

MicroFinance Transparency Pricing Calculation

Institution: Incubadora de Microempresas Productivas

Country: Bolivia

Full Price: 26.35%

Product 3: Línea de Créditos de Fomento (USD)

Pricing Transparency Index: 55/100

Sample 2 of 3, Variation 1 of 1 File Name: BO-024-V02-IMPRO-P03-PriceCalc-S2-1-20130724.PDF

Date of Analysis: 2014-04-09

Loan Amount:	800.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	427	Interest	14.4%-21.6% annual, Decl Bal	96.00	17.84%	1.49%	17.84%	19.53%
Disbursement:	1-Apr-14	Fees	3.00 ongoing	45.00	7.88%	2.14%	25.73%	29.33%
Term (Months):	15.0	Insurance	0.12%-0.72% ongoing	3.60	0.62%	2.20%	26.35%	30.13%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	2.20%	26.35%	30.13%
		Deposit	None		0.00%	2.20%	26.35%	30.13%
Transp INDEX:	55	Total Cost		144.60		2.20%	26.35%	30.13%

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)					17.84%	25.73%	26.35%	26.35%	26.35%			
Totals		800	800		96	45.00	3.60	0.00	0.00	0.00	0.00	0.00
0	1-Apr-14	800.00	-	800.00	-	-	-	-	-	-	-	-
1	1-May-14	-	53.33	746.67	12.00	3.00	0.24	-	-	-	-	-
2	1-Jun-14	-	53.33	693.33	11.20	3.00	0.24	-	-	-	-	-
3	1-Jul-14	-	53.33	640.00	10.40	3.00	0.24	-	-	-	-	-
4	1-Aug-14	-	53.33	586.67	9.60	3.00	0.24	-	-	-	-	-
5	1-Sep-14	-	53.33	533.33	8.80	3.00	0.24	-	-	-	-	-
6	1-Oct-14	-	53.33	480.00	8.00	3.00	0.24	-	-	-	-	-
7	1-Nov-14	-	53.33	426.67	7.20	3.00	0.24	-	-	-	-	-
8	1-Dec-14	-	53.33	373.33	6.40	3.00	0.24	-	-	-	-	-
9	1-Jan-15	-	53.33	320.00	5.60	3.00	0.24	-	-	-	-	-
10	1-Feb-15	-	53.33	266.67	4.80	3.00	0.24	-	-	-	-	-
11	1-Mar-15	-	53.33	213.33	4.00	3.00	0.24	-	-	-	-	-
12	1-Apr-15	-	53.33	160.00	3.20	3.00	0.24	-	-	-	-	-
13	1-May-15	-	53.33	106.67	2.40	3.00	0.24	-	-	-	-	-
14	1-Jun-15	-	53.33	53.33	1.60	3.00	0.24	-	-	-	-	-
15	1-Jul-15	-	53.33	0.00	0.80	3.00	0.24	-	-	-	-	-

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