:				
USAR SMART DCA:		0	(1 = on, 0 = off)					
vendedor								
fecha	balance inicial			tipo de cambio			balance final	
	activo mxn	btc	pasivo mxn	usdmxn	btcusd	btcmxn	activo mxn	pasivo mxn
2021-06-01	\$0.00	0.00000000	\$0.00	\$19.96	\$36,685.25	\$732,274.23	\$0.00	0.06828043
2021-07-01	\$0.00	0.06828043	-\$240,000.00	\$19.99	\$33,534.25	\$670,383.19	\$4,000.00	0.06977212
2021-07-31	\$4,000.00	0.06977212	-\$235,000.00	\$19.88	\$41,493.87	\$825,022.52	\$8,000.00	0.07098421
2021-08-31	\$8,000.00	0.07098421	-\$230,000.00	\$20.07	\$47,140.64	\$945,999.51	\$12,000.00	0.07204129
2021-09-30	\$12,000.00	0.07204129	-\$225,000.00	\$20.64	\$43,821.91	\$904,379.05	\$16,000.00	0.07314702
2021-10-31	\$16,000.00	0.07314702	-\$220,000.00	\$20.53	\$61,357.63	\$1,259,972.80	\$20,000.00	0.07394069
2021-11-30	\$20,000.00	0.07394069	-\$215,000.00	\$21.45	\$57,014.33	\$1,222,678.01	\$24,000.00	0.07475857
2021-12-31	\$24,000.00	0.07475857	-\$210,000.00	\$20.50	\$46,195.56	\$947,097.21	\$28,000.00	0.07581442
2022-01-30	\$28,000.00	0.07581442	-\$205,000.00	\$20.78	\$37,929.90	\$788,236.42	\$32,000.00	0.07708308
2022-03-01	\$32,000.00	0.07708308	-\$200,000.00	\$20.60	\$44,438.27	\$915,423.92	\$36,000.00	0.07817547
2022-04-01	\$36,000.00	0.07817547	-\$195,000.00	\$19.84	\$46,308.14	\$918,860.01	\$40,000.00	0.07926377
2022-05-01	\$40,000.00	0.07926377	-\$190,000.00	\$20.41	\$38,479.30	\$785,443.32	\$44,000.00	0.08053694
2022-06-01	\$44,000.00	0.08053694	-\$185,000.00	\$19.69	\$29,787.13	\$586,490.72	\$48,000.00	0.08224200
2022-07-01	\$48,000.00	0.08224200	-\$180,000.00	\$20.25	\$19,248.11	\$389,843.52	\$52,000.00	0.08480713
2022-08-01	\$52,000.00	0.08480713	-\$175,000.00	\$20.33	\$23,277.07	\$473,274.04	\$56,000.00	0.08692007
2022-08-31	\$56,000.00	0.08692007	-\$170,000.00	\$20.14	\$20,053.81	\$403,817.56	\$60,000.00	0.08939643
2022-09-30	\$60,000.00	0.08939643	-\$165,000.00	\$20.14	\$19,426.02	\$391,158.45	\$64,000.00	0.09195294
2022-10-31	\$64,000.00	0.09195294	-\$160,000.00	\$19.80	\$20,495.81	\$405,788.34	\$68,000.00	0.09441728
2022-11-30	\$68,000.00	0.09441728	-\$155,000.00	\$19.26	\$17,167.82	\$330,617.88	\$72,000.00	0.09744192
2022-12-31	\$72,000.00	0.09744192	-\$150,000.00	\$19.46	\$16,528.89	\$321,703.44	\$76,000.00	0.10055037
2023-01-30	\$76,000.00	0.10055037	-\$145,000.00	\$18.77	\$22,832.84	\$428,501.62	\$80,000.00	0.10288409
2023-03-02	\$80,000.00	0.10288409	-\$140,000.00	\$18.12	\$23,467.30	\$425,246.25	\$84,000.00	0.10523567
2023-04-01	\$84,000.00	0.10523567	-\$135,000.00	\$18.01	\$28,469.31	\$512,737.97	\$88,000.00	0.10718598
2023-05-02	\$88,000.00	0.10718598	-\$130,000.00	\$17.98	\$28,698.86	\$515,925.15	\$92,000.00	0.10912425
2023-06-01	\$92,000.00	0.10912425	-\$125,000.00	\$17.55	\$26,825.56	\$470,726.88	\$96,000.00	0.11124862
2023-07-01	\$96,000.00	0.11124862	-\$120,000.00	\$17.11	\$30,594.48	\$523,590.87	\$100,000.00	0.11315851
2023-08-01	\$100,000.00	0.11315851	-\$115,000.00	\$16.85	\$29,705.37	\$500,571.13	\$104,000.00	0.11515623
2023-08-31	\$104,000.00	0.11515623	-\$110,000.00	\$17.03	\$25,941.91	\$441,824.45	\$108,000.00	0.11741957
2023-10-01	\$108,000.00	0.11741957	-\$105,000.00	\$17.41	\$27,995.39	\$487,455.73	\$112,000.00	0.11947104
2023-10-31	\$112,000.00	0.11947104	-\$100,000.00	\$18.04	\$34,660.40	\$625,252.82	\$116,000.00	0.12107039
2023-12-01	\$116,000.00	0.12107039	-\$95,000.00	\$17.16	\$38,694.14	\$664,043.68	\$120,000.00	0.12257632
2023-12-31	\$120,000.00	0.12257632	-\$90,000.00	\$16.96	\$42,278.29	\$717,230.05	\$124,000.00	0.12397057
2024-01-30	\$124,000.00	0.12397057	-\$85,000.00	\$17.22	\$42,950.20	\$739,409.17	\$128,000.00	0.12532300
2024-03-01	\$128,000.00	0.12532300	-\$80,000.00	\$17.01	\$62,415.76	\$1,061,791.94	\$132,000.00	0.12626480
2024-03-31	\$132,000.00	0.12626480	-\$75,000.00	\$16.55	\$71,320.68	\$1,180,602.60	\$136,000.00	0.12711183
2024-05-01	\$136,000.00	0.12711183	-\$70,000.00	\$16.99	\$58,308.70	\$990,892.22	\$140,000.00	0.12812102
2024-05-31	\$140,000.00	0.12812102	-\$65,000.00	\$16.99	\$67,507.38	\$1,146,815.37	\$144,000.00	0.12899300
2024-07-01	\$144,000.00	0.12899300	-\$60,000.00	\$18.35	\$62,867.66	\$1,153,722.15	\$148,000.00	0.12985976
2024-07-31	\$148,000.00	0.12985976	-\$55,000.00	\$18.62	\$64,645.93	\$1,203,422.77	\$152,000.00	0.13069072
2024-08-31	\$152,000.00	0.13069072	-\$50,000.00	\$19.70	\$59,015.67	\$1,162,797.55	\$156,000.00	0.13155072
2024-09-30	\$156,000.00	0.13155072	-\$45,000.00	\$19.68	\$63,352.44	\$1,246,823.53	\$160,000.00	0.13235276
2024-10-30	\$160,000.00	0.13235276	-\$40,000.00	\$20.03	\$72,359.00	\$1,449,014.30	\$164,000.00	0.13304288
2024-11-30	\$164,000.00	0.13304288	-\$35,000.00	\$20.37	\$96,466.91	\$1,965,026.13	\$168,000.00	0.13355178
2024-12-30	\$168,000.00	0.13355178	-\$30,000.00	\$20.62	\$92,710.50	\$1,911,537.54	\$172,000.00	0.13407492
2025-01-30	\$172,000.00	0.13407492	-\$25,000.00	\$20.69	\$104,742.69	\$2,166,691.57	\$176,000.00	0.13453645
2025-03-01	\$176,000.00	0.13453645	-\$20,000.00	\$20.53	\$86,112.89	\$1,768,039.72	\$180,000.00	0.13510205
2025-04-01	\$180,000.00	0.13510205	-\$15,000.00					
2025-05-01								
2025-05-31								

Si agregamos un interés anual al monto financiado:

VALOR INICIAL DEL AUTO:	\$290,000.00	MXN	financiamiento de auto v0.1.2			
ENGANCHE:	17%		autor: bc1ql4d4v67mts38a5cs0yhxnsu59w40492q9a4y4c			
TASA DE INTERÉS ANUAL:	15%		last update: 888230 2e33			
PLAZO:	48	MESES				
PAGOS CADA:	30	DÍAS				
INICIO:	2021-06-01		MXN	BALANCES		
FIN:	2025-05-31			BTC	TOTAL	RETORNO
HOY:	2025-03-08		ACTUAL SIN USAR BTC:	\$350,572.08	0.00000000	\$350,572.08 20.89%
			ACTUAL:	\$240,457.66	0.15754582	\$517,474.20 78.44%
PRÉSTAMO INICIAL:	\$240,000.00	MXN				
ENGANCHE:	\$50,000.00	MXN				
MONTO DE CADA PAGO:	\$6,679.38	MXN				
COMPRA DE BTC CON:	100%	DEL ENGANCHE	FINAL SIN USAR BTC:	\$370,610.22	0.00000000	\$370,610.22 27.80%
COMPRA DE BTC CON:	20%	DE CADA PAGO	FINAL:			
USAR SMART DCA:	0	(1 = on, 0 = off)				

e) 1 de junio de 2020

El financiamiento se finalizó el 31 de mayo de 2024 y se obtuvo un rendimiento del **90.09%**. Al día 8 de marzo de 2025 ese rendimiento es del **156.15%**.

VALOR INICIAL DEL AUTO:	\$290,000.00	MXN	financiamiento de auto v0.1.2			
ENGANCHE:	17%		autor: bc1ql4d4v67mts38a5cs0yhxnsu59w40492q9a4y4c			
TASA DE INTERÉS ANUAL:	0%		last update: 888230 2e33			
PLAZO:	48	MESES				
PAGOS CADA:	30	DÍAS				
			MXN	BALANCES BTC	TOTAL	RETORNO
INICIO:	2020-06-01					
FIN:	2024-05-31		ACTUAL SIN USAR BTC:	\$290,000.00	0.00000000	\$290,000.00 0.00%
HOY:	2025-03-08		ACTUAL:	\$192,000.00	0.31326658	\$742,824.01 156.15%
PRÉSTAMO INICIAL:	\$240,000.00	MXN				
ENGANCHE:	\$50,000.00	MXN				
MONTO DE CADA PAGO:	\$5,000.00	MXN				
COMPRA DE BTC CON:	100%	DEL ENGANCHE	FINAL SIN USAR BTC:	\$290,000.00	0.00000000	\$290,000.00 0.00%
COMPRA DE BTC CON:	20%	DE CADA PAGO	FINAL:	\$192,000.00	0.31326658	\$551,258.92 90.09%
USAR SMART DCA:	0	(1 = on, 0 = off)				

Si agregamos un interés anual al monto financiado:

VALOR INICIAL DEL AUTO:		\$290,000.00	MXN	financiamiento de auto v0.1.2				
ENGANCHE:		17%		autor: bc1q4d4v67mts38a5cs0yhxnsu59w40492q9a4y4c				
TASA DE INTERÉS ANUAL:		15%		last update: 888230 2e33				
PLAZO:		48	MESES					
PAGOS CADA:		30	DÍAS					
INICIO:		2020-06-01		MXN	BTC	TOTAL	RETORNO	
FIN:		2024-05-31		ACTUAL SIN USAR BTC:	\$370,610.22	0.00000000	\$370,610.22 27.80%	
HOY:		2025-03-08		ACTUAL:	\$256,488.17	0.34378872	\$860,979.98 196.89%	
PRÉSTAMO INICIAL:		\$240,000.00	MXN					
ENGANCHE:		\$50,000.00	MXN					
MONTO DE CADA PAGO:		\$6,679.38	MXN					
COMPRA DE BTC CON:		100%	DEL ENGANCHE	FINAL SIN USAR BTC:	\$370,610.22	0.00000000	\$370,610.22 27.80%	
COMPRA DE BTC CON:		20%	DE CADA PAGO	FINAL:	\$256,488.17	0.34378872	\$650,750.36 124.40%	
USAR SMART DCA:		0	(1 = on, 0 = off)					
vendedor								
fecha	balance inicial			tipo de cambio			balance final	
	activo mxn	btc	pasivo mxn	usdmxn	btcusd	btcmxn	activo mxn	pasivo mxn
2020-06-01	\$0.00	0.00000000	\$0.00	\$22.03	\$10,206.93	\$224,826.92	\$0.00	0.22239331 -\$240,000.00
2020-07-01	\$0.00	0.22239331	-\$240,000.00	\$22.67	\$9,236.39	\$209,425.89	\$5,343.50	0.22877206 -\$236,320.62
2020-07-31	\$5,343.50	0.22877206	-\$236,320.62	\$22.26	\$11,354.08	\$252,729.39	\$10,687.01	0.23405786 -\$232,595.25
2020-08-31	\$10,687.01	0.23405786	-\$232,595.25	\$21.88	\$11,657.27	\$255,036.53	\$16,030.51	0.23929584 -\$228,823.31
2020-09-30	\$16,030.51	0.23929584	-\$228,823.31	\$22.09	\$10,779.20	\$238,107.08	\$21,374.01	0.24490624 -\$225,004.22
2020-10-31	\$21,374.01	0.24490624	-\$225,004.22	\$21.17	\$13,809.86	\$292,289.72	\$26,717.52	0.24947662 -\$221,137.39
2020-11-30	\$26,717.52	0.24947662	-\$221,137.39	\$20.17	\$19,709.54	\$397,572.96	\$32,061.02	0.25283670 -\$217,222.23
2020-12-31	\$32,061.02	0.25283670	-\$217,222.23	\$19.94	\$28,980.45	\$577,992.23	\$37,404.53	0.25514793 -\$213,258.13
2021-01-30	\$37,404.53	0.25514793	-\$213,258.13	\$20.59	\$34,321.56	\$706,512.69	\$42,748.03	0.25703873 -\$209,244.48
2021-03-01	\$42,748.03	0.25703873	-\$209,244.48	\$20.60	\$49,638.74	\$1,022,513.32	\$48,091.53	0.25834520 -\$205,180.65
2021-04-01	\$48,091.53	0.25834520	-\$205,180.65	\$20.28	\$58,728.87	\$1,191,080.80	\$53,435.04	0.25946676 -\$201,066.03
2021-05-01	\$53,435.04	0.25946676	-\$201,066.03	\$20.22	\$57,859.95	\$1,169,685.13	\$58,778.54	0.26060884 -\$196,899.98
2021-06-01	\$58,778.54	0.26060884	-\$196,899.98	\$19.96	\$36,685.25	\$732,274.23	\$64,122.04	0.26243313 -\$192,681.85
2021-07-01	\$64,122.04	0.26243313	-\$192,681.85	\$19.99	\$33,534.25	\$670,383.19	\$69,465.55	0.26442583 -\$188,410.99
2021-08-01	\$69,465.55	0.26442583	-\$188,410.99	\$19.88	\$39,867.67	\$792,688.93	\$74,809.05	0.26611108 -\$184,086.75
2021-08-31	\$74,809.05	0.26611108	-\$184,086.75	\$20.07	\$47,140.64	\$945,999.51	\$80,152.55	0.26752321 -\$179,708.45
2021-09-30	\$80,152.55	0.26752321	-\$179,708.45	\$20.44	\$43,821.91	\$895,500.73	\$85,496.06	0.26901498 -\$175,275.43
2021-10-31	\$85,496.06	0.26901498	-\$175,275.43	\$20.53	\$61,357.63	\$1,259,972.80	\$90,839.56	0.27007522 -\$170,786.99
2021-11-30	\$90,839.56	0.27007522	-\$170,786.99	\$21.45	\$57,014.33	\$1,222,678.01	\$96,183.07	0.27116780 -\$166,242.45
2021-12-31	\$96,183.07	0.27116780	-\$166,242.45	\$20.50	\$46,195.56	\$947,097.21	\$101,526.57	0.27257829 -\$161,641.10
2022-01-30	\$101,526.57	0.27257829	-\$161,641.10	\$20.78	\$37,929.90	\$788,236.42	\$106,870.07	0.27427306 -\$156,982.24
2022-03-02	\$106,870.07	0.27427306	-\$156,982.24	\$20.60	\$43,926.92	\$904,890.16	\$112,213.58	0.27574934 -\$152,265.13
2022-04-01	\$112,213.58	0.27574934	-\$152,265.13	\$19.84	\$46,308.14	\$918,860.01	\$117,557.08	0.27720319 -\$147,489.07
2022-05-02	\$117,557.08	0.27720319	-\$147,489.07	\$20.47	\$38,511.75	\$788,312.42	\$122,900.58	0.27889779 -\$142,653.30
2022-06-01	\$122,900.58	0.27889779	-\$142,653.30	\$19.69	\$29,787.13	\$586,490.72	\$128,244.09	0.28117553 -\$137,757.09
2022-07-01	\$128,244.09	0.28117553	-\$137,757.09	\$20.25	\$19,248.11	\$389,843.52	\$133,587.59	0.28460223 -\$132,799.67
2022-08-01	\$133,587.59	0.28460223	-\$132,799.67	\$20.33	\$23,277.07	\$473,274.04	\$138,931.09	0.28742486 -\$127,780.29
2022-08-31	\$138,931.09	0.28742486	-\$127,780.29	\$20.14	\$20,053.81	\$403,817.56	\$144,274.60	0.29073297 -\$122,698.16
2022-10-01	\$144,274.60	0.29073297	-\$122,698.16	\$20.14	\$19,315.30	\$388,929.02	\$149,618.10	0.29416773 -\$117,552.51
2022-10-31	\$149,618.10	0.29416773	-\$117,552.51	\$19.80	\$20,495.81	\$405,788.34	\$154,961.61	0.29745978 -\$112,342.54
2022-12-01	\$154,961.61	0.29745978	-\$112,342.54	\$19.12	\$16,977.74	\$324,646.65	\$160,305.11	0.30157464 -\$107,067.44
2022-12-31	\$160,305.11	0.30157464	-\$107,067.44	\$19.46	\$16,528.89	\$321,703.44	\$165,648.61	0.30572715 -\$101,726.40
2023-01-30	\$165,648.61	0.30572715	-\$101,726.40	\$18.83	\$22,832.84	\$429,903.56	\$170,992.12	0.30883453 -\$96,318.60
2023-03-02	\$170,992.12	0.30883453	-\$96,318.60	\$18.12	\$23,467.30	\$425,246.25	\$176,335.62	0.31197595 -\$90,843.21
2023-04-01	\$176,335.62	0.31197595	-\$90,843.21	\$18.01	\$28,469.31	\$512,737.97	\$181,679.12	0.31458133 -\$85,299.37
2023-05-02	\$181,679.12	0.31458133	-\$85,299.37	\$17.98	\$28,698.86	\$515,925.15	\$187,022.63	0.31717061 -\$79,686.23
2023-06-01	\$187,022.63	0.31717061	-\$79,686.23	\$17.55	\$26,825.56	\$470,726.88	\$192,366.13	0.32000851 -\$74,002.93
2023-07-02	\$192,366.13	0.32000851	-\$74,002.93	\$17.11	\$30,625.30	\$524,118.32	\$197,709.63	0.32255732 -\$68,248.59
2023-08-01	\$197,709.63	0.32255732	-\$68,248.59	\$16.85	\$29,705.37	\$500,571.13	\$203,053.14	0.32522602 -\$62,422.31
2023-09-01	\$203,053.14	0.32522602	-\$62,422.31	\$17.08	\$25,804.30	\$440,843.24	\$208,396.64	0.32825629 -\$56,523.21
2023-10-01	\$208,396.64	0.32825629	-\$56,523.21	\$17.41	\$27,995.39	\$487,455.73	\$213,740.14	0.33099680 -\$50,550.37
2023-10-31	\$213,740.14	0.33099680	-\$50,550.37	\$17.77	\$34,660.40	\$615,748.94	\$219,083.65	0.33316632 -\$44,502.87
2023-12-01	\$219,083.65	0.33316632	-\$44,502.87	\$17.16	\$38,694.14	\$664,043.68	\$224,427.15	0.33517804 -\$38,379.78
2023-12-31	\$224,427.15	0.33517804	-\$38,379.78	\$16.96	\$42,278.29	\$717,230.05	\$229,770.66	0.33704059 -\$32,180.15
2024-01-31	\$229,770.66	0.33704059	-\$32,180.15	\$17.22	\$42,562.95	\$732,742.47	\$235,114.16	0.33886371 -\$25,903.02
2024-03-01	\$235,114.16	0.33886371	-\$25,903.02	\$17.01	\$62,415.76	\$1,061,791.94	\$240,457.66	0.34012184 -\$19,547.43
2024-04-01	\$240,457.66	0.34012184	-\$19,547.43	\$16.61	\$69,688.23	\$1,157,744.50	\$245,801.17	0.34127570 -\$13,112.39
2024-05-01	\$245,801.17	0.34127570	-\$13,112.39	\$16.99	\$58,308.70	\$990,892.22	\$251,144.67	0.34262386 -\$6,596.92
2024-05-31	\$251,144.67	0.34262386	-\$6,596.92	\$16.99	\$67,507.38	\$1,146,815.37	\$256,488.17	0.34378872 -\$0.00



autor: bc1q2k227m4rqfs7zwuv2xrat5ndw4yq4857mn0ymq