

**COLEGIO DE CIRUJANOS DENTISTAS DE COSTA RICA**  
**FONDO DE RETIRO ODONTOLÓGICO**  
**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	8,481,378	84,916,209	102,536,587	111,032,842	136,244,363	178,554,973	197,997,012	240,244,750	267,999,685	303,012,337	297,958,836	307,712,116	303,550,380
Ingresos	234,556,181	65,313,528	65,215,990	64,759,796	66,501,380	67,100,720	66,920,820	67,267,832	67,295,856	66,953,965	66,865,714	67,827,017	66,318,163
Egresos	160,612,196	48,620,272	57,655,272	40,492,272	25,143,272	48,620,272	25,643,272	40,492,272	33,271,272	73,004,272	58,118,572	73,004,272	90,630,572
Amortización de créditos	2,490,846	927,122	935,537	943,996	952,502	961,591	970,189	979,375	988,067	996,806	1,006,137	1,015,519	1,024,400
Saldo final bancos e inversiones corto plazo	84,916,209	102,536,587	111,032,842	136,244,363	178,554,973	197,997,012	240,244,750	267,999,685	303,012,337	297,958,836	307,712,116	303,550,380	280,262,372
Saldo a invertir	84,916,209	102,536,587	111,032,842	136,244,363	178,554,973	197,997,012	240,244,750	267,999,685	303,012,337	297,958,836	307,712,116	303,550,380	280,262,372
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		249,088	300,774	325,696	399,650	523,761	580,791	704,718	786,132	888,836	874,013	902,622	890,414
Inversiones a largo plazo													
En colones	560,600,000	560,600,000	560,600,000	560,600,000	560,600,000	560,600,000	560,600,000	560,600,000	560,600,000	560,600,000	560,600,000	560,600,000	560,600,000
Tasa de rendimiento neta		8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%
Total de rendimiento en colones		4,069,022	4,069,022	4,069,022	4,069,022	4,069,022	4,069,022	4,069,022	4,069,022	4,069,022	4,069,022	4,069,022	4,069,022
En dólares	1,355,000	1,355,000	1,355,000	1,355,000	1,355,000	1,355,000	1,355,000	1,355,000	1,355,000	1,355,000	1,355,000	1,355,000	1,355,000
Tasa de interés neta		5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%
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 dólares		3,566,513	3,577,647	3,588,781	3,599,915	3,611,049	3,622,183	3,633,317	3,644,451	3,655,585	3,666,719	3,677,853	3,688,988
Ajuste por diferencial cambiario		2,249,300	2,249,300	2,249,300	2,249,300	2,249,300	2,249,300	2,249,300	2,249,300	2,249,300	2,249,300	2,249,300	2,249,300
Total de rendimiento en dólares		5,815,813	5,826,947	5,838,081	5,849,215	5,860,349	5,871,483	5,882,617	5,893,751	5,904,885	5,916,019	5,927,153	5,938,287
<b>Total de ingreso por inversiones</b>		<b>10,133,922</b>	<b>10,196,743</b>	<b>10,232,799</b>	<b>10,317,887</b>	<b>10,453,132</b>	<b>10,521,296</b>	<b>10,656,357</b>	<b>10,748,905</b>	<b>10,862,743</b>	<b>10,859,054</b>	<b>10,898,797</b>	<b>10,897,724</b>