

# MicroFinance Transparency Pricing Calculation

Institution: BRAC Uganda Microfinance Ltd Country: Uganda Full Price: 56.73%  
 Product 2: Microfinance 6-Month Loan Generated Sample) Pricing Transparency Index: 44/100  
 Sample 6 of 8, Variation 1 FileName: UG-002-V03-BRAC-UGA-P02-PriceCalc-S6-1-20140901.PDF Date of Analysis: 2015-01-07

Loan Amount: 3,200,000.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Paid</b>	<b>Increase</b>	<b>MPR</b>	<b>APR (nom)</b>	<b>EIR (comp)</b>
Average Balance: 1,664,000	Interest	25.0% annual, Flat	383,561.64	46.26%	3.85%	46.26%	58.77%
Disbursement: 1-Jan-15	Fees	1,500.00 upfront 1,500.00 upfront	3,000.00	0.39%	3.89%	46.65%	59.39%
Term (Months): 5.8	Insurance	None	0.00	0.00%	3.89%	46.65%	59.39%
Grace (Months): 0.0	Taxes	None	0.00	0.00%	3.89%	46.65%	59.39%
<b>Transp INDEX: 44</b>	Deposit	10.0% upfront		10.08%	4.73%	56.73%	76.27%
	<b>Total Cost</b>		<b>386,561.64</b>		<b>4.73%</b>	<b>56.73%</b>	<b>76.27%</b>

Loan Amount & Balance					Total Cost of Loan					Compulsory Deposit			
Per	Date	Disburse	Principal	Balance	Interest	Fees	Fees 2	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>46.26%</b>	<b>46.65%</b>		<b>46.65%</b>	<b>46.65%</b>	<b>56.73%</b>			
<b>Totals</b>		<b>3,200,000</b>	<b>3,200,000</b>		<b>383,562</b>	<b>1,500.00</b>	<b>1,500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>320,000.00</b>	<b>0.00</b>	<b>(320,000.00)</b>	<b>0.00</b>
0	1-Jan-15	3,200,000.00	-	3,200,000.00	-	1,500.00	1,500.00	-	-	320,000.00	-	-	320,000.00
1	8-Jan-15	-	128,000.00	3,072,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
2	15-Jan-15	-	128,000.00	2,944,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
3	22-Jan-15	-	128,000.00	2,816,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
4	29-Jan-15	-	128,000.00	2,688,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
5	5-Feb-15	-	128,000.00	2,560,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
6	12-Feb-15	-	128,000.00	2,432,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
7	19-Feb-15	-	128,000.00	2,304,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
8	26-Feb-15	-	128,000.00	2,176,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
9	5-Mar-15	-	128,000.00	2,048,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
10	12-Mar-15	-	128,000.00	1,920,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
11	19-Mar-15	-	128,000.00	1,792,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
12	26-Mar-15	-	128,000.00	1,664,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
13	2-Apr-15	-	128,000.00	1,536,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
14	9-Apr-15	-	128,000.00	1,408,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
15	16-Apr-15	-	128,000.00	1,280,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
16	23-Apr-15	-	128,000.00	1,152,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
17	30-Apr-15	-	128,000.00	1,024,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
18	7-May-15	-	128,000.00	896,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
19	14-May-15	-	128,000.00	768,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
20	21-May-15	-	128,000.00	640,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
21	28-May-15	-	128,000.00	512,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
22	4-Jun-15	-	128,000.00	384,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
23	11-Jun-15	-	128,000.00	256,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
24	18-Jun-15	-	128,000.00	128,000.00	15,342.47	-	-	-	-	-	-	-	320,000.00
25	25-Jun-15	-	128,000.00	0.00	15,342.47	-	-	-	-	-	-	(320,000.00)	-

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)