

MicroFinance Transparency Pricing Calculation

Institution: BRAC Uganda Microfinance Ltd

Country: Uganda

Full Price: 63.87%

Product 1: Microfinance 1-Year Loan Generated Sample)

Pricing Transparency Index: 39/100

Sample 2 of 8, Variation 0 FileName: UG-002-V03-BRAC-UGA-P01-PriceCalc-S2-0-20140901.PDF

Date of Analysis: 2015-01-07

Loan Amount:	700,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR (nom)	EIR (comp)
Average Balance:	367,500	Interest	25.0% annual, Flat	67,123.29	46.15%	3.85%	46.15%	58.59%
Disbursement:	1-Jan-15	Fees	1.00% upfront 1,500.00 upfront	8,500.00	6.26%	4.37%	52.41%	68.83%
Term (Months):	4.6	Insurance	None	0.00	0.00%	4.37%	52.41%	68.83%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	4.37%	52.41%	68.83%
Transp INDEX:	39	Deposit	10.0% upfront		11.46%	5.32%	63.87%	89.29%
		Total Cost		75,623.29		5.32%	63.87%	89.29%

Loan Amount & Balance					Total Cost of Loan					Compulsory Deposit			
Per	Date	Disburse	Principal	Balance	Interest	Fees	Fees 2	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)					46.15%	52.41%		52.41%	52.41%	63.87%			
Totals		700,000	700,000		67,123	7,000.00	1,500.00	0.00	0.00	70,000.00	0.00	(70,000.00)	0.00
0	1-Jan-15	700,000.00	-	700,000.00	-	7,000.00	1,500.00	-	-	70,000.00	-	-	70,000.00
1	8-Jan-15	-	35,000.00	665,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
2	15-Jan-15	-	35,000.00	630,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
3	22-Jan-15	-	35,000.00	595,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
4	29-Jan-15	-	35,000.00	560,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
5	5-Feb-15	-	35,000.00	525,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
6	12-Feb-15	-	35,000.00	490,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
7	19-Feb-15	-	35,000.00	455,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
8	26-Feb-15	-	35,000.00	420,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
9	5-Mar-15	-	35,000.00	385,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
10	12-Mar-15	-	35,000.00	350,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
11	19-Mar-15	-	35,000.00	315,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
12	26-Mar-15	-	35,000.00	280,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
13	2-Apr-15	-	35,000.00	245,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
14	9-Apr-15	-	35,000.00	210,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
15	16-Apr-15	-	35,000.00	175,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
16	23-Apr-15	-	35,000.00	140,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
17	30-Apr-15	-	35,000.00	105,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
18	7-May-15	-	35,000.00	70,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
19	14-May-15	-	35,000.00	35,000.00	3,356.16	-	-	-	-	-	-	-	70,000.00
20	21-May-15	-	35,000.00	0.00	3,356.16	-	-	-	-	-	-	(70,000.00)	-

This PDF was generated on 2015-01-07 using DCT version 6.17 MPR: Monthly Percentage Rate APR (nom): Annual Percentage Rate (nominal annualization) EIR (comp): Effective Interest Rate (compound annualization)