

MicroFinance Transparency Pricing Calculation

Institution: Kenya Women Finance Trust Deposit Taking Microfinance Ltd

Country: Kenya

Full Price: 53.93%

Product 5: Energy Loan

Transparency Index: 37/100

Sample 3 of 4, Variation 1 of 1 FileName: KE-016-V02-KWFT DTM-P05-PriceCalc-S3-1-20130625.PDF

Date of Analysis: 2013-09-23

Loan Amt: 90,000.00		Pricing Info		Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance: 49,007		Interest		20.0%-22.0% annual, Flat	19,908.48	37.81%	3.15%	37.81%	45.92%
Disb Date: 15-Mar-13		Fees		1.00%-1.50% 250.00-0.00 upfront upfront	1,350.00	2.96%	3.40%	40.77%	50.30%
Term (Months): 12.0		Insurance		1.25% upfront	1,125.00	2.51%	3.61%	43.28%	54.11%
Grace (Months): 0.0		Taxes		None	0.00	0.00%	3.61%	43.28%	54.11%
Transp INDEX: 37		Deposit		10.0%-20.0% upfront 50.00-0.00 ongoing		10.65%	4.49%	53.93%	71.41%
		Total Cost			22,383.48		4.49%	53.93%	71.41%

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)					37.81%	40.77%	43.28%	43.28%	53.93%			
Totals		90,000	90,000		19,908	1,350.00	1,125.00	0.00	13,800.00	455.10	(14,255.10)	0.00
0	15-Mar-13	90,000.00	-	90,000.00	-	1,350.00	1,125.00	-	9,000.00	-	-	9,000.00
1	15-Apr-13	-	7,500.00	82,500.00	1,659.04	-	-	-	400.00	-	-	9,400.00
2	15-May-13	-	7,500.00	75,000.00	1,659.04	-	-	-	400.00	-	-	9,800.00
3	15-Jun-13	-	7,500.00	67,500.00	1,659.04	-	-	-	400.00	-	-	10,200.00
4	15-Jul-13	-	7,500.00	60,000.00	1,659.04	-	-	-	400.00	-	-	10,600.00
5	15-Aug-13	-	7,500.00	52,500.00	1,659.04	-	-	-	400.00	-	-	11,000.00
6	15-Sep-13	-	7,500.00	45,000.00	1,659.04	-	-	-	400.00	-	-	11,400.00
7	15-Oct-13	-	7,500.00	37,500.00	1,659.04	-	-	-	400.00	-	-	11,800.00
8	15-Nov-13	-	7,500.00	30,000.00	1,659.04	-	-	-	400.00	-	-	12,200.00
9	15-Dec-13	-	7,500.00	22,500.00	1,659.04	-	-	-	400.00	-	-	12,600.00
10	15-Jan-14	-	7,500.00	15,000.00	1,659.04	-	-	-	400.00	-	-	13,000.00
11	15-Feb-14	-	7,500.00	7,500.00	1,659.04	-	-	-	400.00	-	-	13,400.00
12	15-Mar-14	-	7,500.00	0.00	1,659.04	-	-	-	400.00	455.10	(14,255.10)	-

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