

MicroFinance Transparency Pricing Calculation

Institution: Five Talents Uganda

Country: Uganda

Full Price: 111.01%

Product 1: Group Loans

Transparency Index: 32/100

Sample 2 of 4, Variation 1 of 1 FileName: UG-007-V02-Five Talents-P01-PriceCalc-S2-1-20120919.PDF

Date of Analysis: 2013-01-24

Loan Amount & Balance					Pricing Info				Quoted info				Total Pd	Incr	MPR	APR	EIR	
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance						
Loan Amt: 250,000.00					Interest				36.00% annual, Flat	45,000.00	57.57%	4.80%	57.57%	77.76%				
Avg Balance: 145,607					Fees				2.00% upfront	5,000.00	7.20%	5.40%	64.77%	91.01%				
Disb Date: 9-Aug-12					Insurance				1.00%-2.00% upfront	2,500.00	3.67%	5.70%	68.44%	98.13%				
Term (Months): 6.0					Taxes				None	0.00	0.00%	5.70%	68.44%	98.13%				
Grace (Months): 1.0					Deposit				25.00% upfront		42.57%	9.25%	111.01%	202.94%				
Transp INDEX: 32					Total Cost				52,500.00		9.25%	111.01%	202.94%					
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)					57.57%	64.77%	68.44%	68.44%	111.01%									
Totals					250,000	250,000	45,000	5,000.00	2,500.00	0.00	62,500.00	0.00	(62,500.00)					
0	9-Aug-12	250,000.00	-	250,000.00	-	5,000.00	2,500.00	-	62,500.00	-	-	62,500.00						
1	9-Sep-12	-	41,666.67	208,333.33	7,500.00	-	-	-	-	-	-	62,500.00						
2	9-Oct-12	-	41,666.67	166,666.66	7,500.00	-	-	-	-	-	-	62,500.00						
3	9-Nov-12	-	41,666.67	124,999.99	7,500.00	-	-	-	-	-	-	62,500.00						
4	9-Dec-12	-	41,666.67	83,333.32	7,500.00	-	-	-	-	-	-	62,500.00						
5	9-Jan-13	-	41,666.67	41,666.65	7,500.00	-	-	-	-	-	-	62,500.00						
6	9-Feb-13	-	41,666.65	0.00	7,500.00	-	-	-	-	-	(62,500.00)	-						