

Tipo de cambio utilizado:	1450
Fecha del tipo de cambio:	23/11/2025
Dolar utilizado:	oficial de Banco Nacion
INVERSIONES REQUERIDAS	
NUCLEO HABITACIONAL	USD6,509.76
ESPACIOS DE TRABAJO	USD4,532.41
ESPACIOS COMUNES	USD1,730.71
ARQUITECTURA	USD627.99
TERRENO/INMUEBLE	USD285,000.00
HABILITACIONES	USD11,413.23
MONTO DE MÁXIMA EXPOSICIÓN	USD342,638.87
INVERSION TOTAL REQUERIDA	USD652,452.96

FINANCIACIÓN	
FINANCIACIÓN PROPIA (A)	USD100,000.00
FINANCIACIÓN EXTERNA (B)	USD165,517.24
FINANCIACIÓN DE INVERSIONISTAS (C)	USD0.00
FINANCIACIÓN TOTAL OBTENIDA (A+B+C)	USD265,517.24
Liquidez inicial (Financiación total – inversión total)	-USD386,935.72

<p>Analizar todas las inversiones requeridas para llevar adelante el negocio (es un ejemplo, no todos los conceptos le aplicarán a su proyecto, y quizá algunos de los que sí apliquen deberán agregarlos).</p> <p>En aquellos gastos que no pueda encontrar respaldo o un valor de referencia, inferir el costo de manera racional</p>					
NUCLEO HABITACIONAL					
HABITACIONES	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto/servicio

TOTAL NUCLEO HABITACIONAL		USD6,509.76	No modificar fórmulas
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ESPACIOS DE TRABAJO					
RECEPCIÓN Y ADMINISTRACIÓN	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto/servicio
Mostrador / Escritorio	\$134,164.80	1	USD92.53	USD92.53	https://www.easy.com.ar/arrimo-atenea-100x35x80cm-nat/p?
Computadora de Escritorio	\$475,000.00	1	USD327.59	USD327.59	https://www.mercadolibre.com.ar/computadora-intel-core-i5-https://www.mercadolibre.com.ar/silla-ergonomica-smart-tech-https://www.mercadolibre.com.ar/impresora-simple-funcion-https://www.mercadolibre.com.ar/planta-artificial-oreja-de-https://www.sodimac.com.ar/sodimac-https://www.easy.com.ar/l-arm-platinum-1-toma-10a-bl/p?https://www.mercadolibre.com.ar/matafuego-abc-
Sillas de Escritorio	\$64,152.00	3	USD44.24	USD132.73	
Impresora	\$221,000.00	1	USD152.41	USD152.41	
Plantas	\$58,000.00	1	USD40.00	USD40.00	
Apliques de iluminación	\$36,799.00	1	USD25.38	USD25.38	
Toma corrientes	\$1,746.50	2	USD1.20	USD2.41	
Matafuegos	\$78,600.00	1	USD54.21	USD54.21	
TOTAL RECEPCIÓN Y ADMINISTRACIÓN				USD827.25	No modificar fórmulas
HOUSEKEEPING	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto/servicio
Carro de limpieza	\$212,000.00	1	USD146.21	USD146.21	https://www.mercadolibre.com.ar/carro-porta-elementos-https://www.easy.com.ar/basurero-plast-cuad-120-lts-1189439/p?https://articulo.mercadolibre.com.ar/MLA-1560127167-caion-gigante-https://www.megatone.net/producto/aspiradora-davc90-https://estanteriasvirreyes.com.ar/producto/estanteria-metalica-https://www.mercadolibre.com.ar/baldes-plegables-silicona-https://www.mercadolibre.com.ar/tacho-de-basura-12lts-https://www.mercadolibre.com.ar/cabo-palo-metalico-color-
Contenedor de basura	\$67,500.00	3	USD46.55	USD139.66	
Canastos	\$347,300.00	2	USD239.52	USD479.03	
Aspiradora	\$92,000.00	1	USD63.45	USD63.45	
Estanterías	\$119,300.00	2	USD82.28	USD164.55	
Baldes	\$15,712.00	3	USD10.84	USD32.51	
Tacho de basura	\$11,320.00	3	USD7.81	USD23.42	
Palo de escobillon	\$4,872.00	3	USD3.36	USD10.08	
TOTAL HOUSKEEPING				USD992.90	No modificar fórmulas
COCINA	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto/servicio
Heladera	\$349,999.00	1	USD241.38	USD241.38	https://www.mercadolibre.com.ar/heladera-telefunken-tfk-hd140-https://www.mercadolibre.com.ar/6-platos-de-postre-19cm-https://www.mercadolibre.com.ar/set-cubiertos-acero-inoxidable-https://www.mercadolibre.com.ar/copa-windsor-vino-vidrio-nadir-
Kit de vajilla	\$33,000.00	4	USD22.76	USD91.03	
Kit de cubertería x 24	\$22,904.00	2	USD15.80	USD31.59	
Copas x24	\$17,450.00	2	USD12.03	USD24.07	

Vasosx 24	\$9,838.00	2	USD6.78	USD13.57	https://articulo.mercadolibre.com.ar/MLA-1468945929-vasos-de-https://www.mercadolibre.com
Fuentes set 3 asaderas	\$55,438.00	1	USD38.23	USD38.23	https://www.mercadolibre.com/https://www.mercadolibre.com
Cuchillas x 2	\$38,299.00	1	USD26.41	USD26.41	https://www.mercadolibre.com/https://www.mercadolibre.com
Servilletas / Repasadores	\$18,018.00	1	USD12.43	USD12.43	https://www.mercadolibre.com/https://www.mercadolibre.com
Licuadaora	\$51,700.00	1	USD35.66	USD35.66	https://www.oncity.com/licuadaora-con-vaso-philco-lv24b0php-https://www.megatone.net/producto/horno-electrico-https://www.megatone.net/producto/microondas-bqh-https://www.megatone.net/producto/pava-electrica-https://www.mercadolibre.com.ar/maquina-de-hielo-gadnic-06-l-aceroinoxidable-https://www.mercadolibre.com
Horno Electrico	\$108,000.00	1	USD74.48	USD74.48	https://www.megatone.net/producto/horno-electrico-https://www.megatone.net/producto/microondas-bqh-https://www.megatone.net/producto/pava-electrica-https://www.mercadolibre.com.ar/maquina-de-hielo-gadnic-06-l-aceroinoxidable-https://www.mercadolibre.com
Microondas	\$174,500.00	1	USD120.34	USD120.34	https://www.megatone.net/producto/microondas-bqh-https://www.megatone.net/producto/pava-electrica-https://www.mercadolibre.com.ar/maquina-de-hielo-gadnic-06-l-aceroinoxidable-https://www.mercadolibre.com
Pava Electrica	\$31,000.00	1	USD21.38	USD21.38	https://www.megatone.net/producto/pava-electrica-https://www.mercadolibre.com.ar/maquina-de-hielo-gadnic-06-l-aceroinoxidable-https://www.mercadolibre.com
Maquina de hielo	\$159,349.00	1	USD109.90	USD109.90	https://www.mercadolibre.com.ar/maquina-de-hielo-gadnic-06-l-aceroinoxidable-https://www.mercadolibre.com
Cafetera bunn industrial	\$1,431,152.00	1	USD987.00	USD987.00	https://www.mercadolibre.com/ar/cafetera-bunn-vp17-1ss-pouover-https://www.megatone.net/producto/tostadora-electrica-https://www.mercadolibre.com
Tostadora	\$47,000.00	2	USD32.41	USD64.83	https://www.mercadolibre.com/https://www.mercadolibre.com
Lavavajillas	\$531,000.00	1	USD366.21	USD366.21	https://www.mercadolibre.com/ar/lavavajilla-philco-12-cubiertos-https://www.mercadolibre.com
Carro Gastronomico	\$362,779.00	1	USD250.19	USD250.19	https://www.mercadolibre.com/ar/carro-servicio-gastronomico-3-https://articulo.mercadolibre.com
Iluminacion	\$23,182.00	4	USD15.99	USD63.95	https://articulo.mercadolibre.com/MLA-1545272302-aplique-plafon-https://articulo.mercadolibre.com
Matafuegos	\$81,908.00	1	USD56.49	USD56.49	https://articulo.mercadolibre.com/MLA-759061581-matafuego-5kg-https://www.mercadolibre.com
Tolva de cafe	\$41,466.00	2	USD28.60	USD57.19	https://www.mercadolibre.com/ar/termo-bomba-presion--25-litros-https://www.mercadolibre.com
Dispensador de jabon liquido	\$9,956.00	2	USD6.87	USD13.73	https://www.mercadolibre.com/ar/dispensador-jabon-ql-liquido-https://www.mercadolibre.com
Jarras de vidrio	\$4,422.00	4	USD3.05	USD12.20	https://www.mercadolibre.com/ar/jarra-de-vidrio-vallarta-rigolleau-https://www.mercadolibre.com
TOTAL COCINA				USD2,712.27	No modificar fórmulas
TOTAL ESPACIOS DE TRABAJO				USD4,532.41	No modificar fórmulas

ESPACIOS COMUNES					
COMEDOR	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto/servicio
Mesas	\$105,600.00	5	USD72.83	USD364.14	https://www.mercadolibre.com/ar/mesa-bar-mesa-industrial-https://articulo.mercadolibre.com
Sillas x4	\$79,472.00	12	USD54.81	USD657.70	https://articulo.mercadolibre.com/MLA-1737717450-set-x4-silla-https://articulo.mercadolibre.com
Decoración x3	\$39,900.00	1	USD27.52	USD27.52	https://articulo.mercadolibre.com/MLA-847544085-set-cuadro-https://articulo.mercadolibre.com
Individuales	\$28,870.00	6	USD19.91	USD119.46	https://articulo.mercadolibre.com/MLA-1330807125-pack-x-6-https://www.mercadolibre.com
Dispensers de agua	\$419,999.00	1	USD289.65	USD289.65	https://www.mercadolibre.com/up/MLAU3484689370?https://www.gadnic.com
Proyector	\$265,349.00	1	USD183.00	USD183.00	https://www.gadnic.com/ar/proyectores/proyector-gadnic-https://articulo.mercadolibre.com
Iluminación	\$19,799.00	3	USD13.65	USD40.96	https://articulo.mercadolibre.com/MLA-1546337404-base-con-4-https://www.mercadolibre.com

Matafuegos	\$69,999.00	1	USD48.28	USD48.28	https://www.mercadolibre.com.ar/matafuego-abc-5kg-c-oblea-
TOTAL ESPACIOS COMUNES				USD1,730.71	
ARQUITECTURA					
ARQUITECTURA	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto/servicio
Mano de obra estipulado en calculadoras de mano de obra	\$280,000.00	3	USD193.10	USD579.31	https://buenospintores.com.ar/calculadora-de-mano-de-obra-pintura-por-m2/
Pintura	\$3,529.00	20	USD2.43	USD48.68	https://articulo.mercadolibre.com.ar/MLA-114737750-pintura-later-
TOTAL ARQUITECTURA				USD627.99	No modificar fórmulas

TERRENO / INMUEBLE					
TERRENO	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto/servicio
Compra/alquiler del terreno/inmueble		1	USD285,000.00	USD285,000.00	https://hotelesenventa.com/hotel/obera-2/
TOTAL TERRENO				USD285,000.00	No modificar fórmulas

HABILITACIONES					
HABILITACIONES	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto/servicio
Habilitación municipal			\$0.00	USD0.00	INCLUIDO EN EL FONDO DE COMERCIO
Categorización provincial			\$0.00	USD0.00	INCLUIDO EN EL FONDO DE COMERCIO
Registro de marca INPI	\$17,680.00	1	\$12.19	USD12.19	Instituto Nacional de la Propiedad Industrial - INPI - Argentina
Registro de sociedad en IGJ / Registro Provincial	\$1,500.00	1	\$1.03	USD1.03	Calcula el costo de los trámites de IGJ Argentina.gob.ar
Honorarios inmobiliarios		1	\$11,400.00	USD11,400.00	
TOTAL HABILITACIONES				USD11,413.23	No modificar fórmulas

MONTO DE MÁXIMA EXPOSICIÓN				No modificar fórmula (linkea con Cash Flow)
Monto total MÁXIMA EXPOSICIÓN del negocio (según Cash Flow)			USD342,638.87	
TOTAL MÁXIMA EXPOSICIÓN				

DETALLE DE FUENTES DE FINANCIAMIENTO PROPIA (A)	
Aporte en efectivo por el dueño/socio/ accionista N° 1	USD25,000.00
Aporte en efectivo por el dueño/socio/accionista N° 2	USD25,000.00
Aporte en efectivo por el dueño/socio/accionista N° 3	USD25,000.00
Aporte en efectivo por el dueño/socio/accionista N° 4	USD25,000.00
Otros (especifique)	USD0.00
Total de las Fuentes de Financiamiento Propia	USD100,000.00

DETALLE DE FUENTES DE FINANCIACION EXTERNA (B)	
Línea elegida	Línea Carlos Pellegrini (750)
Banco/Organismo otorgante	Banco Nación
Link de referencia de la línea	Banco de la Nación Argentina
Monto total préstamo solicitado (capital)	\$165,517.24

DETALLE DE FUENTES DE FINANCIACION EXTERNA (B)	
Monto total préstamo solicitado	240.000.000.00
Tasa anual - CONSIDERAR CFT (COSTO FINANCIERO TOTAL) - Recordar que está en AR\$	Tamar + 15 ppa
Cantidad de cuotas mensuales a pagar	\$12.00
Cantidad de meses de período de gracia (capital y/o interés)	6 MESES
Sistema de amortización (francés o alemán)	Aleman

Cuota N°	Capital	Intereses	Cuota mensual	Saldo a pagar del préstamo	CUOTA MENSUAL EN USD
0				240000000	USD0.00
1	13295333.33	9962000	17309333.33	236666666.7	USD11.937.47
2	13156972.22	9823638.89	17115222.22	233333333.3	USD11.803.60
3	13018611.11	9685277.78	16921111.11	230000000	USD11.669.73
4	12880250	9546916.67	16727000	226666666.7	USD11.535.86
5	12741888.89	9408555.56	16532888.89	223333333.3	USD11.401.99
6	12603527.78	9270194.44	16338777.78	220000000	USD11.268.12
7	12465166.67	9131833.33	16144666.67	216666666.7	USD11.134.25
8	12326805.56	8993472.22	15950555.56	213333333.3	USD11.000.38
9	12188444.44	8855111.11	15756444.44	210000000	USD10.866.51
10	12050083.33	8716750	15562333.33	206666666.7	USD10.732.64
11	11911722.22	8578388.89	15368222.22	203333333.3	USD10.598.77
12	11773361.11	8440027.78	15174111.11	200000000	USD10.464.90
13	11635000	8301666.67	14980000	196666666.7	USD10.331.03
14	11496638.89	8163305.56	14785888.89	193333333.3	USD10.197.16
15	11358277.78	8024944.44	14591777.78	190000000	USD10.063.30
16	11219916.67	7886583.33	14397666.67	186666666.7	USD9.929.43
17	11081555.56	7748222.22	14203555.56	183333333.3	USD9.795.56
18	10943194.44	7609861.11	14009444.44	180000000	USD9.661.69
19	10804833.33	7471500	13815333.33	176666666.7	USD9.527.82

20	10666472.22	7333138.89	13621222.22	173333333.3	USD9,393.95
21	10528111.11	7194777.78	13427111.11	170000000	USD9,260.08
22	10389750	7056416.67	13233000	166666666.7	USD9,126.21
23	10251388.89	6918055.56	13038888.89	163333333.3	USD8,992.34
24	10113027.78	6779694.44	12844777.78	160000000	USD8,858.47
25	9974666.67	6641333.33	12650666.67	156666666.7	USD8,724.60
26	9836305.56	6502972.22	12456555.56	153333333.3	USD8,590.73
27	9697944.44	6364611.11	12262444.44	150000000	USD8,456.86
28	9559583.33	6226250	12068333.33	146666666.7	USD8,322.99
29	9421222.22	6087888.89	11874222.22	143333333.3	USD8,189.12
30	9282861.11	5949527.78	11680111.11	140000000	USD8,055.25
31	9144500	5811166.67	11486000	136666666.7	USD7,921.38
32	9006138.89	5672805.56	11291888.89	133333333.3	USD7,787.51
33	8867777.78	5534444.44	11097777.78	130000000	USD7,653.64
34	8729416.67	5396083.33	10903666.67	126666666.7	USD7,519.77
35	8591055.56	5257722.22	10709555.56	123333333.3	USD7,385.90
36	8452694.44	5119361.11	10515444.44	120000000	USD7,252.03
37	8314333.33	4981000	10321333.33	116666666.7	USD7,118.16
38	8175972.22	4842638.89	10127222.22	113333333.3	USD6,984.29
39	8037611.11	4704277.78	9933111.11	110000000	USD6,850.42
40	7899250	4565916.67	9739000	106666666.7	USD6,716.55
41	7760888.89	4427555.56	9544888.89	103333333.3	USD6,582.68

42	762252778	4289194.44	9350777.78	100000000	USD6.448.81
43	7484166.67	4150833.33	9156666.67	96666666.67	USD6.314.94
44	7345805.56	4012472.22	8962555.56	93333333.33	USD6.181.07
45	7207444.44	3874111.11	8768444.44	90000000	USD6.047.20
46	7069083.33	3735750	8574333.33	86666666.67	USD5.913.33
47	6930722.22	3597388.89	8380222.22	83333333.33	USD5.779.46
48	6792361.11	3459027.78	8186111.11	80000000	USD5.645.59
49	6654000	3320666.67	7992000	76666666.67	USD5.511.72
50	6515638.89	3182305.56	7797888.89	73333333.33	USD5.377.85
51	6377277.78	3043944.44	7603777.78	70000000	USD5.243.98
52	6238916.67	2905583.33	7409666.67	66666666.67	USD5.110.11
53	6100555.56	2767222.22	7215555.56	63333333.33	USD4.976.25
54	5962194.44	2628861.11	7021444.44	60000000	USD4.842.38
55	5823833.33	2490500	6827333.33	56666666.67	USD4.708.51
56	5685472.22	2352138.89	6633222.22	53333333.33	USD4.574.64
57	5547111.11	2213777.78	6439111.11	50000000	USD4.440.77
58	5408750	2075416.67	6245000	46666666.67	USD4.306.90
59	5270388.89	1937055.56	6050888.89	43333333.33	USD4.173.03
60	5132027.78	1798694.44	5856777.78	40000000	USD4.039.16
61	4993666.67	1660333.33	5662666.67	36666666.67	USD3.905.29
62	4855305.56	1521972.22	5468555.56	33333333.33	USD3.771.42
63	4716944.44	1383611.11	5274444.44	30000000	USD3.637.55

64	4578583.33	1245250	5080333.33	26666666.67
65	4440222.22	1106888.89	4886222.22	23333333.33
66	4301861.11	968527.78	4692111.11	20000000
67	4163500	830166.67	4498000	16666666.67
68	4025138.89	691805.56	4303888.89	13333333.33
69	3886777.78	553444.44	4109777.78	10000000
70	3748416.67	415083.33	3915666.67	6666666.67
71	3610055.56	276722.22	3721555.56	3333333.33
72	3471694.44	138361.11	3527444.44	0

USD3,503.68
USD3,369.81
USD3,235.94
USD3,102.07
USD2,968.20
USD2,834.33
USD2,700.46
USD2,566.59
USD2,432.72

Expresar en una tabla, planilla o gráfico la estacionalidad analizada del destino en relación a su negocio. En caso que opere más de un destino, determine los más relevantes para poder analizar las diferentes curvas de estacionalidad y analizar las temporadas baja/media/alta correspondientes.

EJEMPLO

	enero	febrero	marzo	abril	mayo	junio	julio (Obera)	julio (BsAs)	agosto	septiembre	octubre	noviembre	diciembre
Destino 1	55	55	7	7	7	7	40	70	7	80	7	7	95



Fuente(s) de las cuales determinó la(s) curva(s) de destino(s):	La fuente utilizada fue a partir de una entrevista realizada a Nicolás Francisco Ostrorig, dueño del hotel Cabañas del Parque y actual presidente de la Cámara de Turismo Sierras Centrales de Misiones
Link(s):	https://photos.app.goo.gl/JAk3XvnTgTPpe1Sr5

ESTA PLANILLA ES UN MODELO - UTILIZAR LA QUE MEJOR SE ADAPTE A SU EMPRENDIMIENTO.

Importante: **relacionar la estimación de ventas por mes con el destino analizado y ver en qué momento de la estacionalidad se encuentra ese destino.**

AÑO 1

Mes	Cantidad de días operables en el mes	Cantidad de habitaciones	Tarifa (según temporada)	Factor de ocupación (F.O.)	Subtotal diario	Subtotal mensual
OCTUBRE	31	6	USD80.00	0.14	USD67.20	USD2,083.20
NOVIEMBRE	30	6	USD80.00	0.14	USD67.20	USD2,016.00
DICIEMBRE	31	6	USD120.00	0.95	USD684.00	USD21,204.00
ENERO	31	6	USD95.00	0.64	USD364.80	USD11,308.80
FEBRERO	28	6	USD95.00	0.64	USD364.80	USD10,214.40
MARZO	31	6	USD80.00	0.14	USD67.20	USD2,083.20
ABRIL	30	6	USD80.00	0.14	USD67.20	USD2,016.00
MAYO	31	6	USD84.00	0.16	USD80.64	USD2,499.84
JUNIO	30	6	USD84.00	0.16	USD80.64	USD2,419.20
JULIO	31	6	USD105.00	0.7	USD441.00	USD13,671.00
AGOSTO	31	6	USD85.00	0.16	USD81.60	USD2,529.60
SEPTIEMBRE	30	6	USD120.00	0.8	USD576.00	USD17,280.00

USD89,325.24

TARIFAS	Año 1		
	Alta	Media	Baja
Habitación	USD120.00	USD95.00	USD80.00

Aclaración: las tarifas fueron consideradas dinámicamente analizando el factor de ocupación y demanda del establecimiento, por lo que no responden a tarifas estandarizadas, sino que se basan en rangos.

AÑO 2

Mes	Cantidad de días operables	Cantidad de habitaciones	Tarifa (según temporada)	Factor de ocupación (F.O.)	Subtotal diario	Subtotal mensual
OCTUBRE	31	6	USD85.00	0.14	USD71.40	USD2,213.40
NOVIEMBRE	30	6	USD85.00	0.14	USD71.40	USD2,142.00
DICIEMBRE	31	6	USD120.00	0.96	USD691.20	USD21,427.20
ENERO	31	6	USD100.00	0.68	USD408.00	USD12,648.00
FEBRERO	28	6	USD100.00	0.68	USD408.00	USD11,424.00
MARZO	31	6	USD85.00	0.16	USD81.60	USD2,529.60
ABRIL	30	6	USD87.00	0.18	USD93.96	USD2,818.80
MAYO	31	6	USD87.00	0.18	USD93.96	USD2,912.76
JUNIO	30	6	USD87.00	0.18	USD93.96	USD2,818.80
JULIO	31	6	USD106.00	0.74	USD470.64	USD14,589.84
AGOSTO	31	6	USD89.00	0.18	USD96.12	USD2,979.72
SEPTIEMBRE	30	6	USD110.00	0.76	USD501.60	USD15,048.00
						USD93,552.12

TARIFAS	Año 2		
	Alta	Media	Baja
Habitación	USD120.00	USD98.00	USD85.00

AÑO 3						
Mes	Cantidad de días operables	Cantidad de habitaciones	Tarifa (según temporada)	Factor de ocupación (F.O.)	Subtotal diario	Subtotal mensual
OCTUBRE	31	6	USD89.00	0.18	USD96.12	USD2,979.72
NOVIEMBRE	30	6	USD89.00	0.18	USD96.12	USD2,883.60
DICIEMBRE	31	6	USD125.00	0.98	USD735.00	USD22,785.00
ENERO	31	6	USD100.00	0.64	USD384.00	USD11,904.00
FEBRERO	29	6	USD100.00	0.64	USD384.00	USD11,136.00

MARZO	31	6	USD89.00	0.2	USD106.80	USD3,310.80
ABRIL	30	6	USD90.00	0.2	USD108.00	USD3,240.00
MAYO	31	6	USD92.00	0.22	USD121.44	USD3,764.64
JUNIO	30	6	USD92.00	0.22	USD121.44	USD3,643.20
JULIO	31	6	USD108.00	0.76	USD492.48	USD15,266.88
AGOSTO	31	6	USD92.00	0.22	USD121.44	USD3,764.64
SEPTIEMBRE	30	6	USD120.00	0.8	USD576.00	USD16,146.00

USD100,824.48

TARIFAS	Año 3		
	Alta	Media	Baja
Habitación	USD125.00	USD92.00	USD89.00

AÑO 4						
Mes	Cantidad de días operables	Cantidad de habitaciones SUP	Tarifa SUP (según temporada)	Factor de ocupación (F.O.)	Subtotal diario	Subtotal mensual
OCTUBRE	31	6	USD92.00	0.24	USD132.48	USD4,106.88
NOVIEMBRE	28	6	USD92.00	0.24	USD132.48	USD3,709.44
DICIEMBRE	31	6	USD127.00	0.98	USD746.76	USD23,149.56
ENERO	30	6	USD105.00	0.7	USD441.00	USD13,230.00
FEBRERO	31	6	USD105.00	0.7	USD441.00	USD13,671.00
MARZO	30	6	USD94.00	0.24	USD135.36	USD4,060.80
ABRIL	31	6	USD94.00	0.24	USD135.36	USD4,196.16
MAYO	31	6	USD96.00	0.26	USD149.76	USD4,642.56
JUNIO	30	6	USD96.00	0.26	USD149.76	USD4,492.80
JULIO	31	6	USD115.00	0.78	USD538.20	USD16,684.20
AGOSTO	30	6	USD96.00	0.26	USD149.76	USD4,492.80

SEPTIEMBRE	31	6	USD120.00	0.8	USD576.00	USD17,856.00
						USD114,292.20

TARIFAS	Año 4		
	Alta	Media	Baja
Habitación	\$127.00	\$96.00	\$92.00

AÑO 5						
Mes	Cantidad de días operables	Cantidad de habitaciones SUP	Tarifa SUP (según temporada)	Factor de ocupación (F.O.)	Subtotal diario	Subtotal mensual
OCTUBRE	31	6	USD96.00	0.28	USD161.28	USD4,999.68
NOVIEMBRE	30	6	USD96.00	0.28	USD161.28	USD4,838.40
DICIEMBRE	31	6	USD127.00	0.98	USD746.76	USD23,149.56
ENERO	31	6	USD107.00	0.74	USD475.08	USD14,727.48
FEBRERO	28	6	USD107.00	0.74	USD475.08	USD13,302.24
MARZO	31	6	USD96.00	0.26	USD149.76	USD4,642.56
ABRIL	30	6	USD96.00	0.26	USD149.76	USD4,492.80
MAYO	31	6	USD100.00	0.28	USD168.00	USD5,208.00
JUNIO	30	6	USD100.00	0.28	USD168.00	USD5,040.00
JULIO	31	6	USD112.00	0.82	USD551.04	USD17,082.24
AGOSTO	31	6	USD98.00	0.3	USD176.40	USD5,468.40
SEPTIEMBRE	30	6	USD122.00	0.84	USD614.88	USD18,446.40
						USD121,397.76

TARIFAS	Año 5		
	Alta	Media	Baja
Habitación	USD127.00	USD105.00	USD96.00

AÑO 6						
Mes	Cantidad de días operables	Cantidad de habitaciones SUP	Tarifa SUP (según temporada)	Factor de ocupación (F.O.)	Subtotal diario	Subtotal mensual
OCTUBRE	31	6	USD98.00	0.3	USD176.40	USD5,468.40
NOVIEMBRE	30	6	USD98.00	0.3	USD176.40	USD5,292.00
DICIEMBRE	31	6	USD130.00	0.98	USD764.40	USD23,696.40
ENERO	31	6	USD110.00	0.76	USD501.60	USD15,549.60
FEBRERO	28	6	USD110.00	0.76	USD501.60	USD14,044.80
MARZO	31	6	USD98.00	0.28	USD164.64	USD5,103.84
ABRIL	30	6	USD98.00	0.28	USD164.64	USD4,939.20
MAYO	31	6	USD100.00	0.32	USD192.00	USD5,952.00
JUNIO	30	6	USD100.00	0.32	USD192.00	USD5,760.00
JULIO	31	6	USD120.00	0.84	USD604.80	USD18,748.80
AGOSTO	31	6	USD100.00	0.34	USD204.00	USD6,324.00
SEPTIEMBRE	30	6	USD125.00	0.9	USD675.00	USD19,800.00

USD130,679.04

TARIFAS	Año 6		
	Alta	Media	Baja
Habitación	USD130.00	USD115.00	USD108.00

Sindicato/Organización de la cual se obtuvieron los valores de sueldos según Convenio Colectivo de Trabajo (CCT):	UTHGRA-FEHGRA Nro 389/04
Link:	http://uthgra.org.ar/institucional/accion-gremial/escalas/ - https://uthgra.org.ar/wp-content/uploads/2025/07/Presentacion-Ministerio-Acuerdo-Salarial-primer-tramo-2025-

**SUELDOS Y CARGAS SOCIALES
INDICAR EN EL CASH FLOW**

Posición	Valor en pesos	UNIDAD	Valores actuales - Salario Mensual
Recepcionista	\$1,011,750.00	2	USD1,395.52
Housekeeper	\$940,000.00	1	USD648.28
Administrativo	\$1,050,000.00	1	USD724.14
Camarero	\$940,000.00	1	USD648.28
Gerente General	\$1,100,000.00	1	USD758.62
Sub Total BRUTO (por mes)			USD4,174.83
Proporcional SAC BRUTO (mensual)			USD347.90
Total mensual BRUTO (Sueldos + Proporcional)			USD4,522.73

APORTES PATRONALES EMPLEADOR (sobre sueldo BRUTO)			Valores actuales - Cargas sociales mensuales
Jubilacion (16%)			USD723.64
PAMI (2%)			USD90.45

Obra social (6%)			USD271.36
Fondo Nacional de Empleo (1,5%)			USD67.84
Seguro de Vida Obligatorio (0,03%)			USD13.57
ART (3%)			USD135.68
Sub Total (Mensual) Aportes Patronales			USD1.302.55

Tabla de Aportes y Contribuciones - Seguridad Social

Contribuciones	Empleador	Trabajador
Jubilación	16%	11%
PAMI	2%	3%
Obra Social	6%	3%
Fondo Nacional de Empleo	1,5%	-
Seguro de Vida Obligatorio	00,3%	-
ART	(Lo que cotice la ART)	-

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	AÑO 1										
	1	2	3	4	5	6	7	8	9	10	11
INGRESOS											
Alojamiento	\$2.083,20	\$2.016,00	\$21.204,00	\$11.308,80	\$10.214,40	USD2.083,20	USD2.016,00	USD2.499,84	USD2.419,20	USD13.671,00	USD2.529,60
Porcentaje por alquiler de salon de eventos	\$729,12	\$604,80	\$6.361,20	\$3.392,64	\$3.064,32	\$624,96	\$604,80	\$749,95	\$725,76	\$4.101,30	\$758,88
Porcentaje por Bar	\$833,28	\$806,40	\$8.481,60	\$4.523,52	\$4.085,76	\$833,28	\$806,40	\$999,94	\$967,68	\$5.468,40	\$1.011,84
Total Ingresos	\$3.645,60	\$3.427,20	\$36.046,80	\$19.224,96	\$17.364,48	\$3.541,44	\$3.427,20	\$4.249,73	\$4.112,64	\$23.240,70	\$4.300,32
EGRESOS											
Sueldos Brutos	USD4.174,83	USD4.174,83	USD4.174,83	USD4.174,83	USD4.174,83	USD4.174,83	USD4.174,83	USD4.174,83	USD4.174,83	USD4.174,83	USD4.174,83
Proporcional SAC (Aguinaldo)	USD347,90	USD347,90	USD347,90	USD347,90	USD347,90	USD347,90	USD347,90	USD347,90	USD347,90	USD347,90	USD347,90
Aportes Patronales Empleador (Sueldos Brutos + Proporcional SAC)	USD1.302,55	USD1.302,55	USD1.302,55	USD1.302,55	USD1.302,55	USD1.302,55	USD1.302,55	USD1.302,55	USD1.302,55	USD1.302,55	USD1.302,55
Gastos de Publicidad / Marketing	USD20,00	USD20,00	USD20,00	USD20,00	USD20,00	USD20,00	USD20,00	USD20,00	USD20,00	USD20,00	USD20,00
Pago a proveedores Alimentos y Bebidas (Insumos)	USD1.343,68	USD1.190,72	USD1.194,84	USD1.343,68	USD1.194,84	USD1.194,84	\$1.343,68	USD1.194,84	USD1.194,84	\$1.343,68	USD1.194,84
Pago a proveedores Housekeeping (Insumos)	USD337,51	USD187,53	USD187,53	USD187,53	USD187,53	USD187,53	USD187,53	USD337,51	USD187,53	USD187,53	USD187,53
Pago a proveedores Lavandería/Blancos	USD49,24	USD49,24	USD49,24	USD49,24	USD49,24	USD49,24	USD49,24	\$49,24	USD49,24	USD49,24	USD49,24
Seguro integral de comercio	USD34,48	USD34,48	USD34,48	USD34,48	USD34,48	USD34,48	USD34,48	USD34,48	USD34,48	USD34,48	USD34,48
Gastos varios de oficina	USD40,60	USD0,00	USD0,00	USD0,00	USD0,00	USD0,00	USD0,00	USD0,00	USD0,00	USD0,00	USD0,00
Capacitación de primeros auxilios	USD55,17										
Servicios de energía eléctrica	USD160,55	USD160,55	USD160,55	USD160,55	USD160,55	USD160,55	USD160,55	USD160,55	USD160,55	USD160,55	USD160,55
Servicios de gas y agua	USD430,34	USD430,34	USD430,34	USD430,34	USD430,34	USD430,34	USD430,34	USD430,34	USD430,34	USD430,34	USD430,34
Abono Internet + Telefonía	USD54,38	USD54,38	USD54,38	USD54,38	USD54,38	USD54,38	USD54,38	USD54,38	USD54,38	USD54,38	USD54,38
Asesoramiento Contable	USD68,97	USD69,20	USD69,20	USD69,20	USD69,20	USD69,20	USD69,20	USD69,20	USD69,20	USD69,20	USD69,20
Asesoramiento Legal	USD103,45	USD103,45	USD103,45	USD103,45	USD103,45	USD103,45	USD103,45	USD103,45	USD103,45	USD103,45	USD103,45
Pago de dominio web	USD29,00	USD29,00	USD29,00	USD29,00	USD29,00	USD29,00	USD29,00	USD29,00	USD29,00	USD29,00	USD29,00
Cuota Prestamo (Capital+Intereses)	USD11.937,47	USD11.803,60	USD11.669,73	USD11.535,86	USD11.401,99	USD11.268,12	USD11.134,25	USD11.000,38	USD10.866,51	USD10.732,64	USD10.598,77
Mantenimiento de cuenta corriente bancaria	USD14,76	USD14,76	USD14,76	USD14,76	USD14,76	USD14,76	USD14,76	USD14,76	USD14,76	USD14,76	USD14,76
Mantenimiento edificio (2%)	USD72,91	USD68,54	USD720,94	USD384,50	USD347,29	USD70,83	USD68,54	USD84,99	USD82,25	USD464,81	USD86,01
Impuesto a los Ingresos Brutos - IIBB (3%)	USD109,37	USD102,82	USD1.081,40	USD576,75	USD520,93	USD1.062,4	USD102,82	USD127,49	USD123,38	USD697,22	USD129,01
Impuesto a los débitos (0.6%)	USD89,17	USD85,91	USD94,92	USD89,96	USD87,71	USD82,76	USD82,81	USD82,26	USD80,52	USD86,35	USD78,97
Impuesto a los créditos (0.6%)	USD21,87	USD20,56	USD216,28	USD115,35	USD104,19	USD21,25	USD20,56	USD25,50	USD24,68	USD139,44	USD25,80
Sub Total Egresos Operativos	\$20.798,22	USD20.250,38	USD21.956,33	USD21.024,33	USD20.635,17	USD19.722,26	USD19.730,90	USD19.643,67	USD19.350,40	USD20.442,38	USD19.091,62
Resultado Bruto	-\$17,152,62	-\$USD16.823,18	USD14.090,47	-\$USD1.799,37	-\$USD3.270,69	-\$USD16.180,82	-\$USD16.303,70	-\$USD15.393,94	-\$USD15.237,76	USD2.798,32	-\$USD14.791,30
Impuesto a las ganancias - IIGG (35%)	\$0,00	USD0,00	USD4.931,66	USD0,00	USD0,00	USD0,00	USD0,00	USD0,00	USD0,00	USD979,41	USD0,00
Resultado neto: (Resultado Bruto - IIGG)	-\$17,152,62	-\$USD16.823,18	USD9.158,80	-\$USD1.799,37	-\$USD3.270,69	-\$USD16.180,82	-\$USD16.303,70	-\$USD15.393,94	-\$USD15.237,76	USD1.818,91	-\$USD14.791,30
Saldo de cierre de caja mensual	-\$17,152,62	-\$USD16.823,18	USD9.158,80	-\$USD1.799,37	-\$USD3.270,69	-\$USD16.180,82	-\$USD16.303,70	-\$USD15.393,94	-\$USD15.237,76	USD1.818,91	-\$USD14.791,30
Saldo final de caja acumulado	-\$17,152,62	-\$USD33.975,80	-\$USD24.816,99	-\$USD26.616,36	-\$USD29.887,05	-\$USD46.067,87	-\$USD62.371,57	-\$USD77.765,51	-\$USD93.003,28	-\$USD91.184,37	-\$USD105.975,67

<p align="center">NO MODIFICAR FÓRMULAS MONTO DE MÁXIMA EXPOSICIÓN ("Saldo final de caja acumulado" más alto en el Cash Flow)</p>	<p align="center">\$342.638,87</p>
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		AÑO 2												
12	TOTAL	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
USD17,280.00	USD89,325.24	USD2,213.40	USD2,142.00	USD21,427.20	USD12,648.00	USD11,424.00	USD2,529.60	USD2,818.80	USD2,912.76	USD2,818.80	USD14,589.84	USD2,979.72	USD15,048.00	USD93,552.12
\$5,184.00	USD26,901.73	\$664.02	\$642.60	\$6,428.16	\$3,794.40	\$3,427.20	\$758.88	\$845.64	\$873.83	\$845.64	\$4,376.95	\$893.92	\$4,514.40	USD81,869.10
\$6,912.00	USD35,739.10	\$885.36	\$856.80	\$8,570.88	\$5,059.20	\$4,569.60	\$1,011.84	\$1,127.52	\$1,165.10	\$1,127.52	\$5,835.94	\$1,191.89	\$6,019.20	USD37,420.85
\$29,376.00	USD151,957.07	USD3,762.78	USD3,641.40	USD36,426.24	USD21,501.60	USD19,420.80	USD4,300.32	USD4,791.96	USD4,951.69	USD4,791.96	USD24,802.73	USD5,065.52	USD25,581.60	USD159,038.60
USD4,174.83	USD50,097.93	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD50,097.93
USD347.90	USD4,174.83	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD4,174.83
USD1,302.55	USD15,630.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD15,630.55
USD20.00	USD240.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD240.00
USD1,194.84	USD14,929.34	\$1,355.16	USD1,194.84	USD1,194.84	\$1,355.16	USD1,194.84	USD1,194.84	\$1,355.16	USD1,194.84	USD1,194.84	\$1,355.16	USD1,194.84	USD1,194.84	USD14,979.36
USD187.53	USD2,550.33	USD187.53	USD187.53	USD337.51	USD187.53	USD187.53	USD187.53	USD187.53	USD187.53	USD187.53	USD337.51	USD187.53	USD187.53	USD2,550.33
USD49.24	USD590.88	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD590.88
USD34.48	USD413.79	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD413.79
USD0.00	USD40.60	USD40.60	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD40.60
	USD55.17													
USD160.55	USD1,926.62	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD1,926.62
USD430.34	USD5,164.14	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD5,164.14
USD54.38	USD652.56	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD652.56
USD69.20	USD830.21	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD830.45
USD103.45	USD1,241.38	USD103.45	USD103.45	USD103.45	USD103.45	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD1,244.24
USD29.00	USD348.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD348.00
USD10,464.90	USD134,414.25	USD10,331.03	USD10,197.16	USD10,063.30	USD9,929.43	USD9,795.56	USD9,661.69	USD9,527.82	USD9,393.95	USD9,260.08	USD9,126.21	USD8,992.34	USD8,858.47	USD115,137.01
USD14.76	USD177.14	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD177.14
USD587.52	USD3,039.14	USD75.26	USD72.83	USD728.52	USD430.03	USD388.42	USD86.01	USD95.84	USD99.03	USD95.84	USD496.05	USD101.31	USD511.63	USD3,180.77
USD881.28	USD4,558.71	USD112.88	USD109.24	USD1,092.79	USD645.05	USD582.62	USD129.01	USD143.76	USD148.55	USD143.76	USD744.08	USD151.97	USD767.45	USD4,771.16
USD85.69	USD1,027.03	USD78.41	USD76.36	USD86.29	USD81.08	USD78.69	USD73.35	USD73.66	USD71.94	USD71.09	USD78.15	USD69.56	USD74.91	USD913.48
USD176.26	USD911.74	USD22.58	USD21.85	USD218.56	USD129.01	USD116.52	USD25.80	USD28.75	USD29.71	USD28.75	USD148.82	USD30.39	USD153.49	USD954.23
USD20,368.71	USD243,014.37	USD18,994.14	USD18,650.51	USD20,512.50	USD19,547.97	USD19,135.23	USD18,149.27	USD18,203.56	USD17,916.60	USD17,772.93	USD19,077.03	USD17,518.99	USD18,539.37	USD224,018.09
USD9,007.29	-USD91,057.30	-USD15,231.36	-USD15,009.11	USD15,913.74	USD1,953.63	USD285.57	-USD13,848.95	-USD13,411.60	-USD12,964.91	-USD12,980.97	USD5,725.70	-USD12,453.46	USD7,042.23	-USD64,979.49
USD3,152.55	USD9,063.83	USD0.00	USD0.00	USD5,569.81	USD683.77	USD99.95	USD0.00	USD0.00	USD0.00	USD0.00	USD2,004.00	USD0.00	USD2,464.78	USD10,822.31
USD5,854.74	-USD100,120.93	-USD15,231.36	-USD15,009.11	USD10,343.93	USD1,269.86	USD185.62	-USD13,848.95	-USD13,411.60	-USD12,964.91	-USD12,980.97	USD3,721.71	-USD12,453.46	USD4,577.45	-USD75,801.79
USD5,854.74	-USD100,120.93	-USD15,231.36	-USD15,009.11	USD10,343.93	USD1,269.86	USD185.62	-USD13,848.95	-USD13,411.60	-USD12,964.91	-USD12,980.97	USD3,721.71	-USD12,453.46	USD4,577.45	-USD175,922.72
-USD100,120.93		-USD115,352.29	-USD130,361.39	-USD120,017.46	-USD118,747.60	-USD118,561.98	-USD132,410.93	-USD145,822.53	-USD158,787.44	-USD171,768.41	-USD168,046.71	-USD180,500.17	-USD175,922.72	

AÑO 3														
1	2	3	4	5	6	7	8	9	10	11	12	TOTAL	1	2
USD2.979.72	USD2.883.60	USD22.785.00	USD11.904.00	USD11.136.00	USD3.310.80	USD3.240.00	USD3.764.64	USD3.643.20	USD15.266.88	USD3.764.64	USD16.146.00	USD100.824.48	USD4.106.88	USD3.709.44
USD893.92	USD865.08	USD6.835.50	USD3.571.20	USD3.340.80	USD993.24	USD972.00	USD1.129.39	USD1.092.96	USD4.580.06	USD1.129.39	USD4.843.80	USD30.247.34	USD1.232.06	USD1.112.83
\$1.191.89	\$1.153.44	\$9.114.00	\$4.761.60	\$4.454.40	\$1.324.32	\$1.296.00	\$1.505.86	\$1.457.28	\$6.106.75	\$1.505.86	\$6.458.40	USD186.631.68	\$1.042.75	\$1.483.78
USD5.065.52	USD4.902.12	USD38.734.50	USD20.236.80	USD18.931.20	USD5.628.36	USD5.508.00	USD6.399.89	USD6.193.44	USD25.953.70	USD6.399.89	USD27.448.20	USD171.401.62	USD5.338.94	USD4.822.27
USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD50.097.93	USD4.174.83	USD4.174.83
USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD4.174.83	USD347.90	USD347.90
USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD15.630.55	USD1.302.55	USD1.302.55
USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD240.00	USD20.00	USD20.00
\$1.355.16	USD1.194.84	USD1.194.84	\$1.355.16	USD1.194.84	USD1.194.84	\$1.355.16	USD1.194.84	USD1.194.84	\$1.355.16	USD1.194.84	USD1.194.84	USD14.979.36	\$1.355.16	USD1.194.84
USD187.53	USD187.53	USD187.53	USD172.33	USD337.51	USD187.53	USD187.53	USD187.53	USD187.53	USD187.53	USD187.53	USD337.51	USD2.535.13	USD187.53	USD187.53
USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD590.88	USD49.24	USD49.24
USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD413.79	USD34.48	USD34.48
USD40.60	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD40.60	USD40.60	USD0.00
USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD1.926.62	USD160.55	USD160.55
USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD5.164.14	USD430.34	USD430.34
USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD652.56	USD54.38	USD54.38
USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD830.45	USD69.20	USD69.20
USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD1.245.67	USD103.81	USD103.81
USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD348.00	USD29.00	USD29.00
USD8.724.60	USD8.590.73	USD8.456.86	USD8.322.99	USD8.189.12	USD8.055.25	USD7.921.38	USD7.787.51	USD7.653.64	USD7.519.77	USD7.385.90	USD7.252.03	USD95.859.77	USD7.118.16	USD6.984.29
USD14.76	USD14.76	USD14.76	USD14.76	USD21.404.96	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD21.567.34	USD14.76	USD14.76
USD101.31	USD98.04	USD774.69	USD404.74	USD378.62	USD112.57	USD110.16	USD128.00	USD123.87	USD549.07	USD128.00	USD548.96	USD3.428.03	USD106.78	USD96.45
USD151.97	USD147.06	USD1.162.04	USD607.10	USD567.94	USD168.85	USD165.24	USD192.00	USD185.80	USD778.61	USD192.00	USD823.45	USD5.142.05	USD160.17	USD144.67
USD69.16	USD67.10	USD76.45	USD70.97	USD198.14	USD64.11	USD64.23	USD62.73	USD61.87	USD67.96	USD60.32	USD66.74	USD929.79	USD59.61	USD57.44
USD30.39	USD29.41	USD232.41	USD121.42	USD113.59	USD33.77	USD33.05	USD38.40	USD37.16	USD155.72	USD38.40	USD164.69	USD1.028.41	USD32.03	USD28.93
USD17.451.77	USD17.105.77	USD18.875.86	USD17.845.76	USD39.161.01	USD16.607.96	USD16.627.80	USD16.382.06	USD16.235.76	USD17.374.87	USD15.978.04	USD17.179.26	USD226.825.91	USD15.851.09	USD15.485.20
-USD12.386.24	-USD12.203.65	USD19.858.64	USD2.391.04	-USD20.229.81	-USD10.979.60	-USD11.119.80	-USD9.982.17	-USD10.042.32	USD8.578.82	-USD9.578.15	USD10.268.94	-USD55.424.29	-USD10.512.14	-USD10.662.93
USD0.00	USD0.00	USD6.950.52	USD836.87	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD3.002.59	USD0.00	USD3.594.13	USD14.384.11	USD0.00	USD0.00
-USD12.386.24	-USD12.203.65	USD12.908.12	USD1.554.18	-USD20.229.81	-USD10.979.60	-USD11.119.80	-USD9.982.17	-USD10.042.32	USD5.576.24	-USD9.578.15	USD6.674.81	-USD69.808.40	-USD10.512.14	-USD10.662.93
-USD12.386.24	-USD12.203.65	USD12.908.12	USD1.554.18	-USD20.229.81	-USD10.979.60	-USD11.119.80	-USD9.982.17	-USD10.042.32	USD5.576.24	-USD9.578.15	USD6.674.81	-USD245.731.12	-USD10.512.14	-USD10.662.93
-USD188.308.96	-USD200.512.61	-USD187.604.50	-USD186.050.32	-USD206.280.13	-USD217.259.73	-USD228.379.53	-USD238.361.70	-USD248.404.02	-USD242.827.78	-USD252.405.93	-USD245.731.12		-USD256.243.26	-USD266.906.19

AÑO 4														
3	4	5	6	7	8	9	10	11	12	TOTAL	1	2	3	4
USD23.149.56	USD13.230.00	USD13.671.00	USD4.060.80	USD4.196.16	USD4.642.56	USD4.492.80	USD16.684.20	USD4.492.80	USD17.856.00	USD114.292.20	USD4.999.68	USD4.838.40	USD23.149.56	USD14.727.48
USD6.944.87	USD3.969.00	USD4.101.30	USD1.218.24	USD1.258.85	USD1.392.77	USD1.347.84	USD5.005.26	USD1.347.84	USD5.356.80	USD34.287.66	USD1.499.90	USD1.451.52	USD6.944.87	USD4.418.24
\$9.259.82	\$5.292.00	\$5.468.40	\$1.624.32	\$1.678.46	\$1.857.02	\$1.797.12	\$6.673.68	\$1.797.12	\$7.142.40	USD418.980.24	\$1.999.87	\$1.935.36	\$9.259.82	\$5.890.99
USD30.094.43	USD17.199.00	USD17.772.30	USD5.279.04	USD5.455.01	USD6.035.33	USD5.840.64	USD21.689.46	USD5.840.64	USD23.212.80	USD148.579.86	USD6.499.58	USD6.289.92	USD30.094.43	USD19.145.72
USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD50.097.93	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83
USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD4.174.83	USD347.90	USD347.90	USD347.90	USD347.90
USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD15.630.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55
USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD240.00	USD20.00	USD20.00	USD20.00	USD20.00
USD1.194.84	\$1.355.16	USD1.194.84	USD1.194.84	\$1.355.16	USD1.194.84	USD1.194.84	\$1.355.16	USD1.194.84	USD1.194.84	USD14.979.36	\$1.355.16	USD1.194.84	USD1.194.84	\$1.355.16
USD187.53	USD187.53	USD187.53	USD187.53	USD337.51	USD187.53	USD187.53	USD187.53	USD187.53	USD187.53	USD2.400.35	USD187.53	USD337.51	USD187.53	USD187.53
USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD590.88	USD49.24	USD49.24	USD49.24	USD49.24
USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD413.79	USD34.48	USD34.48	USD34.48	USD34.48
USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD40.60	USD40.60	USD0.00	USD0.00	USD0.00
USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD1.926.62	USD160.55	USD160.55	USD160.55	USD160.55
USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD5.164.14	USD430.34	USD430.34	USD430.34	USD430.34
USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD652.56	USD54.38	USD54.38	USD54.38	USD54.38
USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD830.45	USD69.20	USD69.20	USD69.20	USD69.20
USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD1.245.67	USD103.81	USD103.81	USD103.81	USD103.81
USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD348.00	USD29.00	USD29.00	USD29.00	USD29.00
USD6.850.42	USD6.716.55	USD6.582.68	USD6.448.81	USD6.314.94	USD6.181.07	USD6.047.20	USD5.913.33	USD5.779.46	USD5.645.59	USD7.582.53	USD5.511.72	USD5.377.85	USD5.243.98	USD5.110.11
USD14.76	USD14.76	USD21.404.96	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD21.567.34	USD14.76	USD14.76	USD14.76	USD14.76
USD601.89	USD343.98	USD355.45	USD105.58	USD109.10	USD120.71	USD116.81	USD433.79	USD116.81	USD464.26	USD2.971.60	USD129.99	USD125.80	USD601.89	USD382.91
USD902.83	USD515.97	USD533.17	USD158.37	USD163.65	USD181.06	USD175.22	USD650.68	USD175.22	USD696.38	USD4.457.40	USD194.99	USD188.70	USD902.83	USD574.37
USD64.22	USD60.51	USD187.26	USD54.37	USD55.48	USD52.99	USD52.12	USD57.04	USD50.52	USD54.93	USD806.47	USD50.31	USD49.14	USD54.58	USD51.46
USD180.57	USD103.19	USD106.63	USD31.67	USD32.73	USD36.21	USD35.04	USD130.14	USD35.04	USD139.28	USD891.48	USD39.00	USD37.74	USD180.57	USD114.87
USD16.773.35	USD16.073.94	USD37.328.81	USD14.972.22	USD15.159.62	USD14.745.46	USD14.599.82	USD15.518.72	USD14.330.48	USD15.173.86	USD206.012.55	USD14.300.35	USD14.102.63	USD15.157.27	USD14.567.47
USD13.321.08	USD1.125.06	-USD19.556.51	-USD9.693.18	-USD9,704.61	-USD8,710.13	-USD8,759.18	USD6,170.74	-USD8,489.84	USD8,038.94	-USD57,432.69	-USD7,800.77	-USD7,812.71	USD14,937.16	USD4,578.25
USD4,662.38	USD393.77	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD2,159.76	USD0.00	USD2,813.63	USD10,029.54	USD0.00	USD0.00	USD5,228.00	USD1,602.39
USD8,658.70	USD731.29	-USD19,556.51	-USD9,693.18	-USD9,704.61	-USD8,710.13	-USD8,759.18	USD4,010.98	-USD8,489.84	USD5,225.31	-USD67,462.23	-USD7,800.77	-USD7,812.71	USD9,709.15	USD2,975.87
USD8,658.70	USD731.29	-USD19,556.51	-USD9,693.18	-USD9,704.61	-USD8,710.13	-USD8,759.18	USD4,010.98	-USD8,489.84	USD5,225.31	USD313,193.35	-USD7,800.77	-USD7,812.71	USD9,709.15	USD2,975.87
-USD258,247.49	-USD257,516.20	-USD277,072.71	-USD286,765.89	-USD296,470.50	-USD305,180.63	-USD313,939.81	-USD309,928.83	-USD318,418.67	-USD313,193.35		-USD320,994.12	-USD328,806.83	-USD319,097.68	-USD316,121.82

AÑO 5														
5	6	7	8	9	10	11	12	TOTAL	1	2	3	4	5	6
USD13,302.24	USD4,642.56	USD4,492.80	USD5,208.00	USD5,040.00	USD17,082.24	USD5,468.40	USD18,446.40	USD121,397.76	USD5,468.40	USD5,292.00	USD23,696.40	USD15,549.60	USD14,044.80	USD5,103.84
USD3,990.67	USD1,392.77	USD1,347.84	USD1,562.40	USD1,512.00	USD5,124.67	USD1,640.52	USD5,533.92	USD329,227.54	USD1,640.52	USD1,587.60	USD7,108.92	USD4,664.88	USD4,213.44	USD1,531.15
\$5,320.90	\$1,857.02	\$1,797.12	\$2,083.20	\$2,016.00	\$6,832.90	\$2,187.36	\$7,378.56	USD48,559.10	\$2,187.36	\$2,116.80	\$9,478.56	\$6,219.84	\$5,617.92	\$2,041.54
USD17,292.91	USD6,035.33	USD5,840.64	USD6,770.40	USD6,552.00	USD22,206.91	USD7,108.92	USD23,980.32	USD157,817.09	USD9,296.28	USD8,996.40	USD40,283.88	USD26,434.32	USD23,876.16	USD8,676.53
USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD50,097.93	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83	USD4,174.83
USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD4,174.83	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90
USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD15,630.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55	USD1,302.55
USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD240.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00
USD1,194.84	USD1,194.84	\$1,355.16	USD1,194.84	USD1,194.84	\$1,355.16	USD1,194.84	USD1,194.84	USD14,979.36	\$1,355.16	USD1,194.84	USD1,194.84	\$1,355.16	USD1,194.84	USD1,194.84
USD187.53	USD187.53	USD187.53	USD187.53	USD337.51	USD187.53	USD187.53	USD187.53	USD2,550.33	USD187.53	USD187.53	USD337.51	USD187.53	USD187.53	USD187.53
USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD590.88	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24
USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD413.79	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48
USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD40.60	USD40.60	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00
USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD1,926.62	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55
USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD5,164.14	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34
USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD652.56	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38
USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD830.45	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20
USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD1,245.67	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81
USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD348.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00
USD4,976.25	USD4,842.38	USD4,708.51	USD4,574.64	USD4,440.77	USD4,306.90	USD4,173.03	USD4,039.16	USD57,305.29	USD3,905.29	USD3,771.42	USD3,637.55	USD3,503.68	USD3,369.81	USD3,235.94
USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD177.14	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76
USD345.86	USD120.71	USD116.81	USD135.41	USD131.04	USD444.14	USD142.18	USD479.61	USD3,156.34	USD185.93	USD179.93	USD805.68	USD528.69	USD477.52	USD173.53
USD518.79	USD181.06	USD175.22	USD203.11	USD196.56	USD666.21	USD213.27	USD719.41	USD4,734.51	USD278.89	USD269.89	USD1,208.52	USD793.03	USD716.28	USD260.30
USD49.13	USD44.95	USD45.05	USD43.57	USD43.60	USD47.55	USD41.26	USD45.52	USD566.13	USD41.51	USD39.42	USD48.90	USD44.00	USD41.47	USD36.11
USD103.76	USD36.21	USD35.04	USD40.62	USD39.31	USD133.24	USD42.65	USD143.88	USD946.90	USD55.78	USD53.98	USD241.70	USD158.61	USD143.26	USD52.06
USD14,167.20	USD13,398.73	USD13,414.37	USD13,170.77	USD13,174.68	USD13,931.78	USD12,785.80	USD13,600.99	USD165,772.04	USD12,841.73	USD12,488.05	USD14,265.74	USD13,361.74	USD12,921.76	USD11,931.35
USD3,125.71	-USD7,363.40	-USD7,573.73	-USD6,400.37	-USD6,622.68	USD8,275.14	-USD5,676.88	USD10,379.33	-USD7,954.96	-USD3,545.45	-USD3,491.65	USD26,018.14	USD13,072.58	USD10,954.40	-USD3,254.82
USD1,094.00	USD0.00	USD0.00	USD0.00	USD0.00	USD2,896.30	USD0.00	USD3,632.76	USD14,453.45	USD0.00	USD0.00	USD9,106.35	USD4,575.40	USD3,834.04	USD0.00
USD2,031.71	-USD7,363.40	-USD7,573.73	-USD6,400.37	-USD6,622.68	USD5,378.84	-USD5,676.88	USD6,746.56	-USD22,408.41	-USD3,545.45	-USD3,491.65	USD16,911.79	USD8,497.18	USD7,120.36	-USD3,254.82
USD2,031.71	-USD7,363.40	-USD7,573.73	-USD6,400.37	-USD6,622.68	USD5,378.84	-USD5,676.88	USD6,746.56	-USD335,601.76	-USD3,545.45	-USD3,491.65	USD16,911.79	USD8,497.18	USD7,120.36	-USD3,254.82
-USD314,090.11	-USD321,453.50	-USD329,027.24	-USD335,427.60	-USD342,050.28	-USD336,671.44	-USD342,348.33	-USD335,601.76		-USD339,147.22	-USD342,638.87	-USD325,727.08	-USD317,229.90	-USD310,109.54	-USD313,364.37

AÑO 6						
7	8	9	10	11	12	TOTAL
USD4.939.20	USD5.952.00	USD5.760.00	USD18.748.80	USD6.324.00	USD19.800.00	USD130.679.04
USD1.481.76	USD1.785.60	USD1.728.00	USD5.624.64	USD1.897.20	USD5.940.00	USD39.203.71
\$1.975.68	\$2.380.80	\$2.304.00	\$7.499.52	\$2.529.60	\$7.920.00	USD52.271.62
USD8.396.64	USD10.118.40	USD9.792.00	USD31.872.96	USD10.750.80	USD33.660.00	USD222.154.37
USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD4.174.83	USD50.097.93
USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD347.90	USD4.174.83
USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD1.302.55	USD15.630.55
USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD20.00	USD240.00
\$1.355.16	USD1.194.84	USD1.194.84	\$1.355.16	USD1.194.84	USD1.194.84	USD14.979.36
USD187.53	USD187.53	USD187.53	USD337.51	USD187.53	USD187.53	USD2.550.33
USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD49.24	USD590.88
USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD34.48	USD413.79
USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	USD40.60
USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD160.55	USD1.926.62
USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD430.34	USD5.164.14
USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD54.38	USD652.56
USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD69.20	USD830.45
USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD103.81	USD1.245.67
USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD29.00	USD348.00
USD3.102.07	USD2.968.20	USD2.834.33	USD2.700.46	USD2.566.59	USD2.432.72	USD38.028.05
USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD14.76	USD177.14
USD167.93	USD202.37	USD195.84	USD637.46	USD215.02	USD673.20	USD4.443.09
USD251.90	USD303.55	USD293.76	USD956.19	USD322.52	USD1.009.80	USD6.664.63
USD36.18	USD34.93	USD34.03	USD41.72	USD32.71	USD38.78	USD469.77
USD50.38	USD60.71	USD58.75	USD191.24	USD64.50	USD201.96	USD1.332.93
USD11.942.20	USD11.743.18	USD11.590.13	USD13.010.78	USD11.374.77	USD12.529.88	USD150.001.33
-USD3.545.56	-USD1.624.78	-USD1.798.13	USD18.862.18	-USD623.97	USD21.130.12	USD72.153.04
USD0.00	USD0.00	USD0.00	USD6.601.76	USD0.00	USD7.395.54	USD31.513.09
-USD3.545.56	-USD1.624.78	-USD1.798.13	USD12.260.42	-USD623.97	USD13.734.58	USD40.639.95
-USD3.545.56	-USD1.624.78	-USD1.798.13	USD12.260.42	-USD623.97	USD13.734.58	-USD294.961.82
-USD316.909.93	-USD318.534.71	-USD320.332.84	-USD308.072.43	-USD308.696.39	-USD294.961.82	

Payback simple

Año	Flujos	Acumulado	Inversión inicial
0	-USD652,452.96	-USD652,452.96	FÓRMULA
1	-USD100,120.93	-USD752,573.89	
2	-USD175,922.72	-USD928,496.61	
3	-USD245,731.12	-USD1,174,227.73	
4	-USD313,193.35	-USD1,487,421.09	
5	-USD335,601.76	-USD1,823,022.85	
6	-USD339,147.22	-USD2,162,170.06	
7	-USD342,638.87	-USD2,504,808.93	
8	-USD325,727.08	-USD2,830,536.01	
9	-USD317,229.90	-USD3,147,765.91	
10	-USD310,109.54	-USD3,457,875.45	
11	-USD313,364.37	-USD3,771,239.82	
12	-USD316,909.93	-USD4,088,149.75	
13	-USD318,534.71	-USD4,406,684.46	
14	-USD320,332.84	-USD4,727,017.30	
15	-USD308,072.43	-USD5,035,089.73	
16	-USD308,696.39	-USD5,343,786.12	
Payback simple (años)		EJEMPLO	No es posible realizar el payback ya que los fondos son siempre negativos, no hay recuperación

Payback ajustado

Tasa anual	8%	A determinar por el proyecto		
Año	Flujos	Valor presente (descontado)	Acumulado	Inversión inicial
0	-USD652,452.96	-USD652,452.96	-USD652,452.96	
1	-USD100,120.93	-USD92,704.56	-USD745,157.53	

2	-USD175,922.72	-USD150,825.38	-USD895,982.90
3	-USD245,731.12	-USD195,069.29	-USD1,091,052.19
4	-USD313,193.35	-USD230,206.46	-USD1,321,258.65
5	-USD335,601.76	-USD228,404.92	-USD1,549,663.57
n			
Payback ajustado (años)		EJEMPLO	Misma situación que el payback normal.

FÓRMULA

TIR	#NUM!
VAN	-\$1,009,282.29

Imposible de realizar, flujos de caja irregulares.

GASTOS DE HOUSEKEEPING					
Artículo	Precio unitario	Unidades	precio unitario en usd	Subtotal	Link de referencia del producto
Antisarro 900ml	\$3,308.00	2	USD2.28	USD4,56	https://www.mercadolibre.com.ar/ayudin-doypack-unidad-1-900-ml-
Bolsas de residuo 45x60 (20u)	\$2.000.00	2	USD1.38	USD2.76	https://www.mercadolibre.com.ar/bolsa-residuo-45x60-rollo-x-20-
Bolsas de residuo 60x90 (100u)	\$7,998.00	1	USD5,52	USD5,52	https://www.mercadolibre.com.ar/bolsa-de-residuo-consorcio-
Botella para pulverizador	\$4,024.00	2	USD2,78	USD5,55	https://www.mercadolibre.com.ar/spray-rociador-1-litro-atomizador-
Desodorante de ambiente	\$4,484.00	2	USD3,09	USD6,18	https://www.mercadolibre.com.ar/desodorante-de-ambiente-en-
Detergente X5L	\$6,160.00	3	USD4,25	USD12,74	https://www.mercadolibre.com.ar/detergente-bidon-5-litros-certificado-
Escobillón	\$4,725.00	2	USD3,26	USD6,52	https://www.mercadolibre.com.ar/escoba-multiuso-virulana-cerdas-
Esponja tipo Mortimer	\$2.000.00	3	USD1,38	USD4,14	https://www.mercadolibre.com.ar/esponja-mortimer-
Guantes	\$4,305.00	2	USD2,97	USD5,94	https://articulo.mercadolibre.com.ar/MLA-1378850443-guantes-mapa-
Jabon + Shampoo + Acondicionador (100 u c/u)	\$32,899.00	4	USD22,69	USD90,76	https://www.mercadolibre.com.ar/combo-hotelero-good-cream-
Jabón para manos x 5 Lts	\$26,179.00	1	USD18,05	USD18,05	https://www.mercadolibre.com.ar/jabon-liquido-para-manos-y-cuerpo-
Limpia mueble CIF	\$3,497.00	2	USD2,41	USD4,82	https://www.mercadolibre.com.ar/limpiador-ultra-brillo-cif-original-
Limpia vidrios X5L	\$6,700.00	1	USD4,62	USD4,62	https://www.mercadolibre.com.ar/liquido-limpia-vidrios-sia-5-
Limpiador baño 5l	\$16,592.00	1	USD11,44	USD11,44	https://www.mercadolibre.com.ar/limpiador-bano-profesional-x-5-l-
Desodorante de pisos 5l	\$14,148.00	1	USD9,76	USD9,76	https://www.mercadolibre.com.ar/cif-limpiador-de-pisos-lavanda-
Pala de mano alta	\$10,999.00	3	USD7,59	USD22,76	https://www.mercadolibre.com.ar/pala-de-pie-fiorentina-handy-palo-
Paño Microfibra	\$10,900.00	1	USD7,52	USD7,52	https://www.mercadolibre.com.ar/10-panos-microfibra-multiuso-
Papel higienico 4 rollos x10packs	\$47,405.00	3	USD32,69	USD98,08	https://www.mercadolibre.com.ar/papel-higienico-higienol-max-80-m-
Mopa trapeadora	\$22,900.00	1	USD15,79	USD15,79	https://www.mercadolibre.com.ar/mopa-trapeadora-gadnic-g-spray-
TOTAL GASTOS HOUSEKEEPING				USD337,51	No modificar fórmulas

Tipo de	1450
Fecha del tipo	23/11/2025

GASTOS DE LAVANDERÍA					
Artículo	Precio unitario	Unidades	precio unitario en usd	Subtotal	Link de referencia del producto
CUBRE CAMA+ FUNDA DE ALMOHADA	\$700.00	6	USD0,48	USD2,90	https://www.instagram.com/obera.lavan?igsh=MXIwenEocWtzeDl4eA==
SABANAS	\$600.00	6	USD0,41	USD2,48	https://www.instagram.com/obera.lavan?igsh=MXIwenEocWtzeDl4eA==
TOALLON + TOALLA	\$600.00	24	USD0,41	USD9,93	https://www.instagram.com/obera.lavan?igsh=MXIwenEocWtzeDl4eA==
PIE DE BAÑO	\$200.00	6	USD0,14	USD0,83	https://www.instagram.com/obera.lavan?igsh=MXIwenEocWtzeDl4eA==
ACOLCHADOS 2 y 1/2 PLAZAS	\$8.000.00	6	USD5,52	USD33,10	https://www.instagram.com/obera.lavan?igsh=MXIwenEocWtzeDl4eA==
TOTAL GASTOS LAVANDERÍA				USD49,24	No modificar fórmulas

GASTOS RECEPCION CADA 3 MESES

GASTOS DE RECEPCIÓN					
Artículo	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto
Lapiceras x12	\$3,612.00	1	USD2,49	USD2,49	https://www.mercadolibre.com.ar/boligrafo-lapicera-bic-round-stic-
Cinta Scotch x12	\$11,699.00	1	USD8,07	USD8,07	https://articulo.mercadolibre.com.ar/MLA-2055001324-cinta-scotch-
Abrochadora	\$4,470.00	2	USD3,08	USD6,17	
Ganchos abrochadora	\$6,786.00	1	USD4,68	USD4,68	https://www.mercadolibre.com.ar/broche-mit-nro-50-x-5000-broches-
Resaltadores x5	\$3,920.00	1	USD2,70	USD2,70	https://www.mercadolibre.com.ar/resaltador-filgo-text-marker-chato-x-
Anotador A4	\$6,101.00	3	USD4,21	USD12,62	https://www.mercadolibre.com.ar/block-anotador-congreso-
Corrector Liquid Paper x12	\$5,610.00	1	USD3,87	USD3,87	https://www.mercadolibre.com.ar/lapiz-corrector-trabi-liquido-x-12-
TOTAL GASTOS RECEPCIÓN				USD40,60	No modificar fórmulas

GASTOS DE ALIMENTOS Y BEBIDAS					
Artículo	Precio unitario	Unidades	Precio unitario en usd	Subtotal	Link de referencia del producto
DESAYUNO					
Servilletas x1000	\$12,421.00	2	USD8,57	USD17,13	https://www.mercadolibre.com.ar/servilletas-papel-tissue-pelpak-
Leche descremada	\$17,589.00	1	USD12,13	USD12,13	https://www.mercadolibre.com.ar/leche-descremada-larga-vida-tregar-
Leche entera	\$17,589.00	1	USD12,13	USD12,13	https://www.mercadolibre.com.ar/leche-entera-larga-vida-tregar-x-12-
Mermeladax120	\$12,657.00	1	USD8,73	USD8,73	https://www.mercadolibre.com.ar/mermelada-individual-frutilla-abadul-
Dulce de lechex120	\$25,950.00	1	USD17,90	USD17,90	https://www.mercadolibre.com.ar/dulce-de-leche-individual-120u-
Queso untablex108u	\$49,548.00	1	USD34,17	USD34,17	https://www.mercadolibre.com.ar/up/MLAU238399948?
Manteca untablex108u	\$31,790.00	1	USD21,92	USD21,92	https://www.mercadolibre.com.ar/manteca-individual-lolay-108-unid-
Azucarx1000	\$12,221.00	1	USD8,43	USD8,43	https://www.mercadolibre.com.ar/p/MLA29666896?pdp_filters=item_id

Salx1000	\$13,496.00	1	USD9.31	USD9.31	https://www.mercadolibre.com.ar/p/MLA22209533?pdj_filters=item_id
Yerba 1kg	\$9,752.00	4	USD6.73	USD26.90	https://www.mercadolibre.com.ar/yerba-mate-arpillera-la-oberena-1kg
Mate cocidox100	\$3,790.00	1	USD2.61	USD2.61	https://www.mercadolibre.com.ar/mate-cocido-laragui-caja-100-
Text100	\$21,824.00	1	USD15.05	USD15.05	https://www.mercadolibre.com.ar/te-clasico-taragui-caja-de-100-
Edulcorantex400	\$24,000.00	1	USD16.55	USD16.55	https://www.mercadolibre.com.ar/p/MLA54161340?pdj_filters=item_id
Café 250g	\$4,989.00	12	USD3.44	USD41.29	https://www.mercadolibre.com.ar/cafè-molido-la-planta-de-cafè-
Filtro de café	\$69,121.00	1	USD47.67	USD47.67	https://articulo.mercadolibre.com.ar/MLA-243525236-filtros-de-cafè-
Cacao en polvo 2kg	\$19,999.00	1	USD13.79	USD13.79	https://www.mercadolibre.com.ar/nesquik-2-kg-cacao-en-polvo-
Naranjas 1kg	\$896.00	4	USD0.62	USD2.47	Súper El Cóndor - Supermercado Online
Pan blanco	\$2,430.00	15	USD1.68	USD25.14	Súper El Cóndor - Supermercado Online
Pan integral xkg	\$3,280.00	15	USD2.26	USD33.93	Súper El Cóndor - Supermercado Online
Medialunas de manteca xkg	\$6,580.00	10	USD4.54	USD45.38	Súper El Cóndor - Supermercado Online
Chipa xkg	\$6,790.00	6	USD4.68	USD28.10	Súper El Cóndor - Supermercado Online
Miel	\$1,023.00	2	USD0.71	USD1.41	Súper El Cóndor - Supermercado Online
Alfajor de maicena xkg	\$7,508.00	5	USD5.18	USD25.89	Súper El Cóndor - Supermercado Online
Membrillo 5kg	\$12,616.00	1	USD8.70	USD8.70	Súper El Cóndor - Supermercado Online
Yogurt vainilla	\$1,292.00	5	USD0.89	USD4.46	Súper El Cóndor - Supermercado Online
Yogurt natural	\$1,420.00	150	USD0.98	USD146.90	Súper El Cóndor - Supermercado Online
Yogurt frutilla	\$1,292.00	5	USD0.89	USD4.46	Súper El Cóndor - Supermercado Online
Cereales	\$1,733.00	3	USD1.20	USD3.59	Súper El Cóndor - Supermercado Online
Jamón cocido en fetas 1kg	\$12,218.00	5	USD8.43	USD42.13	Súper El Cóndor - Supermercado Online
Queso danbo en fetas 1kg	\$8,885.00	5	USD6.13	USD30.64	Súper El Cóndor - Supermercado Online
Huevos maple	\$5,231.00	6	USD3.61	USD21.65	Súper El Cóndor - Supermercado Online
Mango	\$2,317.00	10	USD1.60	USD15.98	Súper El Cóndor - Supermercado Online
Melon amarillo	\$4,629.00	10	USD3.19	USD31.92	Súper El Cóndor - Supermercado Online
Banana Brasil x kg	\$1,770.00	3	USD1.22	USD3.66	https://superelcondor.com.ar/producto/banana-x-kg/
Palta xkg	\$4,050.00	8	USD2.79	USD22.34	Súper El Cóndor - Supermercado Online
Granola	\$5,073.00	3	USD3.50	USD10.50	Súper El Cóndor - Supermercado Online
TOTAL DESAYUNO				\$814.95	

BAR					
Mayonesa 192 u	\$14,671.00	1	USD10.12	USD10.12	Mayonesa Individual Natura 192 Unidades MercadoLibre
Ketchup 192u	\$13,293.00	1	USD9.17	USD9.17	Aderezo ketchup Natura por 192 sobres individuales de 8g MercadoLibre
Mostaza 192 u	\$8,626.00	1	USD5.95	USD5.95	Mostaza Natura Individual Natura X8gr X192 Unidades MercadoLibre
Aceite	\$16,132.00	1	USD11.13	USD11.13	Aceite De Maiz Sobres Individuales Inysa MercadoLibre
Fernet x6u	\$55,979.00	1	USD38.61	USD38.61	Fernet Buhero Negro Caja X 6 X 700. Aperitivo Fernet Premium Envío gratis
Coca-Cola 500 ml (12 u)	\$14,990.00	4	USD10.34	USD41.35	Coca Cola Botella 500 Ml Original Pack X 12 Gaseosa MercadoLibre
Coca-Cola x8 u	\$30,774.00	2	USD21.22	USD42.45	Coca Cola Original Botella 1.75 Pack X8 MercadoLibre
Vodka	\$7,440.00	2	USD5.13	USD10.26	Vodka Smirnoff 21 700ml Bebida MercadoLibre
Gin	\$13,776.00	2	USD9.50	USD19.00	Gin Aconagua Handcrafted London Dry 750ml MercadoLibre
Agua tónica 6u	\$13,455.00	2	USD9.28	USD18.56	Paso De Los Toros Agua Tónica Sin Azúcar 1.5l Pack X 6 Uni MercadoLibre
Campari 6u	\$62,743.00	1	USD43.27	USD43.27	Aperitivo Campari 750ml X6 Unidades Envío gratis
Agua mineral 6u	\$12,499.00	2	USD8.62	USD17.24	Agua Mineral Villavicencio 2 Lts Sin Gas Pack X6 Unidades MercadoLibre
Cerveza lata x6u	\$10,455.00	3	USD7.21	USD21.63	Pack X6 Cerveza Brahma Chopp American Adjunct Lager 473mL MercadoLibre
Vino blanco(6 u)	\$26,296.00	2	USD18.14	USD36.27	Vino Emilia Dulce Natural Moscatel Blanco Nieto Senetiner X6 MercadoLibre
Vino tinto	\$22,802.00	2	USD15.73	USD31.45	Vino Cordero Con Piel De Lobo Malbec 750ml Caja X6 MercadoLibre
Levite manzana 500 ml (12 u)	\$14,938.00	1	USD10.30	USD10.30	Agua Saborizada Levite Manzana 500ml Pack X12 MercadoLibre
Levite naranja 500 ml (12 u)	\$20,970.00	1	USD14.46	USD14.46	Agua Saborizada Levite Naranja Sin Gas X 500 Cc X 12 U MercadoLibre
Levite Pomelo 500 ml (12 u)	\$19,185.00	1	USD13.23	USD13.23	Agua Saborizada Levite Pomelo 500ml Sin Gas Pack X12 MercadoLibre
Fanta 500 ml	\$19,768.00	2	USD13.63	USD27.27	Fanta Original Botella 500ml X12 Zetta Bebidas MercadoLibre
Sprite 500 ml (12 u)	\$19,836.00	2	USD13.68	USD27.36	Sprite Botella 500ml Zero Pack X12 Gaseosa Zetta Bebidas MercadoLibre
Jugo de naranja 5L	\$14,260.00	4	USD9.83	USD39.34	Bidón De Jugo De Naranja Citric X5 Litros MercadoLibre
Whiskey	\$15,639.00	2	USD10.79	USD21.57	Súper El Cóndor - Supermercado Online
Frutillas xkg	\$8,455.00	1	USD5.83	USD5.83	Conosud - Frutillas Congeladas lqf - 1kg MercadoLibre
Mix frutos rojos xkg	\$14,764.00	1	USD10.18	USD10.18	Mix Frutos Rojos Sin Frutillas Congeladas lqf 1kg - Alif MercadoLibre
Limon 1kg	\$3,975.00	1	USD2.74	USD2.74	Súper El Cóndor - Supermercado Online
TOTAL BAR				USD528.74	

TOTAL GASTOS ALIMENTOS Y BEBIDAS	USD1,343.68	No modificar fórmulas
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USD1,190.72