

MicroFinance Transparency Pricing Calculation

Institution: Opportunity Tanzania Limited Country: Tanzania Full Price: 87.02%
 Product 1: Mkopo Pamoja - Trust Group Loan Transparency Index: 41/100
 Sample 3 of 4, Variation 1 of 1 FileName: TZ-012-V02-Opportunity-P01-PriceCalc-S3-1-20130208.PDF Date of Analysis: 2013-06-05

Loan Amt: 500,000.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance: 276,747	Interest	36.00% annual, Flat	88,800.00	61.16%	5.10%	61.16%	84.25%
Disb Date: 14-Feb-13	Fees	2.00% upfront	10,000.00	7.74%	5.74%	68.90%	99.05%
Term (Months): 6.0	Insurance	1.00% upfront	5,000.00	3.95%	6.07%	72.85%	107.05%
Grace (Months): 0.4	Taxes	None	0.00	0.00%	6.07%	72.85%	107.05%
Transp INDEX: 41	Deposit	10.00% upfront		14.17%	7.25%	87.02%	138.50%
	Total Cost		103,800.00		7.25%	87.02%	138.50%

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)					61.16%	68.90%	72.85%	72.85%	87.02%			
Totals		500,000	500,000		88,800	10,000.00	5,000.00	0.00	50,000.00	0.00	(50,000.00)	0.00
0	14-Feb-13	500,000.00	-	500,000.00	-	10,000.00	5,000.00	-	50,000.00	-	-	50,000.00
1	5-Mar-13	-	20,800.00	479,200.00	3,700.00	-	-	-	-	-	-	50,000.00
2	12-Mar-13	-	20,800.00	458,400.00	3,700.00	-	-	-	-	-	-	50,000.00
3	19-Mar-13	-	20,800.00	437,600.00	3,700.00	-	-	-	-	-	-	50,000.00
4	26-Mar-13	-	20,800.00	416,800.00	3,700.00	-	-	-	-	-	-	50,000.00
5	2-Apr-13	-	20,800.00	396,000.00	3,700.00	-	-	-	-	-	-	50,000.00
6	9-Apr-13	-	20,800.00	375,200.00	3,700.00	-	-	-	-	-	-	50,000.00
7	16-Apr-13	-	20,800.00	354,400.00	3,700.00	-	-	-	-	-	-	50,000.00
8	23-Apr-13	-	20,800.00	333,600.00	3,700.00	-	-	-	-	-	-	50,000.00
9	30-Apr-13	-	20,800.00	312,800.00	3,700.00	-	-	-	-	-	-	50,000.00
10	7-May-13	-	20,800.00	292,000.00	3,700.00	-	-	-	-	-	-	50,000.00
11	14-May-13	-	20,800.00	271,200.00	3,700.00	-	-	-	-	-	-	50,000.00
12	21-May-13	-	20,800.00	250,400.00	3,700.00	-	-	-	-	-	-	50,000.00
13	28-May-13	-	20,800.00	229,600.00	3,700.00	-	-	-	-	-	-	50,000.00
14	4-Jun-13	-	20,800.00	208,800.00	3,700.00	-	-	-	-	-	-	50,000.00
15	11-Jun-13	-	20,800.00	188,000.00	3,700.00	-	-	-	-	-	-	50,000.00
16	18-Jun-13	-	20,800.00	167,200.00	3,700.00	-	-	-	-	-	-	50,000.00
17	25-Jun-13	-	20,800.00	146,400.00	3,700.00	-	-	-	-	-	-	50,000.00
18	2-Jul-13	-	20,800.00	125,600.00	3,700.00	-	-	-	-	-	-	50,000.00
19	9-Jul-13	-	20,800.00	104,800.00	3,700.00	-	-	-	-	-	-	50,000.00
20	16-Jul-13	-	20,800.00	84,000.00	3,700.00	-	-	-	-	-	-	50,000.00
21	23-Jul-13	-	20,800.00	63,200.00	3,700.00	-	-	-	-	-	-	50,000.00
22	30-Jul-13	-	20,800.00	42,400.00	3,700.00	-	-	-	-	-	-	50,000.00
23	6-Aug-13	-	20,800.00	21,600.00	3,700.00	-	-	-	-	-	-	50,000.00
24	13-Aug-13	-	21,600.00	0.00	3,700.00	-	-	-	-	-	(50,000.00)	-