

# MicroFinance Transparency Pricing Calculation

Institution: Silver Upholders Ltd

Country: Uganda

Full Price: 107.75%

Product 2: Security Scheme 1

Transparency Index: 45/100

Sample 1 of 4, Variation 1 of 1 File Name: UG-018-V02-Silver Upholders-P02-PriceCalc-S1-1-20120706.PDF

Date of Analysis: 2013-01-27

Loan Amt:	300,000.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Pd</b>	<b>Incr</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
Avg Balance:	157,500	Interest	48.00% annual, Flat	60,000.00	93.29%	7.77%	93.29%	153.89%
Disb Date:	29-Feb-12	Fees	1.00% upfront	3,000.00	5.31%	8.22%	98.61%	167.71%
Term (Months):	4.7	Insurance	None	0.00	0.00%	8.22%	98.61%	167.71%
Grace (Months):	0.2	Taxes	None	0.00	0.00%	8.22%	98.61%	167.71%
		Deposit	5.00% upfront		9.15%	8.98%	107.75%	193.28%
<b>Transp INDEX:</b>	<b>45</b>	<b>Total Cost</b>		<b>63,000.00</b>		<b>8.98%</b>	<b>107.75%</b>	<b>193.28%</b>

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>93.29%</b>	<b>98.61%</b>	<b>98.61%</b>	<b>98.61%</b>	<b>107.75%</b>			
<b>Totals</b>		<b>300,000</b>	<b>300,000</b>		<b>60,000</b>	<b>3,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>15,000.00</b>	<b>0.00</b>	<b>(15,000.00)</b>	
0	29-Feb-12	300,000.00	-	300,000.00	-	3,000.00	-	-	15,000.00	-	-	15,000.00
1	7-Mar-12	-	15,000.00	285,000.00	3,000.00	-	-	-	-	-	-	15,000.00
2	14-Mar-12	-	15,000.00	270,000.00	3,000.00	-	-	-	-	-	-	15,000.00
3	21-Mar-12	-	15,000.00	255,000.00	3,000.00	-	-	-	-	-	-	15,000.00
4	28-Mar-12	-	15,000.00	240,000.00	3,000.00	-	-	-	-	-	-	15,000.00
5	4-Apr-12	-	15,000.00	225,000.00	3,000.00	-	-	-	-	-	-	15,000.00
6	11-Apr-12	-	15,000.00	210,000.00	3,000.00	-	-	-	-	-	-	15,000.00
7	18-Apr-12	-	15,000.00	195,000.00	3,000.00	-	-	-	-	-	-	15,000.00
8	25-Apr-12	-	15,000.00	180,000.00	3,000.00	-	-	-	-	-	-	15,000.00
9	2-May-12	-	15,000.00	165,000.00	3,000.00	-	-	-	-	-	-	15,000.00
10	9-May-12	-	15,000.00	150,000.00	3,000.00	-	-	-	-	-	-	15,000.00
11	16-May-12	-	15,000.00	135,000.00	3,000.00	-	-	-	-	-	-	15,000.00
12	23-May-12	-	15,000.00	120,000.00	3,000.00	-	-	-	-	-	-	15,000.00
13	30-May-12	-	15,000.00	105,000.00	3,000.00	-	-	-	-	-	-	15,000.00
14	6-Jun-12	-	15,000.00	90,000.00	3,000.00	-	-	-	-	-	-	15,000.00
15	13-Jun-12	-	15,000.00	75,000.00	3,000.00	-	-	-	-	-	-	15,000.00
16	20-Jun-12	-	15,000.00	60,000.00	3,000.00	-	-	-	-	-	-	15,000.00
17	27-Jun-12	-	15,000.00	45,000.00	3,000.00	-	-	-	-	-	-	15,000.00
18	4-Jul-12	-	15,000.00	30,000.00	3,000.00	-	-	-	-	-	-	15,000.00
19	11-Jul-12	-	15,000.00	15,000.00	3,000.00	-	-	-	-	-	-	15,000.00
20	18-Jul-12	-	15,000.00	0.00	3,000.00	-	-	-	-	-	(15,000.00)	-