

MicroFinance Transparency Pricing Calculation

Institution: Incubadora de Microempresas Productivas

Country: Bolivia

Full Price: 26.26%

Product 1: Línea de Créditos de Fomento

Pricing Transparency Index: 55/100

Sample 3 of 3, Variation 1 of 1 FileName: BO-024-V02-IMPRO-P01-PriceCalc-S3-1-20130724.PDF

Date of Analysis: 2014-04-09

Loan Amount:	10,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	5,581	Interest	14.4%-21.6% annual, Decl Bal	1,530.28	21.71%	1.81%	21.71%	24.24%
Disbursement:	20-Jul-13	Fees	16.00-20.00 ongoing	300.00	4.02%	2.14%	25.73%	29.33%
Term (Months):	15.0	Insurance	0.12%-0.72% ongoing	40.05	0.53%	2.19%	26.26%	30.02%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	2.19%	26.26%	30.02%
		Deposit	None		0.00%	2.19%	26.26%	30.02%
Transp INDEX:	55	Total Cost		1,870.33		2.19%	26.26%	30.02%

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)					21.71%	25.73%	26.26%	26.26%	26.26%			
Totals		10,000	10,000		1,530	300.00	40.05	0.00	0.00	0.00	0.00	0.00
0	20-Jul-13	10,000.00	-	10,000.00	-	-	-	-	-	-	-	-
1	20-Aug-13	-	580.66	9,419.34	186.00	20.00	2.67	-	-	-	-	-
2	20-Sep-13	-	591.46	8,827.88	175.20	20.00	2.67	-	-	-	-	-
3	20-Oct-13	-	607.76	8,220.12	158.90	20.00	2.67	-	-	-	-	-
4	20-Nov-13	-	613.77	7,606.35	152.89	20.00	2.67	-	-	-	-	-
5	20-Dec-13	-	629.75	6,976.60	136.91	20.00	2.67	-	-	-	-	-
6	20-Jan-14	-	636.90	6,339.70	129.76	20.00	2.67	-	-	-	-	-
7	20-Feb-14	-	648.74	5,690.96	117.92	20.00	2.67	-	-	-	-	-
8	20-Mar-14	-	671.05	5,019.91	95.61	20.00	2.67	-	-	-	-	-
9	20-Apr-14	-	673.29	4,346.62	93.37	20.00	2.67	-	-	-	-	-
10	20-May-14	-	688.42	3,658.20	78.24	20.00	2.67	-	-	-	-	-
11	20-Jun-14	-	698.62	2,959.58	68.04	20.00	2.67	-	-	-	-	-
12	20-Jul-14	-	713.39	2,246.19	53.27	20.00	2.67	-	-	-	-	-
13	20-Aug-14	-	724.88	1,521.31	41.78	20.00	2.67	-	-	-	-	-
14	20-Sep-14	-	738.36	782.95	28.30	20.00	2.67	-	-	-	-	-
15	20-Oct-14	-	782.95	0.00	14.09	20.00	2.67	-	-	-	-	-

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