

MicroFinance Transparency Pricing Calculation

Institution: Vision Fund - Tanzania Country: Tanzania Full Price: 81.86%
 Product 4: Mkombozi Pricing Transparency Index: 73/100
 Sample 1 of 3, Variation 1 of 1 FileName: TZ-020-V01-VF^Tanzania-P04-PriceCalc-S1-1-20131118.PDF Date of Analysis: 2014-04-22

Loan Amount:	250,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	250,000	Interest	60.0% annual, Flat	75,000.00	52.95%	4.41%	52.95%	69.74%
Disbursement:	12-Feb-14	Fees	8.00% upfront	20,000.00	16.84%	5.82%	69.79%	100.82%
Term (Months):	6.0	Insurance	2.00% upfront	5,000.00	4.44%	6.19%	74.23%	109.92%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	6.19%	74.23%	109.92%
		Deposit	10.0% upfront		7.63%	6.82%	81.86%	126.52%
Transp INDEX:	73	Total Cost		100,000.00		6.82%	81.86%	126.52%

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)					52.95%	69.79%	74.23%	74.23%	81.86%			
Totals		250,000	250,000		75,000	20,000.00	5,000.00	0.00	25,000.00	0.00	-25,000.00	0.00
0	12-Feb-14	250,000.00	-	250,000.00	-	20,000.00	5,000.00	-	25,000.00	-	-	25,000.00
1	12-Aug-14	-	250,000.00	0.00	75,000.00	-	-	-	-	-	(25,000.00)	-

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