



Pincén

# GUZMAN MOTORS COTIZACIÓN LEASING

Vehículo: TUNDLAND V9 AT - 4X4

Valor Unidad (c/IVA):

**\$77.560.500**

Valor Neto (Sin IVA):

**\$70.190.498**

## 1. PARA RETIRAR (GASTOS INICIALES)

Canon Inicial (15%):	\$10.528.575
Comisión (2.5%):	\$1.754.762
Patentamiento (6% Est):	\$4.211.430

**TOTAL INICIAL: \$16.494.767**

## 2. PLAN DE CÁNONES (36 MESES)

Porcentaje Financiado:	100%
TNA Aplicada:	42%
1º Canon (Máximo):	<b>\$3.975.180</b>
Último Canon (Min):	\$3.483.846

## LÓGICA DESARROLLADA (LEASING)

- Valor Neto: Se segrega el IVA (10.5%) del precio total para obtener el Valor Neto (\$70.190.498).
- Gastos Iniciales: Canon inicial (15%), Comisión (2.5%) y Patentamiento (6%) sobre el Valor Neto.
- Sistema Francés: Monto financiado (\$70.190.498). Canon Puro: \$3.459.280.
- IVA Decreciente: 21% sobre intereses. Al bajar la deuda, bajan los cánones.

## OPCIÓN DE COMPRA

Al finalizar el mes 36, el cliente puede adquirir el bien por el 4% del valor neto:

**\$2.807.620**

## DESGLOSE DETALLADO DE CÁNONES

Mes	Capital	Interés	IVA (21%)	CANON TOTAL
1	\$1.002.612	\$2.456.667	\$515.900	<b>\$3.975.180</b>
2	\$1.037.704	\$2.421.576	\$508.531	<b>\$3.967.811</b>
3	\$1.074.024	\$2.385.256	\$500.904	<b>\$3.960.184</b>
4	\$1.111.614	\$2.347.666	\$493.010	<b>\$3.952.290</b>
5	\$1.150.521	\$2.308.759	\$484.839	<b>\$3.944.119</b>
6	\$1.190.789	\$2.268.491	\$476.383	<b>\$3.935.663</b>
7	\$1.232.467	\$2.226.813	\$467.631	<b>\$3.926.911</b>
8	\$1.275.603	\$2.183.677	\$458.572	<b>\$3.917.852</b>
9	\$1.320.249	\$2.139.031	\$449.196	<b>\$3.908.476</b>
10	\$1.366.458	\$2.092.822	\$439.493	<b>\$3.898.773</b>
11	\$1.414.284	\$2.044.996	\$429.449	<b>\$3.888.729</b>
12	\$1.463.784	\$1.995.496	\$419.054	<b>\$3.878.334</b>
13	\$1.515.016	\$1.944.264	\$408.295	<b>\$3.867.575</b>
14	\$1.568.042	\$1.891.238	\$397.160	<b>\$3.856.440</b>
15	\$1.622.923	\$1.836.357	\$385.635	<b>\$3.844.915</b>
16	\$1.679.726	\$1.779.554	\$373.706	<b>\$3.832.986</b>
17	\$1.738.516	\$1.720.764	\$361.360	<b>\$3.820.640</b>
18	\$1.799.364	\$1.659.916	\$348.582	<b>\$3.807.862</b>
19	\$1.862.342	\$1.596.938	\$335.357	<b>\$3.794.637</b>
20	\$1.927.524	\$1.531.756	\$321.669	<b>\$3.780.949</b>
21	\$1.994.987	\$1.464.293	\$307.501	<b>\$3.766.781</b>
22	\$2.064.812	\$1.394.468	\$292.838	<b>\$3.752.118</b>
23	\$2.137.080	\$1.322.200	\$277.662	<b>\$3.736.942</b>
24	\$2.211.878	\$1.247.402	\$261.954	<b>\$3.721.234</b>
25	\$2.289.294	\$1.169.986	\$245.697	<b>\$3.704.977</b>
26	\$2.369.419	\$1.089.861	\$228.871	<b>\$3.688.151</b>
27	\$2.452.349	\$1.006.931	\$211.456	<b>\$3.670.735</b>
28	\$2.538.181	\$921.099	\$193.431	<b>\$3.652.711</b>



## DESGLOSE DETALLADO DE CÁNONES (Continuación)

Mes	Capital	Interés	IVA (21%)	CANON TOTAL
29	\$2.627.017	\$832.263	\$174.775	<b>\$3.634.055</b>
30	\$2.718.963	\$740.317	\$155.467	<b>\$3.614.747</b>
31	\$2.814.126	\$645.153	\$135.482	<b>\$3.594.762</b>
32	\$2.912.621	\$546.659	\$114.798	<b>\$3.574.078</b>
33	\$3.014.563	\$444.717	\$93.391	<b>\$3.552.671</b>
34	\$3.120.072	\$339.208	\$71.234	<b>\$3.530.514</b>
35	\$3.229.275	\$230.005	\$48.301	<b>\$3.507.581</b>
36	\$3.342.299	\$116.980	\$24.566	<b>\$3.483.846</b>