

MicroFinance Transparency Pricing Calculation

Institution: BRAC Uganda Microfinance Ltd Country: Uganda Full Price: 56.56%
 Product 2: Microfinance 6-Month Loan (Generated Sample) Pricing Transparency Index: 44/100
 Sample 8 of 8, Variation 1 FileName: UG-002-V03-BRAC-UGA-P02-PriceCalc-S8-1-20140901.PDF Date of Analysis: 2015-01-07

Loan Amount: 5,000,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR (nom)	EIR (comp)
Average Balance: 2,600,000	Interest	25.0% annual, Flat	599,315.07	46.26%	3.85%	46.26%	58.77%
Disbursement: 1-Jan-15	Fees	1,500.00 upfront 1,500.00 upfront	3,000.00	0.25%	3.88%	46.51%	59.16%
Term (Months): 5.8	Insurance	None	0.00	0.00%	3.88%	46.51%	59.16%
Grace (Months): 0.0	Taxes	None	0.00	0.00%	3.88%	46.51%	59.16%
Transp INDEX: 44	Deposit	10.0% upfront		10.05%	4.71%	56.56%	75.97%
	Total Cost		602,315.07		4.71%	56.56%	75.97%

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)					46.26%	46.51%		46.51%	46.51%	56.56%			
Totals		5,000,000	5,000,000		599,315	1,500.00	1,500.00	0.00	0.00	500,000.00	0.00	(500,000.00)	0.00
0	1-Jan-15	5,000,000.00	-	5,000,000.00	-	1,500.00	1,500.00	-	-	500,000.00	-	-	500,000.00
1	8-Jan-15	-	200,000.00	4,800,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
2	15-Jan-15	-	200,000.00	4,600,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
3	22-Jan-15	-	200,000.00	4,400,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
4	29-Jan-15	-	200,000.00	4,200,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
5	5-Feb-15	-	200,000.00	4,000,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
6	12-Feb-15	-	200,000.00	3,800,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
7	19-Feb-15	-	200,000.00	3,600,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
8	26-Feb-15	-	200,000.00	3,400,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
9	5-Mar-15	-	200,000.00	3,200,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
10	12-Mar-15	-	200,000.00	3,000,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
11	19-Mar-15	-	200,000.00	2,800,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
12	26-Mar-15	-	200,000.00	2,600,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
13	2-Apr-15	-	200,000.00	2,400,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
14	9-Apr-15	-	200,000.00	2,200,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
15	16-Apr-15	-	200,000.00	2,000,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
16	23-Apr-15	-	200,000.00	1,800,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
17	30-Apr-15	-	200,000.00	1,600,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
18	7-May-15	-	200,000.00	1,400,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
19	14-May-15	-	200,000.00	1,200,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
20	21-May-15	-	200,000.00	1,000,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
21	28-May-15	-	200,000.00	800,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
22	4-Jun-15	-	200,000.00	600,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
23	11-Jun-15	-	200,000.00	400,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
24	18-Jun-15	-	200,000.00	200,000.00	23,972.60	-	-	-	-	-	-	-	500,000.00
25	25-Jun-15	-	200,000.00	0.00	23,972.60	-	-	-	-	-	-	(500,000.00)	-

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)