

MicroFinance Transparency Pricing Calculation

Institution: Vision Fund - Tanzania

Country: Tanzania

Full Price: 89.63%

Product 3: Jiendeleze

Pricing Transparency Index: 33/100

Sample 2 of 3, Variation 1 of 1 FileName: TZ-020-V01-VF^Tanzania-P03-PriceCalc-S2-1-20131118.PDF

Date of Analysis: 2014-04-22

Loan Amount: 800,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance: 441,514	Interest	30.0% annual, Flat	180,000.00	50.64%	4.22%	50.64%	65.87%
Disbursement: 18-Feb-14	Fees	2.00% upfront	16,000.00	5.21%	4.65%	55.85%	74.73%
Term (Months): 9.0	Insurance	2.00% upfront	16,000.00	5.35%	5.10%	61.20%	84.32%
Grace (Months): 0.0	Taxes	None	0.00	0.00%	5.10%	61.20%	84.32%
Transp INDEX: 33	Deposit	20.0% upfront		28.42%	7.47%	89.63%	144.78%
	Total Cost		212,000.00		7.47%	89.63%	144.78%

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)					50.64%	55.85%	61.20%	61.20%	89.63%			
Totals		800,000	800,000		180,000	16,000.00	16,000.00	0.00	160,000.00	0.00	-160,000.00	0.00
0	18-Feb-14	800,000.00	-	800,000.00	-	16,000.00	16,000.00	-	160,000.00	-	-	160,000.00
1	20-Mar-14	-	88,889.00	711,111.00	20,000.00	-	-	-	-	-	-	160,000.00
2	18-Apr-14	-	88,889.00	622,222.00	20,000.00	-	-	-	-	-	-	160,000.00
3	18-May-14	-	88,889.00	533,333.00	20,000.00	-	-	-	-	-	-	160,000.00
4	18-Jun-14	-	88,889.00	444,444.00	20,000.00	-	-	-	-	-	-	160,000.00
5	18-Jul-14	-	88,889.00	355,555.00	20,000.00	-	-	-	-	-	-	160,000.00
6	18-Aug-14	-	88,889.00	266,666.00	20,000.00	-	-	-	-	-	-	160,000.00
7	18-Sep-14	-	88,889.00	177,777.00	20,000.00	-	-	-	-	-	-	160,000.00
8	18-Oct-14	-	88,889.00	88,888.00	20,000.00	-	-	-	-	-	-	160,000.00
9	18-Nov-14	-	88,888.00	0.00	20,000.00	-	-	-	-	-	(160,000.00)	-

This PDF was generated on 2014-04-22 using DCT version 5.44 (21-Jan-14) MPR: Monthly Percentage Rate APR: Annual Percentage Rate EIR: Effective Interest Rate