

MicroFinance Transparency Pricing Calculation

Institution: AIDEZ Small Project International

Country: Ghana

Full Price: 174.62%

Product 3: Individual Loan

Transparency Index: 27/100

Sample 3 of 3, Variation 1 of 1 File Name: GH-003-V02-ASPI-P03-PriceCalc-S3-1-20130205.PDF

Date of Analysis: 2013-06-06

Loan Amt: 1,400.00		Pricing Info		Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance: 793		Interest		48.00% annual, Flat	224.00	92.74%	7.73%	92.74%	152.49%
Disb Date: 12-Jan-13		Fees		4.00% upfront	56.00	26.13%	9.91%	118.86%	227.62%
Term (Months): 3.5		Insurance		None	0.00	0.00%	9.91%	118.86%	227.62%
Grace (Months): 0.2		Taxes		None	0.00	0.00%	9.91%	118.86%	227.62%
Transp INDEX: 27		Deposit		20.00% upfront		55.76%	14.55%	174.62%	470.91%
		Total Cost			280.00		14.55%	174.62%	470.91%

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)					92.74%	118.86%	118.86%	118.86%	174.62%			
Totals		1,400	1,400		224	56.00	0.00	0.00	280.00	0.00	(280.00)	0.00
0	12-Jan-13	1,400.00	-	1,400.00	-	56.00	-	-	280.00	-	-	280.00
1	26-Jan-13	-	100.00	1,300.00	16.00	-	-	-	-	-	-	280.00
2	2-Feb-13	-	100.00	1,200.00	16.00	-	-	-	-	-	-	280.00
3	9-Feb-13	-	100.00	1,100.00	16.00	-	-	-	-	-	-	280.00
4	16-Feb-13	-	100.00	1,000.00	16.00	-	-	-	-	-	-	280.00
5	23-Feb-13	-	100.00	900.00	16.00	-	-	-	-	-	-	280.00
6	2-Mar-13	-	100.00	800.00	16.00	-	-	-	-	-	-	280.00
7	9-Mar-13	-	100.00	700.00	16.00	-	-	-	-	-	-	280.00
8	16-Mar-13	-	100.00	600.00	16.00	-	-	-	-	-	-	280.00
9	23-Mar-13	-	100.00	500.00	16.00	-	-	-	-	-	-	280.00
10	30-Mar-13	-	100.00	400.00	16.00	-	-	-	-	-	-	280.00
11	6-Apr-13	-	100.00	300.00	16.00	-	-	-	-	-	-	280.00
12	13-Apr-13	-	100.00	200.00	16.00	-	-	-	-	-	-	280.00
13	20-Apr-13	-	100.00	100.00	16.00	-	-	-	-	-	-	280.00
14	27-Apr-13	-	100.00	0.00	16.00	-	-	-	-	-	(280.00)	-