

MicroFinance Transparency Pricing Calculation

Institution: Incubadora de Microempresas Productivas

Country: Bolivia

Full Price: 26.15%

Product 1: Línea de Créditos de Fomento

Pricing Transparency Index: 55/100

Sample 1 of 3, Variation 1 of 1 FileName: BO-024-V02-IMPRO-P01-PriceCalc-S1-1-20130724.PDF

Date of Analysis: 2014-04-09

Loan Amount: 3,000.00		Pricing Info		Quoted info		Total Paid		Increase		MPR		APR		EIR	
Average Balance:	1,584	Interest	14.4%-21.6% annual, Decl Bal			342.00	14.30%	1.19%		14.30%	15.37%				
Disbursement:	1-Apr-14	Fees	16.00-20.00 ongoing			288.00	11.24%	2.13%		25.54%	29.08%				
Term (Months):	18.0	Insurance	0.12%-0.72% ongoing			16.20	0.61%	2.18%		26.15%	29.88%				
Grace (Months):	0.0	Taxes	None			0.00	0.00%	2.18%		26.15%	29.88%				
		Deposit	None				0.00%	2.18%		26.15%	29.88%				
Transp INDEX:	55	Total Cost				646.20		2.18%		26.15%	29.88%				

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)					14.30%	25.54%	26.15%	26.15%	26.15%			
Totals		3,000	3,000		342	288.00	16.20	0.00	0.00	0.00	0.00	0.00
0	1-Apr-14	3,000.00	-	3,000.00	-	-	-	-	-	-	-	-
1	1-May-14	-	166.67	2,833.33	36.00	16.00	0.90	-	-	-	-	-
2	1-Jun-14	-	166.67	2,666.67	34.00	16.00	0.90	-	-	-	-	-
3	1-Jul-14	-	166.67	2,500.00	32.00	16.00	0.90	-	-	-	-	-
4	1-Aug-14	-	166.67	2,333.33	30.00	16.00	0.90	-	-	-	-	-
5	1-Sep-14	-	166.67	2,166.67	28.00	16.00	0.90	-	-	-	-	-
6	1-Oct-14	-	166.67	2,000.00	26.00	16.00	0.90	-	-	-	-	-
7	1-Nov-14	-	166.67	1,833.33	24.00	16.00	0.90	-	-	-	-	-
8	1-Dec-14	-	166.67	1,666.67	22.00	16.00	0.90	-	-	-	-	-
9	1-Jan-15	-	166.67	1,500.00	20.00	16.00	0.90	-	-	-	-	-
10	1-Feb-15	-	166.67	1,333.33	18.00	16.00	0.90	-	-	-	-	-
11	1-Mar-15	-	166.67	1,166.67	16.00	16.00	0.90	-	-	-	-	-
12	1-Apr-15	-	166.67	1,000.00	14.00	16.00	0.90	-	-	-	-	-
13	1-May-15	-	166.67	833.33	12.00	16.00	0.90	-	-	-	-	-
14	1-Jun-15	-	166.67	666.67	10.00	16.00	0.90	-	-	-	-	-
15	1-Jul-15	-	166.67	500.00	8.00	16.00	0.90	-	-	-	-	-
16	1-Aug-15	-	166.67	333.33	6.00	16.00	0.90	-	-	-	-	-
17	1-Sep-15	-	166.67	166.67	4.00	16.00	0.90	-	-	-	-	-
18	1-Oct-15	-	166.67	(0.00)	2.00	16.00	0.90	-	-	-	-	-

This PDF was generated on 2014-04-09 using DCT version 5.43 (02-Jan-14) MPR: Monthly Percentage Rate APR: Annual Percentage Rate EIR: Effective Interest Rate