

MicroFinance Transparency Pricing Calculation

Institution: Silver Upholders Ltd

Country: Uganda

Full Price: 109.41%

Product 2: Security Scheme 1

Transparency Index: 44/100

Sample 4 of 4, Variation 1 of 1 File Name: UG-018-V02-Silver Upholders-P02-PriceCalc-S4-1-20120706.PDF

Date of Analysis: 2013-01-27

Loan Amt:	800,000.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	417,266	Interest	48.00% annual, Flat	160,000.00	94.66%	7.89%	94.66%	157.38%
Disb Date:	23-Feb-12	Fees	1.00% upfront	8,000.00	5.40%	8.34%	100.06%	171.61%
Term (Months):	4.6	Insurance	None	0.00	0.00%	8.34%	100.06%	171.61%
Grace (Months):	0.2	Taxes	None	0.00	0.00%	8.34%	100.06%	171.61%
Transp INDEX:	44	Deposit	5.00% upfront		9.35%	9.12%	109.41%	198.16%
		Total Cost		168,000.00		9.12%	109.41%	198.16%

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)					94.66%	100.06%	100.06%	100.06%	109.41%			
Totals		800,000	800,000		160,000	8,000.00	0.00	0.00	40,000.00	0.00	(40,000.00)	
0	23-Feb-12	800,000.00	-	800,000.00	-	8,000.00	-	-	40,000.00	-	-	40,000.00
1	29-Feb-12	-	40,000.00	760,000.00	8,000.00	-	-	-	-	-	-	40,000.00
2	7-Mar-12	-	40,000.00	720,000.00	8,000.00	-	-	-	-	-	-	40,000.00
3	14-Mar-12	-	40,000.00	680,000.00	8,000.00	-	-	-	-	-	-	40,000.00
4	21-Mar-12	-	40,000.00	640,000.00	8,000.00	-	-	-	-	-	-	40,000.00
5	28-Mar-12	-	40,000.00	600,000.00	8,000.00	-	-	-	-	-	-	40,000.00
6	4-Apr-12	-	40,000.00	560,000.00	8,000.00	-	-	-	-	-	-	40,000.00
7	11-Apr-12	-	40,000.00	520,000.00	8,000.00	-	-	-	-	-	-	40,000.00
8	18-Apr-12	-	40,000.00	480,000.00	8,000.00	-	-	-	-	-	-	40,000.00
9	25-Apr-12	-	40,000.00	440,000.00	8,000.00	-	-	-	-	-	-	40,000.00
10	2-May-12	-	40,000.00	400,000.00	8,000.00	-	-	-	-	-	-	40,000.00
11	9-May-12	-	40,000.00	360,000.00	8,000.00	-	-	-	-	-	-	40,000.00
12	16-May-12	-	40,000.00	320,000.00	8,000.00	-	-	-	-	-	-	40,000.00
13	23-May-12	-	40,000.00	280,000.00	8,000.00	-	-	-	-	-	-	40,000.00
14	30-May-12	-	40,000.00	240,000.00	8,000.00	-	-	-	-	-	-	40,000.00
15	6-Jun-12	-	40,000.00	200,000.00	8,000.00	-	-	-	-	-	-	40,000.00
16	13-Jun-12	-	40,000.00	160,000.00	8,000.00	-	-	-	-	-	-	40,000.00
17	20-Jun-12	-	40,000.00	120,000.00	8,000.00	-	-	-	-	-	-	40,000.00
18	27-Jun-12	-	40,000.00	80,000.00	8,000.00	-	-	-	-	-	-	40,000.00
19	4-Jul-12	-	40,000.00	40,000.00	8,000.00	-	-	-	-	-	-	40,000.00
20	11-Jul-12	-	40,000.00	0.00	8,000.00	-	-	-	-	-	(40,000.00)	-