

MicroFinance Transparency Pricing Calculation

Institution: Opportunity Tanzania Limited

Country: Tanzania

Full Price: 86.13%

Product 1: Mkopo Pamoja - Trust Group Loan

Transparency Index: 42/100

Sample 4 of 4, Variation 1 of 1 File Name: TZ-012-V02-Opportunity-P01-PriceCalc-S4-1-20130208.PDF

Date of Analysis: 2013-06-05

Loan Amt: 1,000,000.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance: 557,338	Interest	36.00% annual, Flat	180,000.00	60.77%	5.06%	60.77%	83.53%
Disb Date: 19-Feb-13	Fees	2.00% upfront	20,000.00	7.59%	5.70%	68.36%	97.97%
Term (Months): 6.0	Insurance	1.00% upfront	10,000.00	3.87%	6.02%	72.23%	105.77%
Grace (Months): 0.5	Taxes	None	0.00	0.00%	6.02%	72.23%	105.77%
Transp INDEX: 42	Deposit	10.00% upfront		13.90%	7.18%	86.13%	136.38%
	Total Cost		210,000.00		7.18%	86.13%	136.38%

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)					60.77%	68.36%	72.23%	72.23%	86.13%			
Totals		1,000,000	1,000,000		180,000	20,000.00	10,000.00	0.00	100,000.00	0.00	(100,000.00)	0.00
0	19-Feb-13	1,000,000.00	-	1,000,000.00	-	20,000.00	10,000.00	-	100,000.00	-	-	100,000.00
1	12-Mar-13	-	41,700.00	958,300.00	7,500.00	-	-	-	-	-	-	100,000.00
2	19-Mar-13	-	41,700.00	916,600.00	7,500.00	-	-	-	-	-	-	100,000.00
3	26-Mar-13	-	41,700.00	874,900.00	7,500.00	-	-	-	-	-	-	100,000.00
4	2-Apr-13	-	41,700.00	833,200.00	7,500.00	-	-	-	-	-	-	100,000.00
5	9-Apr-13	-	41,700.00	791,500.00	7,500.00	-	-	-	-	-	-	100,000.00
6	16-Apr-13	-	41,700.00	749,800.00	7,500.00	-	-	-	-	-	-	100,000.00
7	23-Apr-13	-	41,700.00	708,100.00	7,500.00	-	-	-	-	-	-	100,000.00
8	30-Apr-13	-	41,700.00	666,400.00	7,500.00	-	-	-	-	-	-	100,000.00
9	7-May-13	-	41,700.00	624,700.00	7,500.00	-	-	-	-	-	-	100,000.00
10	14-May-13	-	41,700.00	583,000.00	7,500.00	-	-	-	-	-	-	100,000.00
11	21-May-13	-	41,700.00	541,300.00	7,500.00	-	-	-	-	-	-	100,000.00
12	28-May-13	-	41,700.00	499,600.00	7,500.00	-	-	-	-	-	-	100,000.00
13	4-Jun-13	-	41,700.00	457,900.00	7,500.00	-	-	-	-	-	-	100,000.00
14	11-Jun-13	-	41,700.00	416,200.00	7,500.00	-	-	-	-	-	-	100,000.00
15	18-Jun-13	-	41,700.00	374,500.00	7,500.00	-	-	-	-	-	-	100,000.00
16	25-Jun-13	-	41,700.00	332,800.00	7,500.00	-	-	-	-	-	-	100,000.00
17	2-Jul-13	-	41,700.00	291,100.00	7,500.00	-	-	-	-	-	-	100,000.00
18	9-Jul-13	-	41,700.00	249,400.00	7,500.00	-	-	-	-	-	-	100,000.00
19	16-Jul-13	-	41,700.00	207,700.00	7,500.00	-	-	-	-	-	-	100,000.00
20	23-Jul-13	-	41,700.00	166,000.00	7,500.00	-	-	-	-	-	-	100,000.00
21	30-Jul-13	-	41,700.00	124,300.00	7,500.00	-	-	-	-	-	-	100,000.00
22	6-Aug-13	-	41,700.00	82,600.00	7,500.00	-	-	-	-	-	-	100,000.00
23	13-Aug-13	-	41,700.00	40,900.00	7,500.00	-	-	-	-	-	-	100,000.00
24	20-Aug-13	-	40,900.00	0.00	7,500.00	-	-	-	-	-	(100,000.00)	-