FACULTAD DE CIENCIAS FÍSICAS Y MATEMÁTICAS UNIVERSIDAD DE CHILE

INGENIERIA INDUSTRIAL UNIVERSIDAD DE CHILE

Flujo de Caja

IN6004 Gestión Integral de Negocios
Primavera 2021

GOT Quotes

Debt is Dumb and Cash is King T-Shirt for Future Millionaire

Be the first to review this item

Price: $16.99

Fit Type: Men

Men | Women | Youth

Color: Royal Blue

Size:

Select | Size Chart

- Solid colors: 100% Cotton; Heather Grey: 90% Cotton, 10% Polyester; All Other Heathers: 58% Cotton, 42% Polyester
- Imported
- Machine wash cold with like colors, dry low heat
- Great gift for people working side hustles, like selling shirts, delivering pizzas, and ride sharing. No more stupid tax in your family as you are leaving a legacy of living and giving like no one else. Just say no to credit cards.
- Debt is Dumb and Cash is King Tee for everyone with gazelle intensity. If you are working your way through the baby steps and need encouragement every time you see the mirror this is a must have. The paid off home mortgage is the status symbol of choice.
- This premium t-shirt is made of lightweight fine jersey fabric
- Fit: Slim (consider ordering a larger size for a looser fit)

¿Por qué hacer un flujo de caja?

→ Burn-rate & Runaway
→ Simular distintos escenarios
→ Optimizar gastos
→ Aumentar la precisión de las predicciones

Fuente: https://blog.chartmogul.com/saas-cash-flow-planning/

Ejemplo 1

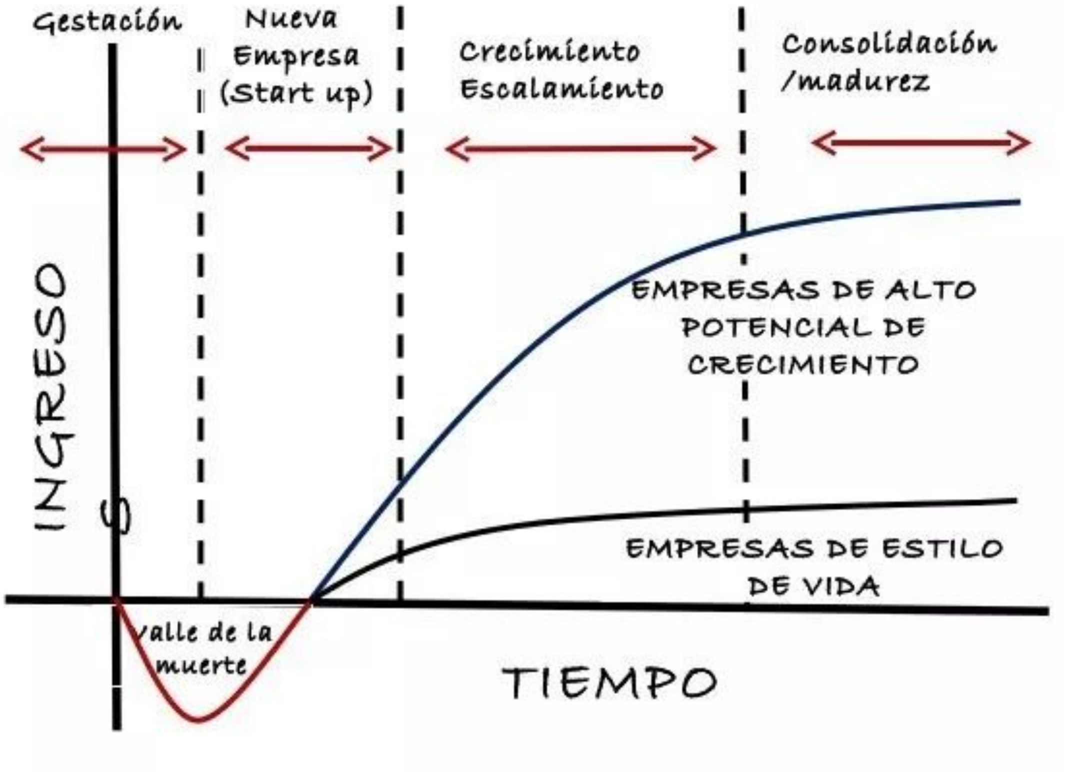
	Enero	Febrero	Marzo	Abril	mayo	junio	julio	agosto
Facturación	**$20.187.730**	**$17.913.650**	**$45.191.931**	**$37.122.512**	**$35.122.928**	**$37.375.417**	**$30.461.801**	**$40.403.467**
Costos Fijos	**$16.003.329**	**$16.589.373**	**$17.118.011**	**$19.962.751**	**$19.272.894**	**$19.419.466**	**$19.220.584**	**$20.881.623**
Sueldos	$14.709.681	$15.270.180	$15.773.951	$18.553.384	$17.842.900	$17.985.179	$17.781.553	$19.404.392
Arriendo	$696.864	$697.471	$700.640	$701.139	$702.307	$704.104	$706.551	$707.424
G. Comunes	$32.431	$32.459	$32.607	$32.630	$32.684	$32.768	$32.882	$32.922
FC+SIS+IPS	$564.353	$589.263	$610.813	$675.598	$695.003	$697.415	$699.598	$736.885
Gastos	**$12.909.449**	**$4.927.480**	**$8.719.058**	**$11.562.358**	**$9.175.502**	**$9.869.141**	**$4.531.865**	**$56.048.138**
Compras F 29	$10.592.655	$4.127.863	$5.239.586	$8.493.206	$5.470.247	$6.510.791	$2.630.424	$50.600.373
BHE	$1.608.888	$133.333	$1.155.555	$2.251.110	$2.750.662	$2.275.556	$1.103.365	$3.325.632
PPM	$201.877	$179.137	$451.919	$371.225	$351.229	$373.754	$304.618	$404.035
Gastos Nac.	$352.775	$385.642	$641.826	$346.542	$355.775	$459.560	$308.564	$923.697
Gastos Inter.	$153.254	$101.505	$1.230.172	$100.275	$247.589	$249.480	$184.894	$794.401
Resultado mes	**-$8.725.048**	**-$3.603.203**	**$19.354.862**	**$5.597.403**	**$6.674.532**	**$8.086.810**	**$6.709.352**	**-$36.526.294**
Resultado acumulado	**-$8.725.048**	**-$12.328.251**	**$7.026.611**	**$12.624.014**	**$19.298.546**	**$27.385.356**	**$34.094.708**	**-$2.431.586**

Model

($USD)

	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2019 Full Year	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2020 Full Year	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2021 Full Year
Revenue															
Software Subscriptions															
Beginning # of Subscriptions	-	5	10	19	-	28	47	65	102	28	138	214	288	439	138
Plus: New Subscriptions	5	5	10	10	30	20	20	40	40	120	80	80	160	160	480
Less: Attrition	-	-	(1)	(1)	(2)	(1)	(2)	(3)	(4)	(10)	(4)	(6)	(9)	(13)	(32)
Ending # of Subscriptions	5	10	19	28	28	47	65	102	138	138	214	288	439	586	586
Subscriber Attrition Rate %	*5,0%*	*5,0%*	*5,0%*	*5,0%*	*5,0%*	*4,0%*	*4,0%*	*4,0%*	*4,0%*	*4,0%*	*3,0%*	*3,0%*	*3,0%*	*3,0%*	*3,0%*
Revenue per Active Subscription	$5.000,00	$5.000,00	$5.000,00	$5.000,00	$20.000,00	$5.000,00	$5.000,00	$5.000,00	$5.000,00	$20.000,00	$5.000,00	$5.000,00	$5.000,00	$5.000,00	$20.000,00
Subscription Revenue	25.000	50.000	95.000	140.000	310.000	235.000	325.000	510.000	690.000	1.760.000	1.070.000	1.440.000	2.195.000	2.930.000	7.635.000
Total Revenue	**25.000**	**50.000**	**95.000**	**140.000**	**310.000**	**235.000**	**325.000**	**510.000**	**690.000**	**1.760.000**	**1.070.000**	**1.440.000**	**2.195.000**	**2.930.000**	**7.635.000**
Operating Expenses															
Operating Expenses															
Personnel - Base Salaries	(280.000)	(280.000)	(563.750)	(737.500)	(1.861.250)	(933.188)	(1.010.625)	(1.052.625)	(1.052.625)	(4.049.063)	(1.506.291)	(1.539.366)	(1.561.416)	(1.561.416)	(6.168.488)
Personnel - Bonuses	-	-	-	(849.750)	(849.750)	-	-	-	(892.238)	(892.238)	-	-	-	(936.849)	(936.849)
Personnel - Payroll Tax	(22.400)	(22.400)	(45.100)	(126.980)	(216.880)	(74.655)	(80.850)	(84.210)	(155.589)	(395.304)	(120.503)	(123.149)	(124.913)	(199.861)	(568.427)
Personnel - Benefits	(28.000)	(28.000)	(56.375)	(73.750)	(186.125)	(93.319)	(101.063)	(105.263)	(105.263)	(404.906)	(150.629)	(153.937)	(156.142)	(156.142)	(616.849)
Rent	(4.000)	(4.000)	(4.000)	(4.000)	(16.000)	(4.000)	(4.000)	(4.000)	(4.000)	(16.000)	(4.000)	(4.000)	(4.000)	(4.000)	(16.000)
Office Expenses	(500)	(500)	(500)	(500)	(2.000)	(500)	(500)	(500)	(500)	(2.000)	(500)	(500)	(500)	(500)	(2.000)
Software	(1.000)	(1.000)	(1.000)	(1.000)	(4.000)	(1.000)	(1.000)	(1.000)	(1.000)	(4.000)	(1.000)	(1.000)	(1.000)	(1.000)	(4.000)
Sales & Marketing	(5.000)	(5.000)	(5.000)	(5.000)	(20.000)	(10.000)	(10.000)	(10.000)	(10.000)	(40.000)	(20.000)	(20.000)	(20.000)	(20.000)	(80.000)
Meals & Entertainment	(1.000)	(1.000)	(1.000)	(1.000)	(4.000)	(1.000)	(1.000)	(1.000)	(1.000)	(4.000)	(1.000)	(1.000)	(1.000)	(1.000)	(4.000)
Travel	(2.000)	(2.000)	(2.000)	(2.000)	(8.000)	(2.000)	(2.000)	(2.000)	(2.000)	(8.000)	(2.000)	(2.000)	(2.000)	(2.000)	(8.000)
Legal and Professional Services	(5.000)	-	-	-	(5.000)	(10.000)	-	-	-	(10.000)	(20.000)	-	-	-	(20.000)
HR and Recruiting	(2.000)	(2.000)	(2.000)	(2.000)	(8.000)	(2.000)	(2.000)	(2.000)	(2.000)	(8.000)	(2.000)	(2.000)	(2.000)	(2.000)	(8.000)
Insurance	(1.500)	(1.500)	(1.500)	(1.500)	(6.000)	(1.500)	(1.500)	(1.500)	(1.500)	(6.000)	(1.500)	(1.500)	(1.500)	(1.500)	(6.000)
Miscellaneous	(10.000)	(10.000)	(10.000)	(10.000)	(40.000)	(10.000)	(10.000)	(10.000)	(10.000)	(40.000)	(10.000)	(10.000)	(10.000)	(10.000)	(40.000)
Total Operating Expenses	**(362.400)**	**(357.400)**	**(692.225)**	**(1.814.980)**	**(3.227.005)**	**(1.143.161)**	**(1.224.538)**	**(1.274.098)**	**(2.237.714)**	**(5.879.510)**	**(1.839.423)**	**(1.858.451)**	**(1.884.470)**	**(2.896.268)**	**(8.478.613)**
Net Income (excl Taxes)	**(337.400)**	**(307.400)**	**(597.225)**	**(1.674.980)**	**(2.917.005)**	**(908.161)**	**(899.538)**	**(764.098)**	**(1.547.714)**	**(4.119.510)**	**(769.423)**	**(418.451)**	**310.530**	**33.732**	**(843.613)**
Profitable?	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	VERDADERO	VERDADERO	FALSO
Cash Balance															
Cash Balance															
Beginning Balance	1.000.000	10.662.600	10.355.200	9.757.975	1.000.000	8.082.995	7.174.834	6.275.296	5.511.199	8.082.995	3.963.485	3.194.062	2.775.610	3.086.140	3.963.485
Plus: Net Income	(337.400)	(307.400)	(597.225)	(1.674.980)	(2.917.005)	(908.161)	(899.538)	(764.098)	(1.547.714)	(4.119.510)	(769.423)	(418.451)	310.530	33.732	(843.613)
Plus: Investment Capital	10.000.000	-	-	-	10.000.000	-	-	-	-	-	-	-	-	-	-
Ending Balance	**10.662.600**	**10.355.200**	**9.757.975**	**8.082.995**	**8.082.995**	**7.174.834**	**6.275.296**	**5.511.199**	**3.963.485**	**3.963.485**	**3.194.062**	**2.775.610**	**3.086.140**	**3.119.872**	**3.119.872**
Cash Balance Negative?	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO	FALSO
	Q1 2019	Q2 2019	Q3 2019	Q4 2019		Q1 2020	Q2 2020	Q3 2020	Q4 2020		Q1 2021	Q2 2021	Q3 2021	Q4 2021	

Valle de la muerte



Fuente:http://innovacowork.cl/que-hacer-para-que-tu-emprendimiento-no-se-quede-en-el-valle-de-la-muerte/

Errores comunes

- Tiempo de ingreso y egreso
- Optimismo excesivo
- No considerar los costos de crecer
- Falta de detalle

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