

MicroFinance Transparency Pricing Calculation

Institution: Five Talents Uganda

Country: Uganda

Full Price: 111.29%

Product 1: Group Loans

Transparency Index: 32/100

Sample 3 of 4, Variation 1 of 1 FileName: UG-007-V02-Five Talents-P01-PriceCalc-S3-1-20120919.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	Interest	Fees	Insurance	Taxes						
		Loan Amt:	300,000.00						36.00% annual, Flat	54,000.00	57.76%	4.81%	57.76%	78.09%				
		Avg Balance:	175,137						2.00% upfront	6,000.00	7.22%	5.42%	64.98%	91.41%				
		Disb Date:	13-Jun-12						1.00%-2.00% upfront	3,000.00	3.68%	5.72%	68.67%	98.58%				
		Term (Months):	6.0						None	0.00	0.00%	5.72%	68.67%	98.58%				
		Grace (Months):	1.0						25.00% upfront		42.62%	9.27%	111.29%	203.79%				
		Transp INDEX:	32						Total Cost	63,000.00		9.27%	111.29%	203.79%				
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)					57.76%	64.98%	68.67%	68.67%	111.29%									
Totals		300,000	300,000		54,000	6,000.00	3,000.00	0.00	75,000.00	0.00	(75,000.00)							
0	13-Jun-12	300,000.00	-	300,000.00	-	6,000.00	3,000.00	-	75,000.00	-	-	75,000.00						
1	13-Jul-12	-	50,000.00	250,000.00	9,000.00	-	-	-	-	-	-	75,000.00						
2	13-Aug-12	-	50,000.00	200,000.00	9,000.00	-	-	-	-	-	-	75,000.00						
3	13-Sep-12	-	50,000.00	150,000.00	9,000.00	-	-	-	-	-	-	75,000.00						
4	13-Oct-12	-	50,000.00	100,000.00	9,000.00	-	-	-	-	-	-	75,000.00						
5	13-Nov-12	-	50,000.00	50,000.00	9,000.00	-	-	-	-	-	-	75,000.00						
6	13-Dec-12	-	50,000.00	0.00	9,000.00	-	-	-	-	-	(75,000.00)	-						