

MicroFinance Transparency Pricing Calculation

Institution: Silver Upholders Ltd

Country: Uganda

Full Price: 111.12%

Product 2: Security Scheme 1

Transparency Index: 43/100

Sample 3 of 4, Variation 1 of 1 FileName: UG-018-V02-Silver Upholders-P02-PriceCalc-S3-1-20120706.PDF

Date of Analysis: 2013-01-27

Loan Amt: 700,000.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance: 362,681	Interest	48.00% annual, Flat	140,000.00	96.07%	8.01%	96.07%	161.02%
Disb Date: 23-Jan-12	Fees	1.00% upfront	7,000.00	5.48%	8.46%	101.55%	175.69%
Term (Months): 4.6	Insurance	None	0.00	0.00%	8.46%	101.55%	175.69%
Grace (Months): 0.2	Taxes	None	0.00	0.00%	8.46%	101.55%	175.69%
Transp INDEX: 43	Deposit	5.00% upfront		9.57%	9.26%	111.12%	203.29%
	Total Cost		147,000.00		9.26%	111.12%	203.29%

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)					96.07%	101.55%	101.55%	101.55%	111.12%			
Totals		700,000	700,000		140,000	7,000.00	0.00	0.00	35,000.00	0.00	(35,000.00)	
0	23-Jan-12	700,000.00	-	700,000.00	-	7,000.00	-	-	35,000.00	-	-	35,000.00
1	28-Jan-12	-	35,000.00	665,000.00	7,000.00	-	-	-	-	-	-	35,000.00
2	4-Feb-12	-	35,000.00	630,000.00	7,000.00	-	-	-	-	-	-	35,000.00
3	11-Feb-12	-	35,000.00	595,000.00	7,000.00	-	-	-	-	-	-	35,000.00
4	18-Feb-12	-	35,000.00	560,000.00	7,000.00	-	-	-	-	-	-	35,000.00
5	25-Feb-12	-	35,000.00	525,000.00	7,000.00	-	-	-	-	-	-	35,000.00
6	3-Mar-12	-	35,000.00	490,000.00	7,000.00	-	-	-	-	-	-	35,000.00
7	10-Mar-12	-	35,000.00	455,000.00	7,000.00	-	-	-	-	-	-	35,000.00
8	17-Mar-12	-	35,000.00	420,000.00	7,000.00	-	-	-	-	-	-	35,000.00
9	24-Mar-12	-	35,000.00	385,000.00	7,000.00	-	-	-	-	-	-	35,000.00
10	31-Mar-12	-	35,000.00	350,000.00	7,000.00	-	-	-	-	-	-	35,000.00
11	7-Apr-12	-	35,000.00	315,000.00	7,000.00	-	-	-	-	-	-	35,000.00
12	14-Apr-12	-	35,000.00	280,000.00	7,000.00	-	-	-	-	-	-	35,000.00
13	21-Apr-12	-	35,000.00	245,000.00	7,000.00	-	-	-	-	-	-	35,000.00
14	28-Apr-12	-	35,000.00	210,000.00	7,000.00	-	-	-	-	-	-	35,000.00
15	5-May-12	-	35,000.00	175,000.00	7,000.00	-	-	-	-	-	-	35,000.00
16	12-May-12	-	35,000.00	140,000.00	7,000.00	-	-	-	-	-	-	35,000.00
17	19-May-12	-	35,000.00	105,000.00	7,000.00	-	-	-	-	-	-	35,000.00
18	26-May-12	-	35,000.00	70,000.00	7,000.00	-	-	-	-	-	-	35,000.00
19	2-Jun-12	-	35,000.00	35,000.00	7,000.00	-	-	-	-	-	-	35,000.00
20	9-Jun-12	-	35,000.00	0.00	7,000.00	-	-	-	-	-	(35,000.00)	-