

MicroFinance Transparency Pricing Calculation

Institution: Vision Fund - Tanzania Country: Tanzania Full Price: 82.31%
 Product 4: Mkombozi Pricing Transparency Index: 73/100
 Sample 2 of 3, Variation 1 of 1 FileName: TZ-020-V01-VF^Tanzania-P04-PriceCalc-S2-1-20131118.PDF Date of Analysis: 2014-04-22

Loan Amount:	300,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	300,000	Interest	60.0% annual, Flat	90,000.00	53.24%	4.44%	53.24%	70.24%
Disbursement:	9-Jan-14	Fees	8.00% upfront	24,000.00	16.94%	5.85%	70.18%	101.60%
Term (Months):	6.0	Insurance	2.00% upfront	6,000.00	4.47%	6.22%	74.64%	110.78%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	6.22%	74.64%	110.78%
		Deposit	10.0% upfront		7.67%	6.86%	82.31%	127.55%
Transp INDEX:	73	Total Cost		120,000.00		6.86%	82.31%	127.55%

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)					53.24%	70.18%	74.64%	74.64%	82.31%			
Totals		300,000	300,000		90,000	24,000.00	6,000.00	0.00	30,000.00	0.00	-30,000.00	0.00
0	9-Jan-14	300,000.00	-	300,000.00	-	24,000.00	6,000.00	-	30,000.00	-	-	30,000.00
1	8-Jul-14	-	300,000.00	0.00	90,000.00	-	-	-	-	-	(30,000.00)	-

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