

MicroFinance Transparency Pricing Calculation

Institution: Five Talents Uganda

Country: Uganda

Full Price: 111.01%

Product 1: Group Loans

Transparency Index: 32/100

Sample 4 of 4, Variation 1 of 1 FileName: UG-007-V02-Five Talents-P01-PriceCalc-S4-1-20120919.PDF

Date of Analysis: 2013-01-24

Loan Amt: 300,000.00		Pricing Info		Quoted info		Total Pd	Incr	MPR	APR	EIR
Avg Balance:	174,728	Interest	36.00% annual, Flat	54,000.00	57.57%	4.80%	57.57%	77.76%		
Disb Date:	9-Aug-12	Fees	2.00% upfront	6,000.00	7.20%	5.40%	64.77%	91.01%		
Term (Months):	6.0	Insurance	1.00%-2.00% upfront	3,000.00	3.67%	5.70%	68.44%	98.13%		
Grace (Months):	0.0	Taxes	None	0.00	0.00%	5.70%	68.44%	98.13%		
Transp INDEX:	32	Deposit	25.00% upfront		42.57%	9.25%	111.01%	202.94%		
		Total Cost		63,000.00		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		300,000	300,000		54,000	6,000.00	3,000.00	0.00	75,000.00	0.00	(75,000.00)	
0	9-Aug-12	300,000.00	-	300,000.00	-	6,000.00	3,000.00	-	75,000.00	-	-	75,000.00
1	9-Sep-12	-	50,000.00	250,000.00	9,000.00	-	-	-	-	-	-	75,000.00
2	9-Oct-12	-	50,000.00	200,000.00	9,000.00	-	-	-	-	-	-	75,000.00
3	9-Nov-12	-	50,000.00	150,000.00	9,000.00	-	-	-	-	-	-	75,000.00
4	9-Dec-12	-	50,000.00	100,000.00	9,000.00	-	-	-	-	-	-	75,000.00
5	9-Jan-13	-	50,000.00	50,000.00	9,000.00	-	-	-	-	-	-	75,000.00
6	9-Feb-13	-	50,000.00	0.00	9,000.00	-	-	-	-	-	(75,000.00)	-