

MicroFinance Transparency Pricing Calculation

Institution: Incubadora de Microempresas Productivas

Country: Bolivia

Full Price: 34.30%

Product 4: Programa de Vivienda y Mejoramiento del Habitat (USD)

Pricing Transparency Index: 42/100

Sample 1 of 3, Variation 1 of 1 FileName: BO-024-V02-IMPRO-P04-PriceCalc-S1-1-20130724.PDF

Date of Analysis: 2014-04-09

Loan Amount:	450.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	253	Interest	14.4%-21.6% annual, 0	52.30	20.51%	1.71%	20.51%	22.76%
Disbursement:	25-Jul-13	Fees	3.00 ongoing	36.00	13.27%	2.82%	33.78%	40.17%
Term (Months):	12.0	Insurance	0.18%-0.72% ongoing	1.44	0.52%	2.86%	34.30%	40.90%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	2.86%	34.30%	40.90%
		Deposit	None		0.00%	2.86%	34.30%	40.90%
Transp INDEX:	42	Total Cost		89.74		2.86%	34.30%	40.90%

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)					20.51%	33.78%	34.30%	34.30%	34.30%			
Totals		450	450		52	36.00	1.44	0.00	0.00	0.00	0.00	0.00
0	25-Jul-13	450.00	-	450.00	-	-	-	-	-	-	-	-
1	25-Aug-13	-	33.87	416.13	7.90	3.00	0.12	-	-	-	-	-
2	25-Sep-13	-	34.46	381.67	7.31	3.00	0.12	-	-	-	-	-
3	25-Oct-13	-	35.28	346.39	6.49	3.00	0.12	-	-	-	-	-
4	25-Nov-13	-	35.69	310.70	6.08	3.00	0.12	-	-	-	-	-
5	25-Dec-13	-	36.49	274.21	5.28	3.00	0.12	-	-	-	-	-
6	25-Jan-14	-	36.95	237.26	4.82	3.00	0.12	-	-	-	-	-
7	25-Feb-14	-	37.60	199.66	4.17	3.00	0.12	-	-	-	-	-
8	25-Mar-14	-	38.60	161.06	3.17	3.00	0.12	-	-	-	-	-
9	25-Apr-14	-	38.94	122.12	2.83	3.00	0.12	-	-	-	-	-
10	25-May-14	-	39.69	82.43	2.08	3.00	0.12	-	-	-	-	-
11	25-Jun-14	-	40.32	42.11	1.45	3.00	0.12	-	-	-	-	-
12	25-Jul-14	-	42.11	0.00	0.72	3.00	0.12	-	-	-	-	-

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