

# MicroFinance Transparency Pricing Calculation

Institution: Vision Fund - Tanzania Country: Tanzania Full Price: 73.91%  
 Product 4: Mkombozi Pricing Transparency Index: 81/100  
 Sample 3 of 3, Variation 1 of 1 FileName: TZ-020-V01-VF^Tanzania-P04-PriceCalc-S3-1-20131118.PDF Date of Analysis: 2014-04-23

Loan Amount: 350,000.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Paid</b>	<b>Increase</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
Average Balance: 350,000	Interest	60.0% annual, Flat	140,000.00	51.21%	4.27%	51.21%	66.82%
Disbursement: 1-Apr-14	Fees	8.00% upfront	28,000.00	12.70%	5.33%	63.91%	89.37%
Term (Months): 8.0	Insurance	2.00% upfront	7,000.00	3.35%	5.60%	67.26%	95.81%
Grace (Months): 0.0	Taxes	None	0.00	0.00%	5.60%	67.26%	95.81%
<b>Transp INDEX: 81</b>	Deposit	10.0% upfront		6.66%	6.16%	73.91%	109.25%
	<b>Total Cost</b>		<b>175,000.00</b>		<b>6.16%</b>	<b>73.91%</b>	<b>109.25%</b>

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>51.21%</b>	<b>63.91%</b>	<b>67.26%</b>	<b>67.26%</b>	<b>73.91%</b>			
<b>Totals</b>		<b>350,000</b>	<b>350,000</b>		<b>140,000</b>	<b>28,000.00</b>	<b>7,000.00</b>	<b>0.00</b>	<b>35,000.00</b>	<b>0.00</b>	<b>-35,000.00</b>	<b>0.00</b>
0	1-Apr-14	350,000.00	-	350,000.00	-	28,000.00	7,000.00	-	35,000.00	-	-	35,000.00
1	27-Nov-14	-	350,000.00	0.00	140,000.00	-	-	-	-	-	(35,000.00)	-

This PDF was generated on 2014-04-23 using DCT version 5.44 (21-Jan-14) MPR: Monthly Percentage Rate APR: Annual Percentage Rate EIR: Effective Interest Rate