

odkaz na další listy

[grafický model](#)

[vstupy](#)

[hypotéka](#)

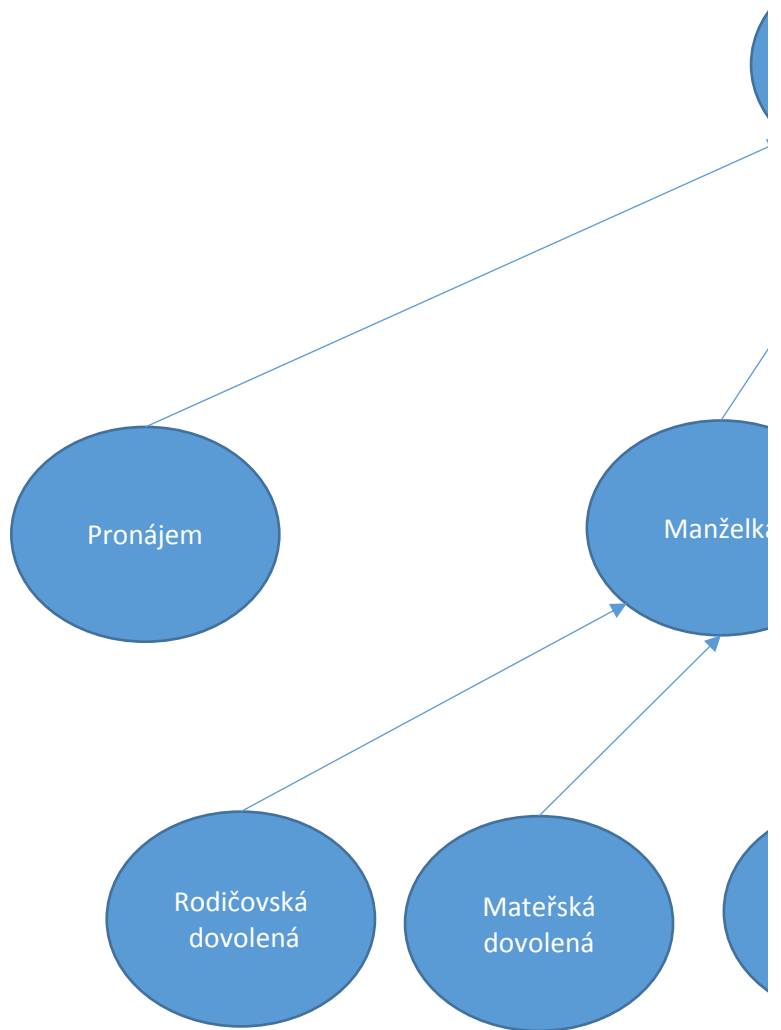
[zadání & výpočty](#)

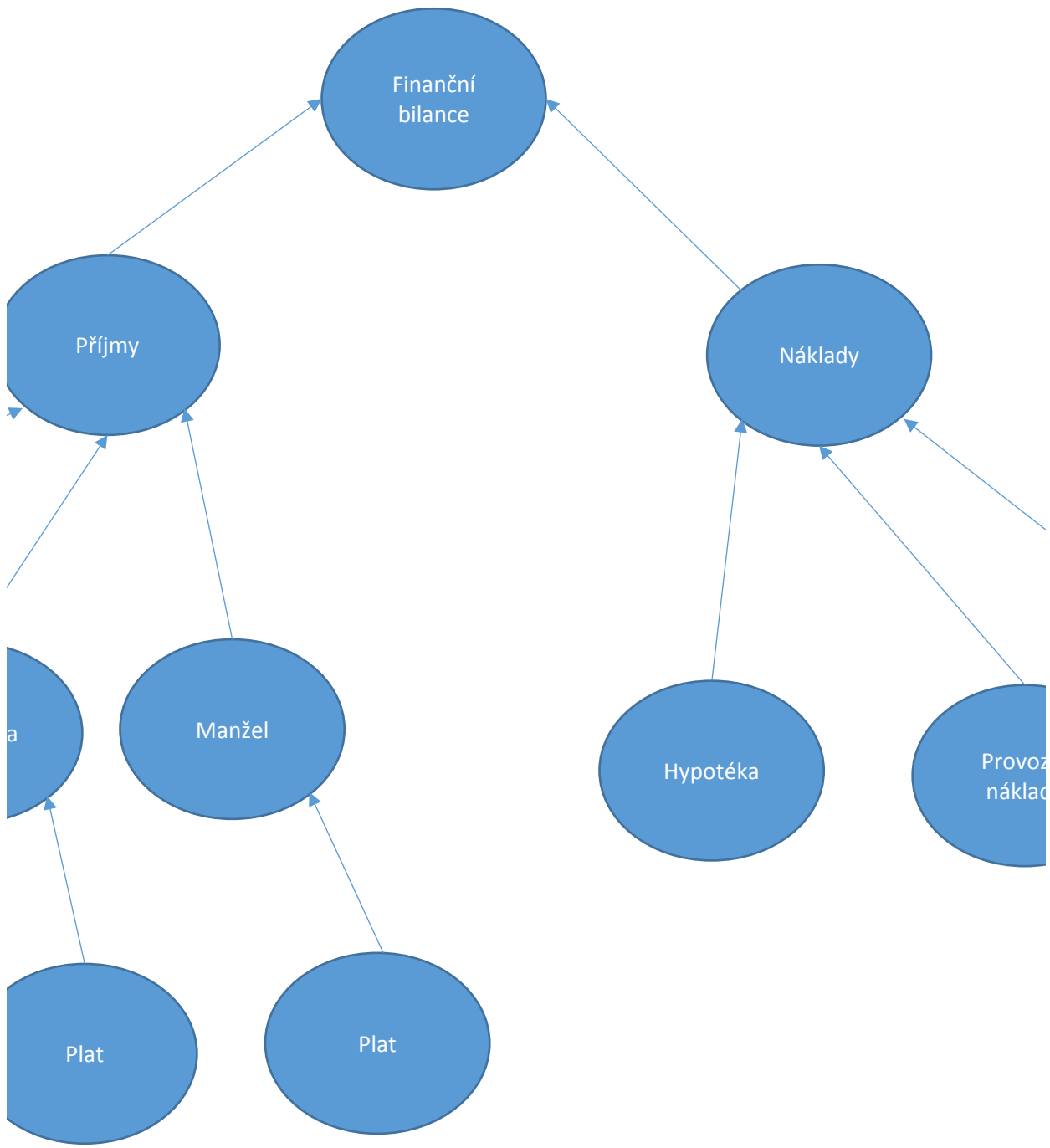
Úkol:

popis

slouží k vizualizaci na návrhu celého modelu
slouží pro zadání základních vstupních parametrů
slouží pro výpočet hypotéky se zadanými parametry
slouží pro celkový výpočet nákladů & výnosů & bilance

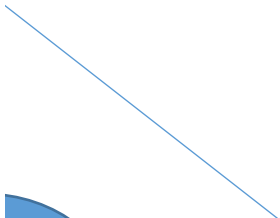
- 1) Projděte si grafický model a zkuste sami sestavit jednotlivé komponenty nákladů a výnosů
- 2) Vytvořte list vstupů (vstupy pro hypotéku), budete potřebovat údaje o dnešním dni, měsíci a roce, u rodičovské dovolené uvažujte délku 2,3 a nebo 4 let. Počet dětí předpokládejme v rozsahu 0-3. Úspěšnost pronájmu bereme ve škále 80 - 100%. Úroková míra se v tomto modelovém příkladě může pohybovat od 1,7 do 3,1 (škálujte po desetínách). Výši hypotéky předpokládejme od 4,5 mil do 7,3 mil. Škálujte po 200 tis.
- 3) Sestavte list hypotéka
- 4) Vytvořte list zadání a výpočty a proveďte jednotlivé kroky výpočtu
- 5) Pro funkci Goal seek vyberte jednu s Variant počtu dětí, odstraňte podmínkové formátování (když) a proveďte výpočet nejvyšší možné hypotéky pro daný plat
- 6) Sestavte tabulku dat nejprve pro různou výši hypotéky (jaká je bilance) následně pak pro výši hypotéky a různé úrokové sazby





zní
dy

Náklady na
správu
pronájmu



dnešní datum	10/12/2017	=DNES()
tento měsíc	10	=MĚSÍC(B1)
tento rok	2017	=ROK(B1)

rodičovská dovolená	2	3	4	
počet dětí	0	1	2	
úspěšnost pronájmu	80%	85%	90%	95%

	datum narození	počet měsíců do narození	
1. dítě	Oct-18	12.00	=12-\$B\$2+(ROK(B10))-\$E
2. dítě	Mar-23	65.00	=12-\$B\$2+(ROK(B11))-\$E

přírůstek		
0.10%		200,000.00 Kč
=A17+\$A\$14	=B17+\$B\$14	
úrokové míry	výše hypotéky	
1.70%	4,500,000.00 Kč	
1.80%	4,700,000.00 Kč	
1.90%	4,900,000.00 Kč	
2.00%	5,100,000.00 Kč	
2.10%	5,300,000.00 Kč	
2.20%	5,500,000.00 Kč	
2.30%	5,700,000.00 Kč	
2.40%	5,900,000.00 Kč	
2.50%	6,100,000.00 Kč	
2.60%	6,300,000.00 Kč	
2.70%	6,500,000.00 Kč	
2.80%	6,700,000.00 Kč	
2.90%	6,900,000.00 Kč	
3.00%	7,100,000.00 Kč	
3.10%	7,300,000.00 Kč	

100%

§3-1)*12+MĚSÍC(B10)

§3-1)*12+MĚSÍC(B11)

=1
=KDYŽ(A4<Výpočty!\$B\$8;A4+1;"")

pořadí

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16,612.64 Kč

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16,695.84 Kč
16,723.67 Kč
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16,779.46 Kč
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16,863.50 Kč
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17,061.22 Kč
17,089.66 Kč
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18,085.19 Kč
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18,266.79 Kč
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(A4="";";PLATBA.ÚROK(Výpočty!\$B\$6/12;A4;Výpočty!\$B\$8;-Výpočty!\$E =Výpočty!B5-C4
 =KDYŽ(A5="";";E4-C5)

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8,299.48 Kč	4,969,506.31 Kč
8,282.51 Kč	4,959,307.85 Kč
8,265.51 Kč	4,949,092.39 Kč
8,248.49 Kč	4,938,859.90 Kč
8,231.43 Kč	4,928,610.36 Kč
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8,162.93 Kč	4,887,441.09 Kč
8,145.74 Kč	4,877,105.85 Kč
8,128.51 Kč	4,866,753.39 Kč
8,111.26 Kč	4,856,383.67 Kč
8,093.97 Kč	4,845,996.67 Kč
8,076.66 Kč	4,835,592.36 Kč
8,059.32 Kč	4,825,170.70 Kč
8,041.95 Kč	4,814,731.68 Kč
8,024.55 Kč	4,804,275.26 Kč
8,007.13 Kč	4,793,801.41 Kč
7,989.67 Kč	4,783,310.11 Kč
7,972.18 Kč	4,772,801.32 Kč
7,954.67 Kč	4,762,275.01 Kč
7,937.13 Kč	4,751,731.16 Kč
7,919.55 Kč	4,741,169.74 Kč
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7,884.32 Kč	4,719,994.06 Kč
7,866.66 Kč	4,709,379.74 Kč
7,848.97 Kč	4,698,747.74 Kč
7,831.25 Kč	4,688,098.01 Kč
7,813.50 Kč	4,677,430.53 Kč
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7,777.91 Kč	4,656,042.21 Kč
7,760.07 Kč	4,645,321.31 Kč
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7,724.30 Kč	4,623,825.87 Kč
7,706.38 Kč	4,613,051.27 Kč
7,688.42 Kč	4,602,258.72 Kč
7,670.43 Kč	4,591,448.17 Kč
7,652.41 Kč	4,580,619.61 Kč
7,634.37 Kč	4,569,773.01 Kč
7,616.29 Kč	4,558,908.32 Kč
7,598.18 Kč	4,548,025.53 Kč
7,580.04 Kč	4,537,124.60 Kč
7,561.87 Kč	4,526,205.50 Kč
7,543.68 Kč	4,515,268.20 Kč
7,525.45 Kč	4,504,312.67 Kč

7,507.19 Kč	4,493,338.89 Kč
7,488.90 Kč	4,482,346.81 Kč
7,470.58 Kč	4,471,336.42 Kč
7,452.23 Kč	4,460,307.67 Kč
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7,192.08 Kč	4,303,961.18 Kč
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7,040.68 Kč	4,212,970.09 Kč
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6,333.86 Kč	3,788,170.48 Kč
6,313.62 Kč	3,776,003.12 Kč
6,293.34 Kč	3,763,815.49 Kč
6,273.03 Kč	3,751,607.54 Kč
6,252.68 Kč	3,739,379.25 Kč
6,232.30 Kč	3,727,130.57 Kč
6,211.88 Kč	3,714,861.48 Kč
6,191.44 Kč	3,702,571.94 Kč
6,170.95 Kč	3,690,261.92 Kč
6,150.44 Kč	3,677,931.39 Kč
6,129.89 Kč	3,665,580.30 Kč
6,109.30 Kč	3,653,208.63 Kč
6,088.68 Kč	3,640,816.33 Kč
6,068.03 Kč	3,628,403.39 Kč
6,047.34 Kč	3,615,969.75 Kč
6,026.62 Kč	3,603,515.40 Kč
6,005.86 Kč	3,591,040.28 Kč
5,985.07 Kč	3,578,544.37 Kč
5,964.24 Kč	3,566,027.64 Kč
5,943.38 Kč	3,553,490.05 Kč
5,922.48 Kč	3,540,931.56 Kč
5,901.55 Kč	3,528,352.14 Kč
5,880.59 Kč	3,515,751.75 Kč
5,859.59 Kč	3,503,130.36 Kč
5,838.55 Kč	3,490,487.94 Kč
5,817.48 Kč	3,477,824.44 Kč
5,796.37 Kč	3,465,139.85 Kč
5,775.23 Kč	3,452,434.10 Kč
5,754.06 Kč	3,439,707.19 Kč
5,732.85 Kč	3,426,959.06 Kč
5,711.60 Kč	3,414,189.68 Kč
5,690.32 Kč	3,401,399.03 Kč
5,669.00 Kč	3,388,587.05 Kč
5,647.65 Kč	3,375,753.72 Kč
5,626.26 Kč	3,362,899.01 Kč
5,604.83 Kč	3,350,022.86 Kč
5,583.37 Kč	3,337,125.26 Kč
5,561.88 Kč	3,324,206.16 Kč
5,540.34 Kč	3,311,265.53 Kč

5,518.78 Kč	3,298,303.34 Kč
5,497.17 Kč	3,285,319.53 Kč
5,475.53 Kč	3,272,314.09 Kč
5,453.86 Kč	3,259,286.98 Kč
5,432.14 Kč	3,246,238.15 Kč
5,410.40 Kč	3,233,167.57 Kč
5,388.61 Kč	3,220,075.21 Kč
5,366.79 Kč	3,206,961.03 Kč
5,344.94 Kč	3,193,824.99 Kč
5,323.04 Kč	3,180,667.06 Kč
5,301.11 Kč	3,167,487.20 Kč
5,279.15 Kč	3,154,285.37 Kč
5,257.14 Kč	3,141,061.54 Kč
5,235.10 Kč	3,127,815.66 Kč
5,213.03 Kč	3,114,547.72 Kč
5,190.91 Kč	3,101,257.66 Kč
5,168.76 Kč	3,087,945.45 Kč
5,146.58 Kč	3,074,611.05 Kč
5,124.35 Kč	3,061,254.43 Kč
5,102.09 Kč	3,047,875.54 Kč
5,079.79 Kč	3,034,474.36 Kč
5,057.46 Kč	3,021,050.85 Kč
5,035.08 Kč	3,007,604.96 Kč
5,012.67 Kč	2,994,136.66 Kč
4,990.23 Kč	2,980,645.91 Kč
4,967.74 Kč	2,967,132.68 Kč
4,945.22 Kč	2,953,596.93 Kč
4,922.66 Kč	2,940,038.62 Kč
4,900.06 Kč	2,926,457.71 Kč
4,877.43 Kč	2,912,854.16 Kč
4,854.76 Kč	2,899,227.95 Kč
4,832.05 Kč	2,885,579.02 Kč
4,809.30 Kč	2,871,907.34 Kč
4,786.51 Kč	2,858,212.88 Kč
4,763.69 Kč	2,844,495.60 Kč
4,740.83 Kč	2,830,755.45 Kč
4,717.93 Kč	2,816,992.40 Kč
4,694.99 Kč	2,803,206.42 Kč
4,672.01 Kč	2,789,397.45 Kč
4,649.00 Kč	2,775,565.48 Kč
4,625.94 Kč	2,761,710.44 Kč
4,602.85 Kč	2,747,832.32 Kč
4,579.72 Kč	2,733,931.07 Kč
4,556.55 Kč	2,720,006.65 Kč
4,533.34 Kč	2,706,059.02 Kč
4,510.10 Kč	2,692,088.14 Kč
4,486.81 Kč	2,678,093.98 Kč
4,463.49 Kč	2,664,076.50 Kč
4,440.13 Kč	2,650,035.65 Kč
4,416.73 Kč	2,635,971.40 Kč

4,393.29 Kč	2,621,883.72 Kč
4,369.81 Kč	2,607,772.55 Kč
4,346.29 Kč	2,593,637.86 Kč
4,322.73 Kč	2,579,479.62 Kč
4,299.13 Kč	2,565,297.78 Kč
4,275.50 Kč	2,551,092.30 Kč
4,251.82 Kč	2,536,863.15 Kč
4,228.11 Kč	2,522,610.28 Kč
4,204.35 Kč	2,508,333.66 Kč
4,180.56 Kč	2,494,033.24 Kč
4,156.72 Kč	2,479,708.99 Kč
4,132.85 Kč	2,465,360.86 Kč
4,108.93 Kč	2,450,988.82 Kč
4,084.98 Kč	2,436,592.83 Kč
4,060.99 Kč	2,422,172.84 Kč
4,036.95 Kč	2,407,728.83 Kč
4,012.88 Kč	2,393,260.73 Kč
3,988.77 Kč	2,378,768.53 Kč
3,964.61 Kč	2,364,252.17 Kč
3,940.42 Kč	2,349,711.62 Kč
3,916.19 Kč	2,335,146.83 Kč
3,891.91 Kč	2,320,557.77 Kč
3,867.60 Kč	2,305,944.39 Kč
3,843.24 Kč	2,291,306.65 Kč
3,818.84 Kč	2,276,644.53 Kč
3,794.41 Kč	2,261,957.96 Kč
3,769.93 Kč	2,247,246.92 Kč
3,745.41 Kč	2,232,511.35 Kč
3,720.85 Kč	2,217,751.23 Kč
3,696.25 Kč	2,202,966.51 Kč
3,671.61 Kč	2,188,157.15 Kč
3,646.93 Kč	2,173,323.10 Kč
3,622.21 Kč	2,158,464.33 Kč
3,597.44 Kč	2,143,580.80 Kč
3,572.63 Kč	2,128,672.46 Kč
3,547.79 Kč	2,113,739.28 Kč
3,522.90 Kč	2,098,781.20 Kč
3,497.97 Kč	2,083,798.20 Kč
3,473.00 Kč	2,068,790.22 Kč
3,447.98 Kč	2,053,757.23 Kč
3,422.93 Kč	2,038,699.18 Kč
3,397.83 Kč	2,023,616.04 Kč
3,372.69 Kč	2,008,507.76 Kč
3,347.51 Kč	1,993,374.30 Kč
3,322.29 Kč	1,978,215.62 Kč
3,297.03 Kč	1,963,031.67 Kč
3,271.72 Kč	1,947,822.42 Kč
3,246.37 Kč	1,932,587.81 Kč
3,220.98 Kč	1,917,327.82 Kč
3,195.55 Kč	1,902,042.39 Kč

3,170.07 Kč	1,886,731.49 Kč
3,144.55 Kč	1,871,395.07 Kč
3,118.99 Kč	1,856,033.09 Kč
3,093.39 Kč	1,840,645.50 Kč
3,067.74 Kč	1,825,232.27 Kč
3,042.05 Kč	1,809,793.35 Kč
3,016.32 Kč	1,794,328.70 Kč
2,990.55 Kč	1,778,838.27 Kč
2,964.73 Kč	1,763,322.03 Kč
2,938.87 Kč	1,747,779.93 Kč
2,912.97 Kč	1,732,211.92 Kč
2,887.02 Kč	1,716,617.97 Kč
2,861.03 Kč	1,700,998.02 Kč
2,835.00 Kč	1,685,352.05 Kč
2,808.92 Kč	1,669,679.99 Kč
2,782.80 Kč	1,653,981.82 Kč
2,756.64 Kč	1,638,257.48 Kč
2,730.43 Kč	1,622,506.94 Kč
2,704.18 Kč	1,606,730.14 Kč
2,677.88 Kč	1,590,927.05 Kč
2,651.55 Kč	1,575,097.62 Kč
2,625.16 Kč	1,559,241.81 Kč
2,598.74 Kč	1,543,359.57 Kč
2,572.27 Kč	1,527,450.87 Kč
2,545.75 Kč	1,511,515.64 Kč
2,519.19 Kč	1,495,553.86 Kč
2,492.59 Kč	1,479,565.48 Kč
2,465.94 Kč	1,463,550.45 Kč
2,439.25 Kč	1,447,508.73 Kč
2,412.51 Kč	1,431,440.27 Kč
2,385.73 Kč	1,415,345.03 Kč
2,358.91 Kč	1,399,222.96 Kč
2,332.04 Kč	1,383,074.03 Kč
2,305.12 Kč	1,366,898.18 Kč
2,278.16 Kč	1,350,695.37 Kč
2,251.16 Kč	1,334,465.55 Kč
2,224.11 Kč	1,318,208.69 Kč
2,197.01 Kč	1,301,924.73 Kč
2,169.87 Kč	1,285,613.63 Kč
2,142.69 Kč	1,269,275.34 Kč
2,115.46 Kč	1,252,909.83 Kč
2,088.18 Kč	1,236,517.04 Kč
2,060.86 Kč	1,220,096.93 Kč
2,033.49 Kč	1,203,649.45 Kč
2,006.08 Kč	1,187,174.56 Kč
1,978.62 Kč	1,170,672.21 Kč
1,951.12 Kč	1,154,142.35 Kč
1,923.57 Kč	1,137,584.95 Kč
1,895.97 Kč	1,120,999.95 Kč
1,868.33 Kč	1,104,387.31 Kč

1,840.65 Kč	1,087,746.98 Kč
1,812.91 Kč	1,071,078.92 Kč
1,785.13 Kč	1,054,383.08 Kč
1,757.31 Kč	1,037,659.41 Kč
1,729.43 Kč	1,020,907.87 Kč
1,701.51 Kč	1,004,128.41 Kč
1,673.55 Kč	987,320.98 Kč
1,645.53 Kč	970,485.54 Kč
1,617.48 Kč	953,622.05 Kč
1,589.37 Kč	936,730.44 Kč
1,561.22 Kč	919,810.69 Kč
1,533.02 Kč	902,862.73 Kč
1,504.77 Kč	885,886.53 Kč
1,476.48 Kč	868,882.03 Kč
1,448.14 Kč	851,849.20 Kč
1,419.75 Kč	834,787.97 Kč
1,391.31 Kč	817,698.31 Kč
1,362.83 Kč	800,580.17 Kč
1,334.30 Kč	783,433.49 Kč
1,305.72 Kč	766,258.24 Kč
1,277.10 Kč	749,054.37 Kč
1,248.42 Kč	731,821.82 Kč
1,219.70 Kč	714,560.55 Kč
1,190.93 Kč	697,270.51 Kč
1,162.12 Kč	679,951.65 Kč
1,133.25 Kč	662,603.93 Kč
1,104.34 Kč	645,227.30 Kč
1,075.38 Kč	627,821.70 Kč
1,046.37 Kč	610,387.10 Kč
1,017.31 Kč	592,923.44 Kč
988.21 Kč	575,430.67 Kč
959.05 Kč	557,908.75 Kč
929.85 Kč	540,357.62 Kč
900.60 Kč	522,777.24 Kč
871.30 Kč	505,167.56 Kč
841.95 Kč	487,528.54 Kč
812.55 Kč	469,860.11 Kč
783.10 Kč	452,162.24 Kč
753.60 Kč	434,434.87 Kč
724.06 Kč	416,677.95 Kč
694.46 Kč	398,891.44 Kč
664.82 Kč	381,075.29 Kč
635.13 Kč	363,229.44 Kč
605.38 Kč	345,353.85 Kč
575.59 Kč	327,448.46 Kč
545.75 Kč	309,513.24 Kč
515.86 Kč	291,548.12 Kč
485.91 Kč	273,553.06 Kč
455.92 Kč	255,528.01 Kč
425.88 Kč	237,472.91 Kč

395.79 Kč		219,387.73 Kč
365.65 Kč		201,272.40 Kč
335.45 Kč		183,126.88 Kč
305.21 Kč		164,951.12 Kč
274.92 Kč		146,745.06 Kč
244.58 Kč		128,508.66 Kč
214.18 Kč		110,241.87 Kč
183.74 Kč		91,944.63 Kč
153.24 Kč		73,616.90 Kč
122.69 Kč		55,258.62 Kč
92.10 Kč		36,869.75 Kč
61.45 Kč		18,450.22 Kč
30.75 Kč	-	0.00 Kč

První rok
Druhý rok a následně

Příjmy		
Platy		
On příjem (měsíční)	35,000.00 Kč	
Ona příjem (měsíční)	20,000.00 Kč	
Mateřská		
rodičovská dovolená (roky)	4	
rodičovská dovolená (měsíce)	48	=B9*12
rodičovská (měsíční)	4,584.00 Kč	=ROUNDUP(220000/B10;0)
Počet dětí	1	
Pronájem		
platby (měsíční)	12,000.00 Kč	
úspěšnost pronájmu	80.0%	

odnota hypotéky (při zůstatku 500 tis)

6,307,562.10 Kč

	zůstatek
úrokové míry	2,218,881.49 Kč
1.7%	2,485,658.79 Kč
1.8%	2,397,459.08 Kč
1.9%	2,308,532.48 Kč
2.0%	2,218,881.49 Kč
2.1%	2,128,508.71 Kč
2.2%	2,037,416.85 Kč
2.3%	1,945,608.77 Kč
2.4%	1,853,087.40 Kč
2.5%	1,759,855.82 Kč
2.6%	1,665,917.19 Kč
2.7%	1,571,274.80 Kč
2.8%	1,475,932.02 Kč
2.9%	1,379,892.36 Kč
3.0%	1,283,159.39 Kč
3.1%	1,185,736.82 Kč

	1.70%	1.80%
2,218,881.49 Kč		
4,500,000.00 Kč	3,124,296.11 Kč	3,044,916.37 Kč
4,700,000.00 Kč	2,868,841.18 Kč	2,785,933.45 Kč
4,900,000.00 Kč	2,613,386.25 Kč	2,526,950.54 Kč
5,100,000.00 Kč	2,357,931.33 Kč	2,267,967.62 Kč
5,300,000.00 Kč	2,102,476.40 Kč	2,008,984.70 Kč
5,500,000.00 Kč	1,847,021.47 Kč	1,750,001.79 Kč
5,700,000.00 Kč	1,591,566.54 Kč	1,491,018.87 Kč
5,900,000.00 Kč	1,336,111.61 Kč	1,232,035.95 Kč

Výše h

6,100,000.00 Kč	1,080,656.68 Kč	973,053.04 Kč
6,300,000.00 Kč	825,201.76 Kč	714,070.12 Kč
6,500,000.00 Kč	569,746.83 Kč	455,087.20 Kč
6,700,000.00 Kč	314,291.90 Kč	196,104.29 Kč
6,900,000.00 Kč	58,836.97 Kč	- 62,878.63 Kč
7,100,000.00 Kč	- 196,617.96 Kč	- 321,861.55 Kč
7,300,000.00 Kč	- 452,072.89 Kč	- 580,844.46 Kč

Náklady			
Hypotéka			
výše úvěru	5,000,000.00 Kč		
úroková míra	2%		
délka úvěru (v letech)	30		
délka úvěru (v měsících)	360		=B7*12
splátka (měsíční)	18,480.97 Kč		=Hypotéka!B4
Další náklady			
Provozní náklady	35,000.00 Kč		
náklady na dítě	3,000.00 Kč		

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výše úrokové míry				
	1.90%	2.00%	2.10%	2.20%
	2,964,882.44 Kč	2,884,196.54 Kč	2,802,861.04 Kč	2,720,878.37 Kč
	2,702,342.46 Kč	2,618,070.52 Kč	2,533,120.11 Kč	2,447,493.76 Kč
	2,439,802.47 Kč	2,351,944.50 Kč	2,263,379.17 Kč	2,174,109.16 Kč
	2,177,262.49 Kč	2,085,818.48 Kč	1,993,638.24 Kč	1,900,724.55 Kč
	1,914,722.51 Kč	1,819,692.46 Kč	1,723,897.31 Kč	1,627,339.95 Kč
	1,652,182.53 Kč	1,553,566.44 Kč	1,454,156.38 Kč	1,353,955.34 Kč
	1,389,642.55 Kč	1,287,440.42 Kč	1,184,415.45 Kč	1,080,570.73 Kč
	1,127,102.57 Kč	1,021,314.40 Kč	914,674.51 Kč	807,186.13 Kč

864,562.59 Kč	755,188.38 Kč	644,933.58 Kč	533,801.52 Kč
602,022.61 Kč	489,062.36 Kč	375,192.65 Kč	260,416.92 Kč
339,482.63 Kč	222,936.34 Kč	105,451.72 Kč	- 12,967.69 Kč
76,942.65 Kč	- 43,189.68 Kč	- 164,289.21 Kč	- 286,352.30 Kč
- 185,597.33 Kč	- 309,315.70 Kč	- 434,030.14 Kč	- 559,736.90 Kč
- 448,137.31 Kč	- 575,441.72 Kč	- 703,771.08 Kč	- 833,121.51 Kč
- 710,677.29 Kč	- 841,567.74 Kč	- 973,512.01 Kč	-1,106,506.11 Kč

Bez dětí	- Kč
Jedno dítě	2,218,881.49 Kč
Dvě děti	0

Bilance

=KDYŽ(B11=0;(B4+B5+B14*B15-F8-F11)*F7;0)
=KDYŽ(B11=1;(B4+B14*B15-F11-F8)*F7+B5*(F7-B9)+B10*B9-F12*(F7-Vstupy!C10);0)
DYŽ(B11=2;(B4+B14*B15-F11-F8)*F7+B5*(F7-2*B9)+B10*B9*2-F12*(F7-Vstupy!C10)-F12*(F7-Vstupy!C11);"")