

PRICING CALCULATION

- **Country:** Zambia
- **Institution:** Zambia Child Resources Center
- **Product:** Microcredit
- **Sample:** Sample 2 of 3

Selected Payment Schedule: 2 Months: June 15, 2010

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	06-15-2010	-500000.00	0.00	100000.00	0.00	0.00	0.00
1	07-30-2010	0.00	275000.00	0.00	0.00	0.00	0.00
2	08-30-2010	0.00	275000.00	0.00	0.00	0.00	0.00
Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
Total		-500000.00	550000.00	100000.00	0.00	0.00	0.00
Cumulative		-500000.00	50000.00	150000.00	150000.00	150000.00	150000.00
APR (%)				210.7662	210.7662	210.7662	210.7662
EIR (%)				597.0846	597.0846	597.0846	597.0846

EIR Zambia (Int + Fees)	597.0846%
APR (int + fee)	210.7662%
EIR (int + fee + ins)	597.0846%
APR (int + fee + ins)	210.7662%
EIR (int + fee + ins + tax + dep)	597.0846%