

UNIVERSIDAD NACIONAL DE SAN ANTONIO ABA
FACULTAD DE CIENCIAS ADMINISTRATIVAS, CON
ECONOMICAS Y TURISMO
ESCUELA PROFESIONAL DE CIENCIAS ADMINISTRATIVAS



ASIGNATURA: Cálculo Bancario y Financiero
DOCENTE: Florez García, Wilmer
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ESTUDIANTES: Quispe Enriquez, Luis Ernesto
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CUSCO - PERU





AD DEL CUSCO

TABLES,

RATIVAS





CONCEPTO	TOTAL S/.
I. INVERSIÓN FIJA	829,020.00
I.1. INVERSIÓN FIJA TANGIBLE	732,870.00
I.1.1. TERRENOS Y OBRAS CIVILES	463,090.00
I.1.2. MAQUINARIA Y EQUIPO	91,200.00
I.1.3. VEHÍCULOS	170,000.00
I.1.4. MUEBLES Y ENSERES	8,580.00
I.2. INVERSIÓN FIJA INTANGIBLE	96,150.00
II. CAPITAL DE TRABAJO	173,307.08
III. GASTOS GENERALES (5%) IF	41,451.00
IV. GASTOS DE SUPERVISIÓN (3%) IF	24,870.60
TOTAL INVERSIÓN	1,068,648.68

Prestamo	173,307.08
Aporte estado + socios	895,341.60
Total	1,068,648.68

Estructura de financiamiento de la propuesta produc

CONCEPTO	APORTE AEO	
	APORTE DE SOCIOS	PRÉSTAMO
I. INVERSIÓN FIJA	373,350.00	
I.1. INVERSIÓN FIJA TANGIBLE	277,200.00	
I.1.1. TERRENOS Y OBRAS CIVILES	16,000.00	
I.1.2. MAQUINARIA Y EQUIPO	91,200.00	
I.1.3. VEHÍCULOS	170,000.00	
I.1.4. MUEBLES Y ENSERES		
I.2. INVERSIÓN FIJA INTANGIBLE	96,150.00	
II. CAPITAL DE TRABAJO		173,307.08
III. GASTOS GENERALES (5%) IF		
IV. GASTOS DE SUPERVISIÓN (3%) IF		
TOTAL INVERSIÓN	373,350.00	173,307.08
PORCENTAJE		

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APORTE PROCOMPITE	TOTAL FINANCIAMIENTO
455,670.00	829,020.00
455,670.00	732,870.00
447,090.00	463,090.00
	91,200.00
	170,000.00
8,580.00	8,580.00
	96,150.00
	173,307.08
41,451.00	41,451.00
24,870.60	24,870.60
521,991.60	1,068,648.68

Prestamo	1,733,070.08
Tasa Anual	20%
Tasa Mensual	1.53%
Plazo menses	60
Cuota	S/ 44,359.46

Año 1
S/ 299,424.02

Periodo	Cuota	Intereses	Amortizacion	Saldo
0				S/ 1,733,070.08
1	S/ 44,359.46	S/ 26,532.39	S/ 17,827.07	S/ 1,715,243.01
2	S/ 44,359.46	S/ 26,259.46	S/ 18,099.99	S/ 1,697,143.02
3	S/ 44,359.46	S/ 25,982.36	S/ 18,377.09	S/ 1,678,765.92
4	S/ 44,359.46	S/ 25,701.02	S/ 18,658.44	S/ 1,660,107.48
5	S/ 44,359.46	S/ 25,415.37	S/ 18,944.09	S/ 1,641,163.39
6	S/ 44,359.46	S/ 25,125.34	S/ 19,234.11	S/ 1,621,929.28
7	S/ 44,359.46	S/ 24,830.88	S/ 19,528.58	S/ 1,602,400.70
8	S/ 44,359.46	S/ 24,531.91	S/ 19,827.55	S/ 1,582,573.16
9	S/ 44,359.46	S/ 24,228.36	S/ 20,131.10	S/ 1,562,442.06
10	S/ 44,359.46	S/ 23,920.16	S/ 20,439.29	S/ 1,542,002.76
11	S/ 44,359.46	S/ 23,607.25	S/ 20,752.21	S/ 1,521,250.55
12	S/ 44,359.46	S/ 23,289.54	S/ 21,069.92	S/ 1,500,180.64
13	S/ 44,359.46	S/ 22,966.97	S/ 21,392.48	S/ 1,478,788.15
14	S/ 44,359.46	S/ 22,639.46	S/ 21,719.99	S/ 1,457,068.16
15	S/ 44,359.46	S/ 22,306.94	S/ 22,052.51	S/ 1,435,015.65
16	S/ 44,359.46	S/ 21,969.33	S/ 22,390.13	S/ 1,412,625.52
17	S/ 44,359.46	S/ 21,626.55	S/ 22,732.91	S/ 1,389,892.61
18	S/ 44,359.46	S/ 21,278.52	S/ 23,080.94	S/ 1,366,811.68
19	S/ 44,359.46	S/ 20,925.16	S/ 23,434.29	S/ 1,343,377.39
20	S/ 44,359.46	S/ 20,566.40	S/ 23,793.06	S/ 1,319,584.33
21	S/ 44,359.46	S/ 20,202.14	S/ 24,157.32	S/ 1,295,427.01
22	S/ 44,359.46	S/ 19,832.30	S/ 24,527.15	S/ 1,270,899.85
23	S/ 44,359.46	S/ 19,456.80	S/ 24,902.65	S/ 1,245,997.20
24	S/ 44,359.46	S/ 19,075.56	S/ 25,283.90	S/ 1,220,713.31
25	S/ 44,359.46	S/ 18,688.47	S/ 25,670.98	S/ 1,195,042.32
26	S/ 44,359.46	S/ 18,295.47	S/ 26,063.99	S/ 1,168,978.33
27	S/ 44,359.46	S/ 17,896.44	S/ 26,463.02	S/ 1,142,515.32
28	S/ 44,359.46	S/ 17,491.30	S/ 26,868.15	S/ 1,115,647.17
29	S/ 44,359.46	S/ 17,079.97	S/ 27,279.49	S/ 1,088,367.68
30	S/ 44,359.46	S/ 16,662.33	S/ 27,697.12	S/ 1,060,670.56
31	S/ 44,359.46	S/ 16,238.30	S/ 28,121.15	S/ 1,032,549.40
32	S/ 44,359.46	S/ 15,807.78	S/ 28,551.67	S/ 1,003,997.73
33	S/ 44,359.46	S/ 15,370.67	S/ 28,988.78	S/ 975,008.95
34	S/ 44,359.46	S/ 14,926.87	S/ 29,432.58	S/ 945,576.37
35	S/ 44,359.46	S/ 14,476.27	S/ 29,883.18	S/ 915,693.18

36	S/ 44,359.46	S/ 14,018.78	S/ 30,340.68	S/ 885,352.51
37	S/ 44,359.46	S/ 13,554.28	S/ 30,805.18	S/ 854,547.33
38	S/ 44,359.46	S/ 13,082.67	S/ 31,276.79	S/ 823,270.54
39	S/ 44,359.46	S/ 12,603.84	S/ 31,755.62	S/ 791,514.92
40	S/ 44,359.46	S/ 12,117.67	S/ 32,241.78	S/ 759,273.14
41	S/ 44,359.46	S/ 11,624.07	S/ 32,735.39	S/ 726,537.75
42	S/ 44,359.46	S/ 11,122.91	S/ 33,236.55	S/ 693,301.21
43	S/ 44,359.46	S/ 10,614.07	S/ 33,745.38	S/ 659,555.83
44	S/ 44,359.46	S/ 10,097.45	S/ 34,262.01	S/ 625,293.82
45	S/ 44,359.46	S/ 9,572.92	S/ 34,786.54	S/ 590,507.28
46	S/ 44,359.46	S/ 9,040.35	S/ 35,319.10	S/ 555,188.18
47	S/ 44,359.46	S/ 8,499.64	S/ 35,859.82	S/ 519,328.36
48	S/ 44,359.46	S/ 7,950.64	S/ 36,408.81	S/ 482,919.55
49	S/ 44,359.46	S/ 7,393.24	S/ 36,966.21	S/ 445,953.34
50	S/ 44,359.46	S/ 6,827.31	S/ 37,532.15	S/ 408,421.19
51	S/ 44,359.46	S/ 6,252.71	S/ 38,106.74	S/ 370,314.45
52	S/ 44,359.46	S/ 5,669.32	S/ 38,690.14	S/ 331,624.31
53	S/ 44,359.46	S/ 5,076.99	S/ 39,282.46	S/ 292,341.85
54	S/ 44,359.46	S/ 4,475.60	S/ 39,883.86	S/ 252,457.99
55	S/ 44,359.46	S/ 3,865.00	S/ 40,494.46	S/ 211,963.53
56	S/ 44,359.46	S/ 3,245.05	S/ 41,114.41	S/ 170,849.13
57	S/ 44,359.46	S/ 2,615.61	S/ 41,743.85	S/ 129,105.28
58	S/ 44,359.46	S/ 1,976.53	S/ 42,382.92	S/ 86,722.36
59	S/ 44,359.46	S/ 1,327.67	S/ 43,031.78	S/ 43,690.58
60	S/ 44,359.46	S/ 668.88	S/ 43,690.58	S/ 0.00

S/ 2,661,567.33 S/ 928,497.25 S/ 1,733,070.08

S/ 2,661,567.33

Interes por años			
Año 2	Año 3	Año 4	Año 5
S/ 552,270.16	S/ 749,222.83	S/ 879,103.34	S/ 928,497.25

CONCEPTO	COSTO	Factor de depreciacion
I. ACTIVO NO DEPRECIADO		
I.1.1. TERRENOS	20,090.00	0.00
II. DEPRECIACION DEL ACTIVO FIJO TANGIBLE		
I.1.2. OBRAS CIVILES	443,000.00	0.05
I.1.3. MAQUINARIA Y EQUIPO	91,200.00	0.10
I.1.4. VEHICULOS	170,000.00	0.10
I.1.5. MUEBLES Y ENSERES	8,580.00	0.10
III. AMORTIZACION INTANGIBLES		
II.1. INVERSION FIJA INTANGIBLE	96,150.00	0.20
TOTAL(II-III)		

Depreciacion					Valor residual
1	2	3	4	5	
					20,090.00
41,633.90	41,633.90	41,633.90	41,633.90	41,633.90	504,610.51
18,771.19	18,771.19	18,771.19	18,771.19	18,771.19	349,144.07
7,728.81	7,728.81	7,728.81	7,728.81	7,728.81	52,555.93
14,406.78	14,406.78	14,406.78	14,406.78	14,406.78	97,966.10
727.12	727.12	727.12	727.12	727.12	4,944.41
19,230.00	19,230.00	19,230.00	19,230.00	19,230.00	
19,230.00	19,230.00	19,230.00	19,230.00	19,230.00	
60,863.90	60,863.90	60,863.90	60,863.90	60,863.90	524,700.51

CONCEPTO	0	1
I. INGRESOS		1,615,708.32
INCREOS POR VENTA		1,615,708.32
VALOR RESIDUAL		
RECUPERO DE CAPITAL		
II. EGRESOS		-1,450,043.70
II.1. INVERSION FIJA AÑO 0	-1,068,648.68	
II.1.1 INVERSION FIJA TANGIBLE	-732,870.00	
II.1.2 INVERSION FIJA INTANGIBLE	-96,150.00	
II.1.3 CAPITAL DE TRABAJO	-173,307.08	-13,490.71
II.1.4 GASTOS GENERALES	-41,451.00	
II.1.5 GASTOS DE SUPERVISION	-24,870.60	
II.1.2. COSTOS DE PRODUCCION		-1,318,056.67
II.1.3. GASTOS DE OPERACIÓN		-67,800.00
II.1.4. IMPUESTO A LA RENTA		-50,696.33
FLUJO DE CAJA ECONOMICO	-1,068,648.68	165,664.61
PRESTAMO	173,307.08	
SERVICIO DE DEUDA		-53,231.37
ESCUDO FISCAL		8,982.72
FLUJO DE CAJA FINANCIERO	-895,341.60	121,415.96

COK=Ke	20%
Tasa de descuento	20%
WACC	19.03%

VANE	464,019.31
VANF	451,363.75
TIRE	31.53%
TIRF	34.03%

INDICE BENEFICIOS/ COSTO		
	0	1
BENEFICIOS		1,615,708.32
COSTOS	1,068,648.68	-1,450,043.70
FACTOR DE ACTUALIZACION	1.00000	0.84015
BENEFICIOS ACTUALIZADOS	0.00	1,357,430.60
COSTOS ACTUALIZADOS	-1,068,648.68	1,218,248.16
FLUJO ECONOMICO ACTUALIZADO	1,068,648.68	139,182.44

INDICADOR BENEFICIO/COSTO	1.4798
INDICE DE RENTABILIDAD	1.1286

	0	1
FLUJO DE CAJA ECONOMICO	-1,068,648.68	165,664.61
FLUJO DE CAJA FINANCIERO	-895,341.60	121,415.96

2	3	4	5
1,955,007.07	2,365,558.55	2,862,325.85	4,243,783.99
1,955,007.07	2,365,558.55	2,862,325.85	3,463,414.27
			524,700.51
			255,669.21
-1,670,205.26	-1,930,008.44	-2,236,765.18	-2,756,576.99
-14,839.78	-16,323.76	-17,956.13	-19,751.75
-1,485,232.18	-1,678,308.98	-1,901,300.66	-2,158,842.83
-67,800.00	-67,800.00	-67,800.00	-67,800.00
-102,333.30	-167,575.70	-249,708.39	-510,182.42
284,801.81	435,550.11	625,560.67	1,487,206.99
-53,231.37	-53,231.37	-53,231.37	-53,231.37
7,585.39	5,928.58	3,896.42	1,481.82
239,155.83	388,247.32	576,225.72	1,435,457.44

AÑOS			
2	3	4	5
1,955,007.07	2,365,558.55	2,862,325.85	3,463,414.27
-1,670,205.26	-1,930,008.44	-2,236,765.18	-2,756,576.99
0.70585	0.59301	0.49822	0.41858
1,379,931.98	1,402,806.35	1,426,059.90	1,449,698.91
1,178,906.05	1,144,519.59	1,114,394.83	1,153,834.44
201,025.94	258,286.76	311,665.07	295,864.47

7,015,927.74

4,741,254.38

2	3	4	5
284,801.81	435,550.11	625,560.67	1,487,206.99
239,155.83	388,247.32	576,225.72	1,435,457.44

CONCEPTO		
	1	2
I. INGRESOS (VENTAS)	1,615,708.32	1,955,007.07
VENTAS	1,615,708.32	1,955,007.07
INGRESOS EXTRAORDINARIOS		
II. COSTOS DE PRODUCCION	-1,318,056.67	1,485,232.18
III. UTILIDAD BRUTA	297,651.65	469,774.88
IV. GASTOS DE OPERACIÓN	67,800.00	67,800.00
GASTOS DE VENTA	22,800.00	22,800.00
GASTOS ADMINISTRATIVOS	45,000.00	45,000.00
V. DEPRECIACION DE A. F. Y AMORT. INTANG	60,863.90	60,863.90
VI. UTILIDAD OPERATIVA	168,987,376.00	341,110.99
VII. GASTOS FINANCIEROS (Pago de intereses)	29,942.42	25,284.62
VIII. UTILIDAD ANTES DE IMPUESTO	139,045.34	315,826.36
IX. IMPUESTO A LA RENTA(30%)	41,713.60	94,747.91
UTILIDAD NETA	97,331.74	221,078.45

AÑOS		
3	4	5
2,365,558.55	2,862,325.85	3,988,114.78
2,365,558.55	2,862,325.85	3,463,414.27
		524,700.51
1,678,308.98	1,901,300.66	2,158,842.83
687,249.57	961,025.19	1,829,271.96
67,800.00	67,800.00	67,800.00
22,800.00	22,800.00	22,800.00
45,000.00	45,000.00	45,000.00
60,863.90	60,863.90	60,863.90
558,585.67	832,361.29	1,700,608.06
19,695.28	12,988.06	4,939.39
538,890.40	819,373.23	1,695,668.67
161,667.12	245,811.97	508,700.60
377,223.28	573,561.26	1,186,968.07