

MicroFinance Transparency Pricing Calculation

Institution: Incubadora de Microempresas Productivas

Country: Bolivia

Full Price: 40.94%

Product 3: Línea de Créditos de Fomento (USD)

Pricing Transparency Index: 35/100

Sample 1 of 1, Variation 1 of 1 FileName: BO-024-V02-IMPRO-P03-PriceCalc-S1-1-20130724.PDF

Date of Analysis: 2014-04-02

Loan Amount & Balance					Pricing Info				Quoted info		Total Paid	Increase	MPR	APR	EIR
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit						
Loan Amount: 300.00					Interest 14.4%-21.6% annual, Decl Bal					20.00	21.71%	1.81%	21.71%	24.24%	
Average Balance: 179					Fees 3.00 ongoing					18.00	18.68%	3.37%	40.39%	49.73%	
Disbursement: 13-Aug-13					Insurance 0.12%-0.72% ongoing					0.54	0.55%	3.41%	40.94%	50.56%	
Term (Months): 6.0					Taxes None					0.00	0.00%	3.41%	40.94%	50.56%	
Grace (Months): 0.1					Deposit None						0.00%	3.41%	40.94%	50.56%	
Transp INDEX: 35					Total Cost					38.54		3.41%	40.94%	50.56%	
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%	40.39%	40.94%	40.94%	40.94%						
Totals					20	18.00	0.54	0.00	0.00	0.00	0.00	0.00	0.00		
0	13-Aug-13	300.00	-	300.00	-	-	-	-	-	-	-	-			
1	15-Sep-13	-	47.26	252.74	5.94	3.00	0.09	-	-	-	-	-			
2	15-Oct-13	-	48.65	204.09	4.55	3.00	0.09	-	-	-	-	-			
3	15-Nov-13	-	49.40	154.69	3.80	3.00	0.09	-	-	-	-	-			
4	15-Dec-13	-	50.42	104.27	2.78	3.00	0.09	-	-	-	-	-			
5	15-Jan-14	-	51.26	53.01	1.94	3.00	0.09	-	-	-	-	-			
6	15-Feb-14	-	53.01	0.00	0.99	3.00	0.09	-	-	-	-	-			

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