

# MicroFinance Transparency Pricing Calculation

**Institution:** Incubadora de Microempresas Productivas **Country:** Bolivia **Full Price:** 28.35%  
**Product 4:** Programa de Vivienda y Mejoramiento del Habitat (USD) **Pricing Transparency Index:** 51/100  
 Sample 3 of 3, Variation 1 of 1 **FileName:** BO-024-V02-IMPRO-P04-PriceCalc-S3-1-20130724.PDF **Date of Analysis:** 2014-04-09

<b>Loan Amount:</b> 1,000.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Paid</b>	<b>Increase</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
<b>Average Balance:</b> 549	Interest	14.4%-21.6% annual, 0	178.88	21.71%	1.81%	21.71%	24.24%
<b>Disbursement:</b> 25-Jun-13	Fees	3.00 ongoing	54.00	6.12%	2.32%	27.83%	32.08%
<b>Term (Months):</b> 18.0	Insurance	0.18%-0.72% ongoing	4.68	0.52%	2.36%	28.35%	32.77%
<b>Grace (Months):</b> -0.2	Taxes	None	0.00	0.00%	2.36%	28.35%	32.77%
<b>Transp INDEX:</b> 51	Deposit	None		0.00%	2.36%	28.35%	32.77%
	<b>Total Cost</b>		<b>237.56</b>		<b>2.36%</b>	<b>28.35%</b>	<b>32.77%</b>

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>21.71%</b>	<b>27.83%</b>	<b>28.35%</b>	<b>28.35%</b>	<b>28.35%</b>			
<b>Totals</b>		<b>1,000</b>	<b>1,000</b>		<b>179</b>	<b>54.00</b>	<b>4.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
0	25-Jun-13	1,000.00	-	1,000.00	-	-	-	-	-	-	-	-
1	20-Jul-13	-	50.53	949.47	15.00	3.00	0.26	-	-	-	-	-
2	20-Aug-13	-	47.87	901.60	17.66	3.00	0.26	-	-	-	-	-
3	20-Sep-13	-	48.76	852.84	16.77	3.00	0.26	-	-	-	-	-
4	20-Oct-13	-	50.18	802.66	15.35	3.00	0.26	-	-	-	-	-
5	20-Nov-13	-	50.60	752.06	14.93	3.00	0.26	-	-	-	-	-
6	20-Dec-13	-	51.99	700.07	13.54	3.00	0.26	-	-	-	-	-
7	20-Jan-14	-	52.51	647.56	13.02	3.00	0.26	-	-	-	-	-
8	20-Feb-14	-	53.49	594.07	12.04	3.00	0.26	-	-	-	-	-
9	20-Mar-14	-	55.55	538.52	9.98	3.00	0.26	-	-	-	-	-
10	20-Apr-14	-	55.51	483.01	10.02	3.00	0.26	-	-	-	-	-
11	20-May-14	-	56.84	426.17	8.69	3.00	0.26	-	-	-	-	-
12	20-Jun-14	-	57.60	368.57	7.93	3.00	0.26	-	-	-	-	-
13	20-Jul-14	-	58.90	309.67	6.63	3.00	0.26	-	-	-	-	-
14	20-Aug-14	-	59.77	249.90	5.76	3.00	0.26	-	-	-	-	-
15	20-Sep-14	-	60.88	189.02	4.65	3.00	0.26	-	-	-	-	-
16	20-Oct-14	-	62.13	126.89	3.40	3.00	0.26	-	-	-	-	-
17	20-Nov-14	-	63.17	63.72	2.36	3.00	0.26	-	-	-	-	-
18	20-Dec-14	-	63.72	0.00	1.15	3.00	0.26	-	-	-	-	-

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