

MicroFinance Transparency Pricing Calculation

Institution: ASA-Ghana **Country:** Ghana **Full Price:** 73.92%
Product 1: Business Loan **Transparency Index:** 49/100
 Sample 2 of 3, Variation 1 of 1 FileName: GH-005-V02-ASA^Ghana-P01-PriceCalc-S2-1-20130205.PDF Date of Analysis: 2013-05-30

Loan Amt:	1,200.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	NA*	Interest	36.00% annual, Flat	420.00	59.62%	4.97%	59.62%	81.43%
Disb Date:	6-Aug-12	Fees	5 upfront	5.00	0.87%	5.04%	60.49%	83.02%
Term (Months):	12.0	Insurance	1.00% upfront	12.00	2.11%	5.22%	62.60%	86.91%
Grace (Months):	0.5	Taxes	None	0.00	0.00%	5.22%	62.60%	86.91%
		Deposit	10.00% upfront		11.32%	6.16%	73.92%	109.27%
Transp INDEX:	49	Total Cost		437.00		6.16%	73.92%	109.27%

Loan Amount & Balance			Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Prin+Int	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)			59.62%	60.49%	62.60%	62.60%	73.92%			
Totals		1,200	1,620	5.00	12.00	0.00	120.00	7.04	(127.04)	0.00
0	6-Aug-12	1,200.00	-	5.00	12.00	-	120.00	-	-	120.00
1	27-Aug-12	-	36.00	-	-	-	-	-	-	120.00
2	3-Sep-12	-	36.00	-	-	-	-	-	-	120.00
3	10-Sep-12	-	36.00	-	-	-	-	-	-	120.00
4	17-Sep-12	-	36.00	-	-	-	-	-	-	120.00
5	24-Sep-12	-	36.00	-	-	-	-	-	-	120.00
6	1-Oct-12	-	36.00	-	-	-	-	-	-	120.00
7	8-Oct-12	-	36.00	-	-	-	-	-	-	120.00
8	15-Oct-12	-	36.00	-	-	-	-	-	-	120.00
9	22-Oct-12	-	36.00	-	-	-	-	-	-	120.00
10	5-Nov-12	-	36.00	-	-	-	-	-	-	120.00
11	12-Nov-12	-	36.00	-	-	-	-	-	-	120.00
12	19-Nov-12	-	36.00	-	-	-	-	-	-	120.00
13	26-Nov-12	-	36.00	-	-	-	-	-	-	120.00
14	3-Dec-12	-	36.00	-	-	-	-	-	-	120.00
15	10-Dec-12	-	36.00	-	-	-	-	-	-	120.00
16	17-Dec-12	-	36.00	-	-	-	-	-	-	120.00
17	7-Jan-13	-	36.00	-	-	-	-	-	-	120.00
18	14-Jan-13	-	36.00	-	-	-	-	-	-	120.00
19	21-Jan-13	-	36.00	-	-	-	-	-	-	120.00
20	28-Jan-13	-	36.00	-	-	-	-	-	-	120.00
21	4-Feb-13	-	36.00	-	-	-	-	-	-	120.00
22	11-Feb-13	-	36.00	-	-	-	-	-	-	120.00
23	18-Feb-13	-	36.00	-	-	-	-	-	-	120.00
24	25-Feb-13	-	36.00	-	-	-	-	-	-	120.00
25	4-Mar-13	-	36.00	-	-	-	-	-	-	120.00
26	11-Mar-13	-	36.00	-	-	-	-	-	-	120.00
27	18-Mar-13	-	36.00	-	-	-	-	-	-	120.00
28	25-Mar-13	-	36.00	-	-	-	-	-	-	120.00
29	8-Apr-13	-	36.00	-	-	-	-	-	-	120.00
30	15-Apr-13	-	36.00	-	-	-	-	-	-	120.00
31	22-Apr-13	-	36.00	-	-	-	-	-	-	120.00
32	29-Apr-13	-	36.00	-	-	-	-	-	-	120.00
33	6-May-13	-	36.00	-	-	-	-	-	-	120.00
34	13-May-13	-	36.00	-	-	-	-	-	-	120.00
35	20-May-13	-	36.00	-	-	-	-	-	-	120.00
36	27-May-13	-	36.00	-	-	-	-	-	-	120.00
37	3-Jun-13	-	36.00	-	-	-	-	-	-	120.00
38	10-Jun-13	-	36.00	-	-	-	-	-	-	120.00
39	17-Jun-13	-	36.00	-	-	-	-	-	-	120.00
40	24-Jun-13	-	36.00	-	-	-	-	-	-	120.00
41	1-Jul-13	-	36.00	-	-	-	-	-	-	120.00
42	8-Jul-13	-	36.00	-	-	-	-	-	-	120.00
43	15-Jul-13	-	36.00	-	-	-	-	-	-	120.00
44	22-Jul-13	-	36.00	-	-	-	-	-	-	120.00
45	29-Jul-13	-	36.00	-	-	-	-	7.04	(127.04)	-

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* The Average balance cannot be calculated because this repayment schedule doesn't separate principle from interest payments.