

MicroFinance Transparency Pricing Calculation

Institution: AIDEZ Small Project International

Country: Ghana

Full Price: 183.64%

Product 3: Individual Loan

Transparency Index: 26/100

Sample 2 of 3, Variation 1 of 1 FileName: GH-003-V02-ASPI-P03-PriceCalc-S2-1-20130205.PDF

Date of Analysis: 2013-06-06

Loan Amt:	800.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	473	Interest	48.00% annual, Flat	96.00	92.06%	7.67%	92.06%	150.78%
Disb Date:	12-Jan-13	Fees	4.00% upfront	32.00	33.74%	10.48%	125.79%	251.06%
Term (Months):	2.6	Insurance	None	0.00	0.00%	10.48%	125.79%	251.06%
Grace (Months):	0.2	Taxes	None	0.00	0.00%	10.48%	125.79%	251.06%
Transp INDEX:	26	Deposit	20.00% upfront		57.84%	15.30%	183.64%	524.50%
		Total Cost		128.00		15.30%	183.64%	524.50%

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)					92.06%	125.79%	125.79%	125.79%	183.64%			
Totals		800	800		96	32.00	0.00	0.00	160.00	0.00	(160.00)	0.00
0	12-Jan-13	800.00	-	800.00	-	32.00	-	-	160.00	-	-	160.00
1	26-Jan-13	-	80.00	720.00	9.60	-	-	-	-	-	-	160.00
2	2-Feb-13	-	80.00	640.00	9.60	-	-	-	-	-	-	160.00
3	9-Feb-13	-	80.00	560.00	9.60	-	-	-	-	-	-	160.00
4	16-Feb-13	-	80.00	480.00	9.60	-	-	-	-	-	-	160.00
5	23-Feb-13	-	80.00	400.00	9.60	-	-	-	-	-	-	160.00
6	2-Mar-13	-	80.00	320.00	9.60	-	-	-	-	-	-	160.00
7	9-Mar-13	-	80.00	240.00	9.60	-	-	-	-	-	-	160.00
8	16-Mar-13	-	80.00	160.00	9.60	-	-	-	-	-	-	160.00
9	23-Mar-13	-	80.00	80.00	9.60	-	-	-	-	-	-	160.00
10	30-Mar-13	-	80.00	0.00	9.60	-	-	-	-	-	(160.00)	-