

MicroFinance Transparency Pricing Calculation

Institution: Five Talents Uganda

Country: Uganda

Full Price: 89.24%

Product 2: Individual Business Loans

Transparency Index: 40/100

Sample 2 of 3, Variation 1 of 1 FileName: UG-007-V02-Five Talents-P02-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:		1,500,000.00											
Avg Balance:		873,641											
Disb Date:		22-Aug-12											
Term (Months):		6.0											
Grace (Months):		1.0											
Transp INDEX:		40											
Transparent Price (nominal APR)					57.57%	64.77%	68.44%	68.44%	89.24%				
Totals					1,500,000	1,500,000	270,000	30,000.00	15,000.00	0.00	225,000.00	0.00	(225,000.00)
0	22-Aug-12	1,500,000.00	-	1,500,000.00	-	30,000.00	15,000.00	-	225,000.00	-	-	225,000.00	
1	22-Sep-12	-	250,000.00	1,250,000.00	45,000.00	-	-	-	-	-	-	225,000.00	
2	22-Oct-12	-	250,000.00	1,000,000.00	45,000.00	-	-	-	-	-	-	225,000.00	
3	22-Nov-12	-	250,000.00	750,000.00	45,000.00	-	-	-	-	-	-	225,000.00	
4	22-Dec-12	-	250,000.00	500,000.00	45,000.00	-	-	-	-	-	-	225,000.00	
5	22-Jan-13	-	250,000.00	250,000.00	45,000.00	-	-	-	-	-	-	225,000.00	
6	22-Feb-13	-	250,000.00	0.00	45,000.00	-	-	-	-	-	(225,000.00)	-	