

ANEXO 5: Mano de obra directa

En el presente anexo se muestra tablas con información sobre el número de psicólogos y psiquiatras y la evolución de tu costo mensual.

MOD: Número de Psiquiatras						MOD: Número de Psicólogos					
ZONA	2015	2016	2017	2018	2019	ZONA	2015	2016	2017	2018	2019
1	1	1	2	2	2	1	7	7	7	8	8
2	1	1	1	1	1	2	5	6	6	6	7
3	1	1	2	2	2	3	7	7	7	8	9
4	1	1	1	1	2	4	4	5	6	7	7

Costo MOD Psiquiatras proyectado					
ZONA	2015	2016	2017	2018	2019
1	S/. 96,000.00	S/. 101,760.00	S/. 107,865.60	S/. 114,337.54	S/. 121,197.79
2	S/. 96,000.00	S/. 101,760.00	S/. 107,865.60	S/. 114,337.54	S/. 121,197.79
3	S/. 96,000.00	S/. 101,760.00	S/. 107,865.60	S/. 114,337.54	S/. 121,197.79
4	S/. 96,000.00	S/. 101,760.00	S/. 107,865.60	S/. 114,337.54	S/. 121,197.79
Total	S/. 384,000.00	S/. 407,040.00	S/. 431,462.40	S/. 457,350.14	S/. 484,791.15

Costo MOD Psicólogos proyectado					
ZONA	2015	2016	2017	2018	2019
1	S/. 504,000.00	S/. 534,240.00	S/. 566,294.40	S/. 600,272.06	S/. 636,288.39
2	S/. 420,000.00	S/. 445,200.00	S/. 471,912.00	S/. 500,226.72	S/. 530,240.32
3	S/. 588,000.00	S/. 623,280.00	S/. 660,676.80	S/. 700,317.41	S/. 742,336.45
4	S/. 252,000.00	S/. 267,120.00	S/. 283,147.20	S/. 300,136.03	S/. 318,144.19
Total	S/. 1,764,000.00	S/. 1,869,840.00	S/. 1,982,030.40	S/. 2,100,952.22	S/. 2,227,009.36

Costo MOD proyectado					
ZONA	2015	2016	2017	2018	2019
1	S/. 600,000.00	S/. 636,000.00	S/. 674,160.00	S/. 714,609.60	S/. 757,486.18
2	S/. 516,000.00	S/. 546,960.00	S/. 579,777.60	S/. 614,564.26	S/. 651,438.11
3	S/. 684,000.00	S/. 725,040.00	S/. 768,542.40	S/. 814,654.94	S/. 863,534.24
4	S/. 348,000.00	S/. 368,880.00	S/. 391,012.80	S/. 414,473.57	S/. 439,341.98
Total	S/. 2,148,000.00	S/. 2,276,880.00	S/. 2,413,492.80	S/. 2,558,302.37	S/. 2,711,800.51

ANEXO 6: Costo de activos fijos

En este anexo se muestra el detalle de los costos de activos fijos, que comprenden a los muebles y equipos necesarios para el proyecto. Las tablas muestran los costos en que incurren según las diferentes áreas en cada local: área administrativa, área pública y área privada. En esta última el costo total dependerá del número de consultorio en el cada local: 7 locales en la zona 1, 6 en la zona 2, 8 en la zona 3 y 4 en la zona 4. Así el costo total de equipo o de muebles se hallará las siguientes fórmulas:

Costo Activos (C.A.)= C.A. Zona 1+ C.A. Zona 2 + C.A. Zona 3 + C.A. Zona 4

C.A. Zona i = C.A. área administrativa + C. A. área pública + C. A. área privada * # consultorios.

Área Administrativa						
Muebles	Especificaciones	Número	Precio Unitario	Costo Total	IGV Total	Precio Total
Escritorio	Escritorio Prima	1	S/. 800.00	S/. 677.97	S/. 122.03	S/. 800.00
Silla de oficina	Sillón giratorio respaldo alto	1	S/. 250.00	S/. 211.86	S/. 38.14	S/. 250.00
Silla para clientes	Silla Fija	2	S/. 155.00	S/. 262.71	S/. 47.29	S/. 310.00
Otros utiles básicos	Engrapador, perforador, etc	1	S/. 150.00	S/. 127.12	S/. 22.88	S/. 150.00
Escritorio	Escritorio Prima	1	S/. 800.00	S/. 677.97	S/. 122.03	S/. 800.00
Silla de oficina	Sillón giratorio respaldo alto	1	S/. 250.00	S/. 211.86	S/. 38.14	S/. 250.00
Archivador	4 niveles con llave	2	S/. 380.00	S/. 644.07	S/. 115.93	S/. 760.00
Otros utiles básicos	Engrapador, perforador, etc	1	S/. 150.00	S/. 127.12	S/. 22.88	S/. 150.00
Estantes	Con Puerta	2	S/. 370.00	S/. 627.12	S/. 112.88	S/. 740.00
Equipos	Especificaciones	Número	Precio Unitario	Costo Total	IGV Total	Precio Total
Computador	Lenovo Desktop Intel Core i5 H520-57317416 18,5	1	S/. 2,200.00	S/. 1,864.41	S/. 335.59	S/. 2,200.00
Impresora	HP Multifuncional Deskjet Ink Advantage 5525	1	S/. 500.00	S/. 423.73	S/. 76.27	S/. 500.00
Teléfono	TELEFONO CISCO IP 7912 G	1	S/. 250.00	S/. 211.86	S/. 38.14	S/. 250.00
Teléfono	TELEFONO CISCO IP 7912 G	1	S/. 250.00	S/. 211.86	S/. 38.14	S/. 250.00
Impresora	HP Multifuncional Deskjet Ink Advantage 5525	1	S/. 500.00	S/. 423.73	S/. 76.27	S/. 500.00
Computador	Lenovo Desktop Intel Core i5 H520-57317416 18,5	1	S/. 2,200.00	S/. 1,864.41	S/. 335.59	S/. 2,200.00
Aire Acondicionado	Aire Acondicionado Portatil Hitech 12000	1	S/. 600.00	S/. 508.47	S/. 91.53	S/. 600.00

Área Pública						
Muebles	Especificaciones	Número	Precio Unitario	Costo Total	IGV Total	Precio Total
Sillones	Sillón de cuero doble	3	S/. 1,000.00	S/. 2,542.37	S/. 457.63	S/. 3,000.00
Mesa de centro	Mesa madera 43 x 150 cm	2	S/. 800.00	S/. 1,355.93	S/. 244.07	S/. 1,600.00
Juego de mesa niños	KIDKRAFT MESA Y DOS SILLAS ASPEN	1	S/. 430.00	S/. 364.41	S/. 65.59	S/. 430.00
Juegos infantiles	Kit de juegos infantiles	1	S/. 200.00	S/. 169.49	S/. 30.51	S/. 200.00
Lavabo	Lavatorio Acrílico 1.29x0.60	2	S/. 300.00	S/. 508.47	S/. 91.53	S/. 600.00
Inodoro	Marca Trebol	2	S/. 190.00	S/. 322.03	S/. 57.97	S/. 380.00
Basurero	Papelero metal 12 lt	2	S/. 70.00	S/. 118.64	S/. 21.36	S/. 140.00
Espejo	Borde metálico, 90 x 70 cm	2	S/. 100.00	S/. 169.49	S/. 30.51	S/. 200.00
Dispensador papel toalla	Papel interfoliado, PVC, 30 x 28 x 14 cm	2	S/. 50.00	S/. 84.75	S/. 15.25	S/. 100.00
Dispensador de jabón	Jabó líquido, 500 ml	2	S/. 29.00	S/. 49.15	S/. 8.85	S/. 58.00
Equipos	Especificaciones	Número	Precio	Costo	IGV	Total
Televisión	Sony LED 32" Full HD Internet TV KDL-32W655	1	S/. 1,600.00	S/. 1,355.93	S/. 244.07	S/. 1,600.00
Sistema de audio	Bose Sistema de sonido dual 30692 para Tv	1	S/. 1,500.00	S/. 1,271.19	S/. 228.81	S/. 1,500.00
Aire Acondicionado	Aire Acondicionado Portatil Hitech 12000	1	S/. 600.00	S/. 508.47	S/. 91.53	S/. 600.00
Tablets	Samsung Galaxy Tab3 WiFi 7" 8 GB	2	S/. 700.00	S/. 1,186.44	S/. 213.56	S/. 1,400.00
Secador de manos	World Dryer	2	S/. 350.00	S/. 593.22	S/. 106.78	S/. 700.00
Extractor de aire	Redondo, 18 w, 20 cm	2	S/. 55.00	S/. 93.22	S/. 16.78	S/. 110.00

Area Privada (Consultorios)						
Muebles	Especificaciones	Número	Precio Unitario	Costo Total	IGV Total	Precio Total
Escritorio	Escritorio Prima	1	S/. 800.00	S/. 677.97	S/. 122.03	S/. 800.00
Silla de oficina	Sillón giratorio respaldo alto	1	S/. 250.00	S/. 211.86	S/. 38.14	S/. 250.00
Silla para pacientes	Silla Fija	2	S/. 155.00	S/. 262.71	S/. 47.29	S/. 310.00
Sillón reclinable	Reclinable de cuero	1	S/. 1,300.00	S/. 1,101.69	S/. 198.31	S/. 1,300.00
Estantes	Con Puerta	1	S/. 370.00	S/. 313.56	S/. 56.44	S/. 370.00
Pizarra	Acrílica, Blanca	1	S/. 100.00	S/. 84.75	S/. 15.25	S/. 100.00
Tablet	Samsung Galaxy Tab2 WiFi 10.1" 16 GB Blanco	1	S/. 1,200.00	S/. 1,016.95	S/. 183.05	S/. 1,200.00
Equipos	Especificaciones	Número	Precio	Costo Total	IGV Total	Precio Total
Teléfono	TELEFONO CISCO IP 7912 G	1	S/. 250.00	S/. 205.00	S/. 45.00	S/. 250.00

ANEXO 7: Detalle del cálculo de depreciación y liquidación de activos

En esta sección se muestra el detalle del cálculo de la depreciación de activos de producción. Se observa que cada año hay nuevas inversiones en activos, acordes al crecimiento de la empresa.

Detalle Depreciación de Activos de Producción							
Año Compra	Valor Compra	2015	2016	2017	2018	2019	Valor Residual
Muebles (10% anual)							
2015	S/. 91,300.44	S/. 9,130.04	S/. 9,130.04	S/. 9,130.04	S/. 9,130.04	S/. 9,130.04	S/. 45,650.22
2016	S/. 5,133.20		S/. 513.32	S/. 513.32	S/. 513.32	S/. 513.32	S/. 3,079.92
2017	S/. 7,699.80			S/. 769.98	S/. 769.98	S/. 769.98	S/. 5,389.86
2018	S/. 7,699.80				S/. 769.98	S/. 769.98	S/. 6,159.84
2019	S/. 7,699.80					S/. 769.98	S/. 6,929.82
Total Muebles		S/. 9,130.04	S/. 9,643.36	S/. 10,413.34	S/. 11,183.32	S/. 11,953.30	S/. 67,209.66
Maquinarias y Equipos (10% anual)							
2015	S/. 20,327.80	S/. 2,032.78	S/. 2,032.78	S/. 2,032.78	S/. 2,032.78	S/. 2,032.78	S/. 10,163.90
2016	S/. 410.00		S/. 41.00	S/. 41.00	S/. 41.00	S/. 41.00	S/. 246.00
2017	S/. 615.00			S/. 61.50	S/. 61.50	S/. 61.50	S/. 430.50
2018	S/. 615.00				S/. 61.50	S/. 61.50	S/. 492.00
2019	S/. 615.00					S/. 61.50	S/. 553.50
Total Maquinarias y Equipos		S/. 2,032.78	S/. 2,073.78	S/. 2,135.28	S/. 2,196.78	S/. 2,258.28	S/. 11,885.90
Equipos de Oficina (25% anual)							
2015	S/. 31,160.00	S/. 7,790.00	S/. 7,790.00	S/. 7,790.00	S/. 7,790.00	S/. 0.00	S/. 0.00
2016	S/. 1,968.00		S/. 492.00	S/. 492.00	S/. 492.00	S/. 492.00	S/. 0.00
2017	S/. 2,952.00			S/. 738.00	S/. 738.00	S/. 738.00	S/. 738.00
2018	S/. 2,952.00				S/. 738.00	S/. 738.00	S/. 1,476.00
2019	S/. 2,952.00					S/. 738.00	S/. 2,214.00
Total Equipos de Oficina		S/. 7,790.00	S/. 8,282.00	S/. 9,020.00	S/. 9,758.00	S/. 2,706.00	S/. 4,428.00
Depreciación anual total		S/. 18,952.82	S/. 19,999.14	S/. 21,568.62	S/. 23,138.10	S/. 16,917.58	S/. 83,523.56

Asimismo, se muestra la tabla de liquidación de activos.

VENTAS ACTIVOS	Monto Total	IGV
Operaciones	S/. 83,523.56	S/. 15,034.24
Administrativos	S/. 2,177.10	S/. 391.88
Total	S/. 85,700.66	S/. 15,426.12

ANEXO 8: Cronograma mensual de pagos del préstamo

Cuota	Saldo Inicial	Amortización	Interés	Cuota	ITF	Total	Saldo Final
1	400,726.45	218.98	4,547.29	4,766.27	0.24	4,766.51	400,507.48
2	400,507.48	437.95	4,544.81	4,982.76	0.25	4,983.01	400,069.53
3	400,069.53	656.93	4,539.84	5,196.77	0.26	5,197.03	399,412.60
4	399,412.60	875.90	4,532.38	5,408.29	0.27	5,408.56	398,536.69
5	398,536.69	1,094.88	4,522.44	5,617.32	0.28	5,617.61	397,441.81
6	397,441.81	1,313.86	4,510.02	5,823.88	0.29	5,824.17	396,127.95
7	396,127.95	1,532.83	4,495.11	6,027.94	0.30	6,028.24	394,595.12
8	394,595.12	1,751.81	4,477.72	6,229.53	0.31	6,229.84	392,843.31
9	392,843.31	1,970.79	4,457.84	6,428.62	0.32	6,428.94	390,872.52
10	390,872.52	2,189.76	4,435.47	6,625.24	0.33	6,625.57	388,682.76
11	388,682.76	2,408.74	4,410.62	6,819.36	0.34	6,819.70	386,274.02
12	386,274.02	2,627.71	4,383.29	7,011.01	0.35	7,011.36	383,646.31
13	383,646.31	2,846.69	4,353.47	7,200.16	0.36	7,200.52	380,799.62
14	380,799.62	3,065.67	4,321.17	7,386.84	0.37	7,387.21	377,733.95
15	377,733.95	3,284.64	4,286.38	7,571.02	0.38	7,571.40	374,449.31
16	374,449.31	3,503.62	4,249.11	7,752.73	0.39	7,753.12	370,945.69
17	370,945.69	3,722.60	4,209.35	7,931.95	0.40	7,932.34	367,223.09
18	367,223.09	3,941.57	4,167.11	8,108.68	0.41	8,109.09	363,281.52
19	363,281.52	4,160.55	4,122.38	8,282.93	0.41	8,283.34	359,120.98
20	359,120.98	4,379.52	4,075.17	8,454.69	0.42	8,455.12	354,741.45
21	354,741.45	4,598.50	4,025.47	8,623.97	0.43	8,624.40	350,142.95
22	350,142.95	4,817.48	3,973.29	8,790.77	0.44	8,791.21	345,325.47
23	345,325.47	5,036.45	3,918.62	8,955.08	0.45	8,955.52	340,289.02
24	340,289.02	5,255.43	3,861.47	9,116.90	0.46	9,117.36	335,033.59
25	335,033.59	5,474.41	3,801.83	9,276.24	0.46	9,276.70	329,559.19
26	329,559.19	5,693.38	3,739.71	9,433.09	0.47	9,433.57	323,865.81
27	323,865.81	5,912.36	3,675.11	9,587.46	0.48	9,587.94	317,953.45
28	317,953.45	6,131.33	3,608.02	9,739.35	0.49	9,739.84	311,822.11
29	311,822.11	6,350.31	3,538.44	9,888.75	0.49	9,889.24	305,471.81
30	305,471.81	6,569.29	3,466.38	10,035.66	0.50	10,036.17	298,902.52
31	298,902.52	6,788.26	3,391.83	10,180.09	0.51	10,180.60	292,114.26
32	292,114.26	7,007.24	3,314.80	10,322.04	0.52	10,322.56	285,107.02
33	285,107.02	7,226.21	3,235.29	10,461.50	0.52	10,462.02	277,880.80
34	277,880.80	7,445.19	3,153.29	10,598.48	0.53	10,599.01	270,435.61
35	270,435.61	7,664.17	3,068.80	10,732.97	0.54	10,733.50	262,771.45
36	262,771.45	7,883.14	2,981.83	10,864.97	0.54	10,865.52	254,888.30
37	254,888.30	8,102.12	2,892.38	10,994.50	0.55	10,995.05	246,786.18
38	246,786.18	8,321.10	2,800.44	11,121.53	0.56	11,122.09	238,465.09
39	238,465.09	8,540.07	2,706.01	11,246.08	0.56	11,246.65	229,925.01
40	229,925.01	8,759.05	2,609.10	11,368.15	0.57	11,368.72	221,165.97
41	221,165.97	8,978.02	2,509.71	11,487.73	0.57	11,488.31	212,187.94
42	212,187.94	9,197.00	2,407.83	11,604.83	0.58	11,605.41	202,990.94
43	202,990.94	9,415.98	2,303.46	11,719.44	0.59	11,720.03	193,574.96
44	193,574.96	9,634.95	2,196.62	11,831.57	0.59	11,832.16	183,940.01
45	183,940.01	9,853.93	2,087.28	11,941.21	0.60	11,941.81	174,086.08
46	174,086.08	10,072.91	1,975.46	12,048.37	0.60	12,048.97	164,013.18
47	164,013.18	10,291.88	1,861.16	12,153.04	0.61	12,153.65	153,721.30
48	153,721.30	10,510.86	1,744.37	12,255.23	0.61	12,255.84	143,210.44
49	143,210.44	10,729.83	1,625.10	12,354.93	0.62	12,355.55	132,480.60
50	132,480.60	10,948.81	1,503.34	12,452.15	0.62	12,452.77	121,531.79
51	121,531.79	11,167.79	1,379.10	12,546.88	0.63	12,547.51	110,364.01
52	110,364.01	11,386.76	1,252.37	12,639.13	0.63	12,639.76	98,977.24
53	98,977.24	11,605.74	1,123.16	12,728.90	0.64	12,729.53	87,371.51
54	87,371.51	11,824.72	991.46	12,816.17	0.64	12,816.81	75,546.79
55	75,546.79	12,043.69	857.28	12,900.97	0.65	12,901.61	63,503.10
56	63,503.10	12,262.67	720.61	12,983.28	0.65	12,983.93	51,240.43
57	51,240.43	12,481.64	581.46	13,063.10	0.65	13,063.75	38,758.79
58	38,758.79	12,700.62	439.82	13,140.44	0.66	13,141.10	26,058.17
59	26,058.17	12,919.60	295.70	13,215.29	0.66	13,215.96	13,138.57
60	13,138.57	13,138.57	149.09	13,287.66	0.66	13,288.33	0.00

ANEXO 9: Cálculo del capital de trabajo

En este anexo se muestra la tabla usada para el cálculo del capital de trabajo, usando el método del Déficit Acumulado Máximo. Se observa que el mayor déficit acumulado está en el quinto mes desde el inicio de la operación y equivale a 639 425 soles.

CONCEPTO	ENE	FEB	MAR	ABR	MAY	JUN	JUL	AGO	SEP	OCT	NOV	DIC
INGRESOS	S/. 100,928.86	S/. 151,393.29	S/. 100,928.86	S/. 201,857.72	S/. 302,786.59	S/. 403,715.45	S/. 504,644.31	S/. 656,037.60	S/. 656,037.60	S/. 656,037.60	S/. 656,037.60	S/. 656,037.60
EGRESOS	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19	S/. 299,464.19
Remuneraciones	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00	S/. 247,000.00
MOD	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00	S/. 179,000.00
MOI	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00	S/. 8,000.00
Administrativos	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00	S/. 60,000.00
Alquiler	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40	S/. 11,742.40
Publicidad	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35	S/. 34,736.35
Insumos	S/. 280.48	S/. 280.48	S/. 280.48	S/. 280.48	S/. 280.48	S/. 280.48	S/. 280.48	S/. 280.48	S/. 280.48	S/. 280.48	S/. 280.48	S/. 280.48
Servicios	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97	S/. 5,704.97
INGRESOS-EGRESOS	-S/. 198,535.33	-S/. 148,070.90	-S/. 198,535.33	-S/. 97,606.47	S/. 3,322.39	S/. 104,251.25	S/. 205,180.12	S/. 356,573.41	S/. 356,573.41	S/. 356,573.41	S/. 356,573.41	S/. 356,573.41
Acumulado	-S/. 198,535.33	-S/. 346,606.23	-S/. 545,141.57	-S/. 642,748.04	-S/. 639,425.64	-S/. 535,174.39	-S/. 329,994.27	S/. 26,579.14	S/. 383,152.55	S/. 739,725.96	S/. 1,096,299.37	S/. 1,452,872.78

Elaboración Propia