

MicroFinance Transparency Pricing Calculation

Institution: Silver Upholders Ltd

Country: Uganda

Full Price: 107.75%

Product 2: Security Scheme 1

Transparency Index: 45/100

Sample 2 of 4, Variation 1 of 1 FileName: UG-018-V02-Silver Upholders-P02-PriceCalc-S2-1-20120706.PDF

Date of Analysis: 2013-01-27

Loan Amt: 250,000.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance: 131,250	Interest	48.00% annual, Flat	50,000.00	93.29%	7.77%	93.29%	153.89%
Disb Date: 11-Apr-12	Fees	1.00% upfront	2,500.00	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%
Transp INDEX: 45	Deposit	5.00% upfront		9.15%	8.98%	107.75%	193.28%
	Total Cost		52,500.00		8.98%	107.75%	193.28%

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)					93.29%	98.61%	98.61%	98.61%	107.75%			
Totals		250,000	250,000		50,000	2,500.00	0.00	0.00	12,500.00	0.00	(12,500.00)	
0	11-Apr-12	250,000.00	-	250,000.00	-	2,500.00	-	-	12,500.00	-	-	12,500.00
1	18-Apr-12	-	12,500.00	237,500.00	2,500.00	-	-	-	-	-	-	12,500.00
2	25-Apr-12	-	12,500.00	225,000.00	2,500.00	-	-	-	-	-	-	12,500.00
3	2-May-12	-	12,500.00	212,500.00	2,500.00	-	-	-	-	-	-	12,500.00
4	9-May-12	-	12,500.00	200,000.00	2,500.00	-	-	-	-	-	-	12,500.00
5	16-May-12	-	12,500.00	187,500.00	2,500.00	-	-	-	-	-	-	12,500.00
6	23-May-12	-	12,500.00	175,000.00	2,500.00	-	-	-	-	-	-	12,500.00
7	30-May-12	-	12,500.00	162,500.00	2,500.00	-	-	-	-	-	-	12,500.00
8	6-Jun-12	-	12,500.00	150,000.00	2,500.00	-	-	-	-	-	-	12,500.00
9	13-Jun-12	-	12,500.00	137,500.00	2,500.00	-	-	-	-	-	-	12,500.00
10	20-Jun-12	-	12,500.00	125,000.00	2,500.00	-	-	-	-	-	-	12,500.00
11	27-Jun-12	-	12,500.00	112,500.00	2,500.00	-	-	-	-	-	-	12,500.00
12	4-Jul-12	-	12,500.00	100,000.00	2,500.00	-	-	-	-	-	-	12,500.00
13	11-Jul-12	-	12,500.00	87,500.00	2,500.00	-	-	-	-	-	-	12,500.00
14	18-Jul-12	-	12,500.00	75,000.00	2,500.00	-	-	-	-	-	-	12,500.00
15	25-Jul-12	-	12,500.00	62,500.00	2,500.00	-	-	-	-	-	-	12,500.00
16	1-Aug-12	-	12,500.00	50,000.00	2,500.00	-	-	-	-	-	-	12,500.00
17	8-Aug-12	-	12,500.00	37,500.00	2,500.00	-	-	-	-	-	-	12,500.00
18	15-Aug-12	-	12,500.00	25,000.00	2,500.00	-	-	-	-	-	-	12,500.00
19	22-Aug-12	-	12,500.00	12,500.00	2,500.00	-	-	-	-	-	-	12,500.00
20	29-Aug-12	-	12,500.00	0.00	2,500.00	-	-	-	-	-	(12,500.00)	-