

07 Primjer 39

$$\begin{aligned} k &= 5\% \\ V_0 &= 20\,000 \\ V_t &= 40\,000 \\ t &= ? \end{aligned}$$

$$\begin{aligned} V_t &= V_0 \cdot (1+k)^t \\ 40\,000 &= 20\,000 \cdot (1+0,05)^t / : 20\,000 \\ 2 &= 1,05^t / \cdot \log \\ \log 2 &= \log 1,05^t \\ \log 2 &= t \log 1,05 / : \log 1,05 \\ t &= 14,20 \end{aligned}$$

ili

PRAVILO 72

$$\text{br. god} \approx \frac{72}{k} \approx \frac{72}{5} \approx 14$$

07 Primjer 40.

$$\begin{aligned} t &= 5 \\ A_t &= 25\,000 \\ k &= 5\% \\ \Sigma A_0 &= ? \end{aligned}$$

$$\begin{aligned} \Sigma A_0 &= A_t \cdot \frac{1}{i^t k} \\ \Sigma A_0 &= 25\,000 \cdot 4,329 \\ \Sigma A_0 &= 108\,225 \end{aligned}$$

07 Primjer 41.

a) kupnja automobila u gotovini za 135 000 kn

$$\begin{aligned} t &= 4 \\ k &= 5,75\% \\ A_t &= 36\,000 \\ \Sigma A_0 &= ? \end{aligned}$$

$$\begin{aligned} \Sigma A_0 &= A_t \frac{(1+k)^t - 1}{(1+k)^t \cdot k} \\ \Sigma A_0 &= 36\,000 \frac{(1+0,0575)^4 - 1}{(1+0,0575)^4 \cdot 0,0575} \\ \Sigma A_0 &= 36\,000 \cdot 3,485 \\ \Sigma A_0 &= 125\,460 \end{aligned}$$

Isplativije je uzeti automobil preko lizinga.