

PRICING CALCULATION

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

Selected Payment Schedule: 6 Months: Aug. 8, 2010

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	08-08-2010	-1000000.00	0.00	100000.00	0.00	0.00	0.00
1	10-30-2010	0.00	266666.67	0.00	0.00	0.00	0.00
2	11-30-2010	0.00	266666.67	0.00	0.00	0.00	0.00
3	12-30-2010	0.00	266666.67	0.00	0.00	0.00	0.00
4	01-30-2011	0.00	266666.67	0.00	0.00	0.00	0.00
5	02-28-2011	0.00	266666.67	0.00	0.00	0.00	0.00
6	03-28-2011	0.00	266666.65	0.00	0.00	0.00	0.00
Total		-1000000.00	1600000.00	100000.00	0.00	0.00	0.00
Cumulative		-1000000.00	600000.00	700000.00	700000.00	700000.00	700000.00
APR (%)				144.6198	144.6198	144.6198	144.6198
EIR (%)				291.7590	291.7590	291.7590	291.7590

EIR Zambia (Int + Fees)	291.7590%
APR (int + fee)	144.6198%
EIR (int + fee + ins)	291.7590%
APR (int + fee + ins)	144.6198%
EIR (int + fee + ins + tax + dep)	291.7590%