

CORPORACION SOCIAL DE CUNDINAMARCA
PLAN FINANCIERO

FUENTES (INGRESOS)

CONCEPTO	REAL			PROYECCION										
	2012	2013	2014	2015	2,016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Cuotas de ahorro	17,268,389,462	17,690,534,257	18,552,593,808	10,847,596,635	0	0	0	0	0	0	0	0	0	0
Estudio de creditos	228,688,223	207,438,764	195,439,131	118,282,570	90,684,000	125,032,469	133,062,796	141,702,072	152,223,529	192,564,654	201,906,105	211,749,871	222,119,418	233,040,514
Certificaciones y paz y salvo	5,917,300	5,122,886	4,709,769	4,802,447	4,457,000	4,612,742	4,774,188	4,941,285	5,114,230	5,293,228	5,478,491	5,670,238	5,868,697	6,074,101
Centro capacitación	176,046,370	125,851,648	71,400,000	0	0	0	0	0	0	0	0	0	0	0
Cuotas de Afiliación				6,000,000	12,600,000	13,860,000	15,939,000	18,329,850	21,079,328	24,241,227	27,877,411	32,059,022	36,867,876	42,398,057
Aprovechamientos Varios	0	0	989,460	61,117,653	32,507,000	33,969,917	35,498,563	36,208,535	36,932,705	37,671,359	38,424,787	39,193,282	39,977,148	40,776,691
Comision por Polizas de Seguros				344,187,444	73,400,000	75,602,000	77,870,060	80,206,162	82,612,347	85,090,717	87,643,439	90,272,742	92,980,924	95,770,352
TOTAL INGRESOS NO TRIBUTARIOS	17,679,041,355	18,028,947,555	18,825,132,168	11,381,986,749	213,648,000	253,077,128	267,144,608	281,387,904	297,962,139	344,861,185	361,330,232	378,945,155	397,814,062	418,059,715
Créditos de Vivienda - Intereses	9,928,682,695	11,339,919,905	12,896,931,546	13,110,592,640	12,408,130,000	13,332,806,075	13,999,446,378	14,419,429,770	14,924,109,812	15,446,453,655	15,987,079,533	16,546,627,316	17,125,759,273	17,725,160,847
Créditos especiales de vivienda - intereses	246,172,357	215,696,455	183,750,668	124,699,596	133,796,000	93,657,470	46,828,735	9,365,747	0	0	0	0	0	0
Créditos extraordinarios de vivienda - intereses	14,313,099	2,814,850	187,571	79,834	120,000	0	0	0	0	0	0	0	0	0
Créditos ordinarios - Intereses	5,026,960,264	4,595,561,778	4,372,784,528	3,821,986,106	2,282,013,000	2,453,163,905	2,514,493,003	2,765,942,303	3,042,536,533	3,346,790,186	3,681,469,205	4,049,616,126	4,454,577,738	4,900,035,512
Créditos educativos - Intereses	160,147,078	148,874,621	175,013,810	164,282,015	184,933,000	191,405,606	194,276,690	197,190,841	200,148,703	203,150,934	206,198,198	209,291,171	212,430,539	215,616,997
Créditos vehiculos Diputados - Intereses	190,021	0	0	0	0	0	0	0	0	0	0	0	0	0
Créditos corpoagil- Intereses	18,728,539	15,939,074	10,566,213	7,072,668	5,415,000	5,496,212	5,578,655	5,662,335	5,747,270	5,833,479	5,920,981	6,009,796	6,099,943	6,191,442
Créditos vehiculos afiliados - Intereses	158,769,046	129,148,229	120,107,827	92,972,881	95,207,000	85,686,593	77,117,934	69,406,141	62,465,527	56,218,974	50,597,077	45,537,369	40,983,632	36,885,269
Créditos Computador y accesorios - Intereses	17,971,548	10,548,157	8,437,137	3,865,100	4,456,000	3,564,743	2,851,795	2,281,436	1,825,149	1,460,119	1,168,095	934,476	747,581	598,065
Créditos Credicorp - Intereses	65,729,612	57,117,300	52,254,416	38,173,543	32,971,000	26,377,160	21,101,728	16,881,382	13,505,106	10,804,085	8,643,268	6,914,614	5,531,691	4,425,353
Créditos Credicarera - Intereses	0	0	0	0	35,000,000	36,750,000	37,485,000	38,234,700	38,999,394	39,779,382	40,574,970	41,386,469	42,214,198	43,058,482
Intereses mora	790,943,938	699,371,376	511,715,446	636,576,096	546,248,000	491,622,731	442,460,458	398,214,412	358,392,971	322,553,674	290,298,306	261,268,476	235,141,628	211,627,465
Intereses	639,501,760	382,985,414	42,959,474	166,241,784	37,720,000	38,474,704	39,244,198	40,029,082	40,829,664	41,646,257	42,479,182	43,328,766	44,195,341	45,079,248
TOTAL RENDIMIENTOS FINANCIEROS	17,068,109,957	17,597,977,159	18,374,708,636	18,166,542,262	15,766,009,000	16,759,005,199	17,380,884,574	17,962,638,148	18,688,560,128	19,474,690,744	20,314,428,814	21,210,914,578	22,167,681,564	23,188,678,680
Créditos de vivienda - Amortización	29,552,999,842	25,663,616,292	28,343,958,362	24,530,225,263	25,222,650,000	28,375,481,037	29,794,255,088	31,283,967,843	32,848,166,235	34,490,574,547	36,215,103,274	38,025,858,438	39,927,151,360	41,923,508,928
Créditos especial de vivienda - Amortización	895,123,781	864,236,903	749,831,634	556,017,302	522,305,000	365,613,421	182,806,710	36,561,342	0	0	0	0	0	0
Créditos extraordinarios de vivienda - Amortización	53,562,365	50,641,608	2,882,017	3,423,324	4,227,000	0	0	0	0	0	0	0	0	0
Créditos ordinarios - Amortización	28,922,620,042	23,544,752,856	22,212,902,729	21,790,675,229	12,809,030,000	14,089,933,238	14,794,429,900	15,534,151,395	16,310,858,965	17,126,401,913	17,982,722,009	18,881,858,109	19,825,951,014	20,817,248,565
Créditos educativos - Amortización	1,698,529,769	1,410,750,227	1,485,128,592	1,333,970,840	1,362,411,000	1,403,283,124	1,445,381,618	1,488,743,066	1,533,405,358	1,579,407,519	1,626,789,745	1,675,593,437	1,725,861,240	1,777,637,077
Créditos vehiculos Diputados - Amortización	7,840,901	0	0	0	0	0	0	0	0	0	0	0	0	0
Créditos corpoagil - Amortización	580,405,307	497,700,291	341,430,791	208,342,832	169,180,000	174,255,950	179,483,629	184,868,137	190,414,181	196,126,607	202,010,405	208,070,717	214,312,839	220,742,224
Créditos vehiculos afiliados - Amortización	786,440,377	603,776,552	517,506,650	430,181,876	453,469,000	430,795,507	435,103,462	439,454,497	443,849,042	448,287,532	452,770,408	457,298,112	461,871,093	466,489,804
Créditos computador y accesorios - Amortización	169,672,809	112,559,780	88,130,254	555,304,334	73,626,000	69,944,822	70,644,270	71,350,713	72,064,220	72,784,862	73,512,710	74,247,838	74,990,316	75,740,219
Créditos credicorp - Amortización	385,082,054	256,482,298	298,014,440	259,733,741	251,227,449	200,981,426	160,785,141	128,628,113	102,902,490	82,321,992	65,857,594	52,686,075	42,148,860	33,719,088
Créditos credicarera - Amortización	0	0	0	0	253,000,000	258,060,000	263,221,200	268,485,624	273,855,336	279,332,443	284,919,092	290,617,474	296,429,823	302,358,420
Excedente Financiero	6,513,075,273	4,754,137,569	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL RECURSOS DE BALANCE	69,565,352,520	57,758,654,376	54,039,785,469	49,667,874,739	41,121,125,449	45,368,348,525	47,326,111,018	49,436,210,730	51,775,515,828	54,275,237,415	56,903,685,236	59,666,230,199	62,568,716,545	65,617,444,325
TOTAL INGRESOS CORPORACION	104,312,503,832	93,385,579,090	91,239,626,273	79,216,403,749	57,100,782,449	62,380,430,852	64,974,140,200	67,680,236,781	70,762,038,094	74,094,789,344	77,579,444,283	81,256,089,933	85,134,212,170	89,224,182,719
APORTES DEL DEPARTAMENTO					10,000,000,000	0	0	0	0	0	0	0	0	0
TOTAL INGRESOS	104,312,503,832	93,385,579,090	91,239,626,273	79,216,403,749	67,100,782,449	62,380,430,852	64,974,140,200	67,680,236,781	70,762,038,094	74,094,789,344	77,579,444,283	81,256,089,933	85,134,212,170	89,224,182,719

USOS (GASTOS)

CONCEPTO	REAL			PROYECCION										
	2012	2013	2014	2015	2,016	2017	2018	2019	2020	2021	2022	2023	2024	2025
GASTOS DE FUNCIONAMIENTO														
GASTOS DE PERSONAL	3,281,522,537	3,448,185,982	3,585,705,654	4,707,449,750	4,382,835,000	4,632,700,403	4,897,121,352	5,426,855,140	5,698,435,968	5,986,311,646	6,291,459,865	6,614,916,977	6,957,781,516	7,321,217,927
GASTOS GENERALES	2,266,615,629	2,055,742,610	2,084,743,128	2,795,579,234	2,616,072,000	2,723,514,970	2,835,395,569	2,874,818,000	2,874,818,000	2,874,818,000	2,874,818,000	2,874,818,000	2,874,818,000	2,874,818,000
TRANSFERENCIAS CORRIENTES	402,137,443	303,940,640	270,098,516	295,314,729	574,100,000	602,805,254	632,945,517	586,453,250	589,347,313	592,386,078	595,576,782	598,927,021	602,444,772	606,138,411
TOTAL GASTOS DE FUNCIONAMIENTO	5,950,275,609	5,807,869,232	5,940,547,298	7,798,343,712	7,573,007,000	7,959,020,628	8,365,462,438	8,888,126,390	9,162,601,281	9,453,515,724	9,761,854,647	10,088,661,998	10,435,044,288	10,802,174,337

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CORPORACION SOCIAL DE CUNDINAMARCA
PLAN FINANCIERO

CONCEPTO	REAL			PROYECCION										
	2012	2013	2014	2015	2,016	2017	2018	2019	2020	2021	2022	2023	2024	2025
GASTOS DE INVERSION														
PROGRAMA MODERNIZACION DE LA GESTION														
PROYECTO DESARROLLO ESTRATEGIAS ECONOMICAS PARA AFILIADOS DE LA CSC	96,016,277,820	84,119,024,439	81,827,789,052	69,125,599,591	55,852,014,819	40,771,213,743	43,404,928,275	46,259,368,850	49,736,935,273	63,182,760,182	66,262,858,027	69,509,337,995	72,929,989,521	76,533,368,784
Línea Hipotecaria		45,550,587,553	43,190,398,495	27,000,000,000	12,000,000,000	21,000,000,000	22,354,265,312	24,500,000,000	27,391,176,385	35,688,217,863	37,552,035,132	39,183,290,197	40,939,805,840	42,380,171,384
Línea Libre inversión		21,378,390,116	19,530,118,383	20,152,373,670	5,000,000,000	17,871,213,743	19,050,662,963	19,709,368,850	20,245,758,888	24,994,542,319	25,960,822,895	27,426,047,798	28,890,183,681	30,853,197,400
Línea Educativa		1,594,268,355	1,614,785,178	1,973,225,921	1,852,014,819	1,900,000,000	2,000,000,000	2,050,000,000	2,100,000,000	2,500,000,000	2,750,000,000	2,900,000,000	3,100,000,000	3,300,000,000
Devolución de ahorros e intereses		15,595,778,415	17,492,486,996	20,000,000,000	37,000,000,000	0	0	0	0	0	0	0	0	0
PROYECTO FORTALECIMIENTO DE LAS ESTRATEGIAS DE BIENESTAR SOCIAL PARA AFILIADOS Y BENEFICIARIOS DE LA CSC	5,146,217,846	5,029,278,220	3,017,502,062	2,288,594,346	840,464,630	905,000,000	1,207,500,000	1,285,375,000	1,368,893,750	1,458,513,438	1,554,731,609	1,658,089,940	1,769,178,362	1,888,639,597
Capacitación		944,276,736	569,865,000	300,000,000	60,000,000	120,000,000	150,000,000	165,000,000	181,500,000	199,650,000	219,615,000	241,576,500	265,734,150	292,307,565
Recreación y cultura		1,600,994,109	691,730,080	288,594,346	39,970,000	110,000,000	200,000,000	220,000,000	242,000,000	266,200,000	292,820,000	322,102,000	354,312,200	389,743,420
Subsidios educativos		485,700,889	456,530,030	400,000,000	600,000,000	325,000,000	357,500,000	375,375,000	394,143,750	413,850,938	434,543,484	456,270,659	479,084,192	503,038,401
Eventos promocionales		1,998,306,486	1,299,376,952	1,300,000,000	140,494,630	350,000,000	500,000,000	525,000,000	551,250,000	578,812,500	607,753,125	638,140,781	670,047,820	703,550,211
Jardín y guardería infantil		0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL GASTOS DE INVERSION	101,162,495,666	89,148,302,659	84,845,291,114	71,414,193,937	56,692,479,449	41,676,213,743	44,612,428,275	47,544,743,850	51,105,829,023	64,641,273,619	67,817,589,636	71,167,427,934	74,699,167,883	78,422,008,381
SERVICIO DE LA DEUDA PUBLICA														
AMORTIZACION CAPITAL					0	10,000,000,000	10,000,000,000	10,000,000,000	10,000,000,000	0	0	0	0	0
INTERESES					2,810,896,000	2,719,576,482	1,969,348,487	1,219,120,492	468,892,497	0	0	0	0	0
COMISIONES Y OTROS GASTOS				3,866,100	24,400,000	25,620,000	26,901,000	28,246,050	24,715,294	0	0	0	0	0
TOTAL SERVICIO DE LA DEUDA PUBLICA	0	0	0	3,866,100	2,835,296,000	12,745,196,482	11,996,249,487	11,247,366,542	10,493,607,791	0	0	0	0	0
TOTAL GASTOS	107,112,771,274	94,956,171,891	90,785,838,412	79,216,403,749	67,100,782,449	62,380,430,852	64,974,140,200	67,680,236,782	70,762,038,094	74,094,789,344	77,579,444,283	81,256,089,932	85,134,212,171	89,224,182,718
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Aprobo: Juan Carlos Saldarriaga Gaviria - Gerente General

Reviso: Edgar Oswaldo Zamudio Pulido - Subgerente Administrativo y Financiero

Reviso: Linda Aura Hernandez Cholo - Director Tecnico Unidad de Contabilidad y Presupuesto

Proyecto: Jairo Cardona Marin - Asesor Financiero