

COLEGIO DE CIRUJANOS DENTISTAS DE COSTA RICA
FONDO DE MUTUALIDAD Y SUBSIDIO
FLUJO DE EFECTIVO PROYECTADO
ENERO 2025 - DICIEMBRE 2025

DESCRIPCIÓN	A DIC 2024	ENERO	FEBRERO	MARZO	ABRIL	MAYO	JUNIO	JULIO	AGOSTO	SETIEMBRE	OCTUBRE	NOVIEMBRE	DICIEMBRE
Saldo inicial bancos e inversiones corto plazo	72,476,291	102,032,475	109,975,993	112,694,001	120,096,610	131,310,993	139,735,658	142,390,382	150,769,937	162,099,452	170,179,030	172,499,075	180,862,682
Ingresos	85,063,847	22,793,263	22,735,170	22,315,862	23,165,465	23,424,759	23,323,646	23,444,381	23,435,037	23,234,449	23,106,034	23,581,216	22,850,352
Egresos	55,507,663	14,849,746	20,017,163	14,913,252	11,951,082	15,000,094	20,668,923	15,064,826	12,105,522	15,154,872	20,785,988	15,217,610	12,721,559
Saldo final bancos e inversiones corto plazo	102,032,475	109,975,993	112,694,001	120,096,610	131,310,993	139,735,658	142,390,382	150,769,937	162,099,452	170,179,030	172,499,075	180,862,682	190,991,475
Saldo a invertir	102,032,475	109,975,993	112,694,001	120,096,610	131,310,993	139,735,658	142,390,382	150,769,937	162,099,452	170,179,030	172,499,075	180,862,682	190,991,475
Tasa de rendimiento promedio		3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%
Interés mensual inversiones mediano plazo		299,295	322,596	330,569	352,283	385,179	409,891	417,678	442,258	475,492	499,192	505,997	530,531
Inversiones a largo plazo													
En colones	411,000,000	411,000,000	411,000,000	411,000,000	411,000,000	411,000,000	411,000,000	411,000,000	411,000,000	411,000,000	411,000,000	411,000,000	411,000,000
Tasa de rendimiento neta		8.08%	8.08%	8.08%	8.08%	8.08%	8.08%	8.08%	8.08%	8.08%	8.08%	8.08%	8.08%
Total de rendimiento en colones		2,767,400	2,767,400	2,767,400	2,767,400	2,767,400	2,767,400	2,767,400	2,767,400	2,767,400	2,767,400	2,767,400	2,767,400
En dólares	2,073,000	2,073,000	2,073,000	2,073,000	2,073,000	2,073,000	2,073,000	2,073,000	2,073,000	2,073,000	2,073,000	2,073,000	2,073,000
Tasa de interés neta		5.62%	5.62%	5.62%	5.62%	5.62%	5.62%	5.62%	5.62%	5.62%	5.62%	5.62%	5.62%
Tipo de cambio estimado	530.08	531.74	533.40	535.06	536.72	538.38	540.04	541.70	543.36	545.02	546.68	548.34	550.00
Rendimiento en dolares		5,162,424	5,178,541	5,194,657	5,210,773	5,226,889	5,243,005	5,259,122	5,275,238	5,291,354	5,307,470	5,323,586	5,339,703
Ajuste por diferencial cambiario		3,441,180	3,441,180	3,441,180	3,441,180	3,441,180	3,441,180	3,441,180	3,441,180	3,441,180	3,441,180	3,441,180	3,441,180
Total de rendimiento en dólares		8,603,604	8,619,721	8,635,837	8,651,953	8,668,069	8,684,185	8,700,302	8,716,418	8,732,534	8,748,650	8,764,766	8,780,882
Total de ingreso por inversiones		11,670,300	11,709,717	11,733,806	11,771,636	11,820,648	11,861,477	11,885,380	11,926,076	11,975,426	12,015,242	12,038,164	12,078,813