

MicroFinance Transparency Pricing Calculation

Institution: Opportunity Tanzania Limited Country: Tanzania Full Price: 92.11%
 Product 1: Mkopo Pamoja - Trust Group Loan Transparency Index: 39/100
 Sample 1 of 4, Variation 1 of 1 FileName: TZ-012-V02-Opportunity-P01-PriceCalc-S1-1-20130208.PDF Date of Analysis: 2013-06-05

Loan Amt: 100,000.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance: 55,169	Interest	36.00% annual, Flat	19,200.00	65.55%	5.46%	65.55%	92.50%
Disb Date: 19-Feb-13	Fees	2.00% upfront	2,000.00	7.73%	6.11%	73.28%	107.95%
Term (Months): 6.0	Insurance	1.00% upfront	1,000.00	3.94%	6.44%	77.23%	116.29%
Grace (Months): 0.4	Taxes	None	0.00	0.00%	6.44%	77.23%	116.29%
Transp INDEX: 39	Deposit	10.00% upfront		14.89%	7.68%	92.11%	150.92%
	Total Cost		22,200.00		7.68%	92.11%	150.92%

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)					65.55%	73.28%	77.23%	77.23%	92.11%			
Totals		100,000	100,000		19,200	2,000.00	1,000.00	0.00	10,000.00	0.00	(10,000.00)	0.00
0	19-Feb-13	100,000.00	-	100,000.00	-	2,000.00	1,000.00	-	10,000.00	-	-	10,000.00
1	11-Mar-13	-	4,200.00	95,800.00	800.00	-	-	-	-	-	-	10,000.00
2	18-Mar-13	-	4,200.00	91,600.00	800.00	-	-	-	-	-	-	10,000.00
3	25-Mar-13	-	4,200.00	87,400.00	800.00	-	-	-	-	-	-	10,000.00
4	1-Apr-13	-	4,200.00	83,200.00	800.00	-	-	-	-	-	-	10,000.00
5	8-Apr-13	-	4,200.00	79,000.00	800.00	-	-	-	-	-	-	10,000.00
6	15-Apr-13	-	4,200.00	74,800.00	800.00	-	-	-	-	-	-	10,000.00
7	22-Apr-13	-	4,200.00	70,600.00	800.00	-	-	-	-	-	-	10,000.00
8	29-Apr-13	-	4,200.00	66,400.00	800.00	-	-	-	-	-	-	10,000.00
9	6-May-13	-	4,200.00	62,200.00	800.00	-	-	-	-	-	-	10,000.00
10	13-May-13	-	4,200.00	58,000.00	800.00	-	-	-	-	-	-	10,000.00
11	20-May-13	-	4,200.00	53,800.00	800.00	-	-	-	-	-	-	10,000.00
12	27-May-13	-	4,200.00	49,600.00	800.00	-	-	-	-	-	-	10,000.00
13	3-Jun-13	-	4,200.00	45,400.00	800.00	-	-	-	-	-	-	10,000.00
14	10-Jun-13	-	4,200.00	41,200.00	800.00	-	-	-	-	-	-	10,000.00
15	17-Jun-13	-	4,200.00	37,000.00	800.00	-	-	-	-	-	-	10,000.00
16	24-Jun-13	-	4,200.00	32,800.00	800.00	-	-	-	-	-	-	10,000.00
17	1-Jul-13	-	4,200.00	28,600.00	800.00	-	-	-	-	-	-	10,000.00
18	8-Jul-13	-	4,200.00	24,400.00	800.00	-	-	-	-	-	-	10,000.00
19	15-Jul-13	-	4,200.00	20,200.00	800.00	-	-	-	-	-	-	10,000.00
20	22-Jul-13	-	4,200.00	16,000.00	800.00	-	-	-	-	-	-	10,000.00
21	29-Jul-13	-	4,200.00	11,800.00	800.00	-	-	-	-	-	-	10,000.00
22	5-Aug-13	-	4,200.00	7,600.00	800.00	-	-	-	-	-	-	10,000.00
23	12-Aug-13	-	4,200.00	3,400.00	800.00	-	-	-	-	-	-	10,000.00
24	19-Aug-13	-	3,400.00	0.00	800.00	-	-	-	-	-	(10,000.00)	-