

MicroFinance Transparency Pricing Calculation

Institution: Incubadora de Microempresas Productivas Country: Bolivia Full Price: 20.39%
 Product 3: Línea de Créditos de Fomento (USD) Pricing Transparency Index: 71/100
 Sample 3 of 3, Variation 1 of 1 FileName: BO-024-V02-IMPRO-P03-PriceCalc-S3-1-20130724.PDF Date of Analysis: 2014-04-09

Loan Amount: 1,200.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance: 630	Interest	14.4%-21.6% annual, Decl Bal	136.80	14.38%	1.20%	14.38%	15.46%
Disbursement: 1-Apr-14	Fees	3.00 ongoing	54.00	5.38%	1.65%	19.76%	21.84%
Term (Months): 18.0	Insurance	0.12%-0.72% ongoing	6.48	0.64%	1.70%	20.39%	22.61%
Grace (Months): 0.0	Taxes	None	0.00	0.00%	1.70%	20.39%	22.61%
Transp INDEX: 71	Deposit	None		0.00%	1.70%	20.39%	22.61%
	Total Cost		197.28		1.70%	20.39%	22.61%

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)					14.38%	19.76%	20.39%	20.39%	20.39%			
Totals		1,200	1,200		137	54.00	6.48	0.00	0.00	0.00	0.00	0.00
0	1-Apr-14	1,200.00	-	1,200.00	-	-	-	-	-	-	-	-
1	1-May-14	-	70.67	1,129.33	14.40	3.00	0.36	-	-	-	-	-
2	1-Jun-14	-	66.67	1,062.66	13.60	3.00	0.36	-	-	-	-	-
3	1-Jul-14	-	66.67	996.00	12.80	3.00	0.36	-	-	-	-	-
4	1-Aug-14	-	66.67	929.33	12.00	3.00	0.36	-	-	-	-	-
5	1-Sep-14	-	66.67	862.66	11.20	3.00	0.36	-	-	-	-	-
6	1-Oct-14	-	66.67	796.00	10.40	3.00	0.36	-	-	-	-	-
7	1-Nov-14	-	66.67	729.33	9.60	3.00	0.36	-	-	-	-	-
8	1-Dec-14	-	66.67	662.66	8.80	3.00	0.36	-	-	-	-	-
9	1-Jan-15	-	66.67	596.00	8.00	3.00	0.36	-	-	-	-	-
10	1-Feb-15	-	66.67	529.33	7.20	3.00	0.36	-	-	-	-	-
11	1-Mar-15	-	66.67	462.66	6.40	3.00	0.36	-	-	-	-	-
12	1-Apr-15	-	66.67	396.00	5.60	3.00	0.36	-	-	-	-	-
13	1-May-15	-	66.67	329.33	4.80	3.00	0.36	-	-	-	-	-
14	1-Jun-15	-	66.67	262.66	4.00	3.00	0.36	-	-	-	-	-
15	1-Jul-15	-	66.67	196.00	3.20	3.00	0.36	-	-	-	-	-
16	1-Aug-15	-	66.67	129.33	2.40	3.00	0.36	-	-	-	-	-
17	1-Sep-15	-	66.67	62.66	1.60	3.00	0.36	-	-	-	-	-
18	1-Oct-15	-	62.67	(0.00)	0.80	3.00	0.36	-	-	-	-	-

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