

MicroFinance Transparency Pricing Calculation

Institution: **ASA-Ghana** Country: **Ghana** Full Price: **85.05%**
 Product 1: **Business Loan** Transparency Index: **42/100**
 Sample 3 of 3, Variation 1 of 1 FileName: GH-005-V02-ASA^Ghana-P01-PriceCalc-S3-1-20130205.PDF Date of Analysis: 2013-05-30

Loan Amt:	1,400.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	NA*	Interest	36.00% annual, Flat	490.00	68.40%	5.70%	68.40%	98.06%
Disb Date:	25-Mar-13	Fees	5 upfront	5.00	0.86%	5.77%	69.26%	99.76%
Term (Months):	11.0	Insurance	1.00% upfront	14.00	2.42%	5.97%	71.69%	104.65%
Grace (Months):	0.2	Taxes	None	0.00	0.00%	5.97%	71.69%	104.65%
		Deposit	10.00% upfront		13.36%	7.09%	85.05%	133.84%
Transp INDEX:	42	Total Cost		509.00		7.09%	85.05%	133.84%

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)			68.40%	69.26%	71.69%	71.69%	85.05%			
Totals		1,400	1,890	5.00	14.00	0.00	140.00	7.41	(147.41)	0.00
0	25-Mar-13	1,400.00	-	5.00	14.00	-	140.00	-	-	140.00
1	8-Apr-13	-	42.00	-	-	-	-	-	-	140.00
2	15-Apr-13	-	42.00	-	-	-	-	-	-	140.00
3	22-Apr-13	-	42.00	-	-	-	-	-	-	140.00
4	29-Apr-13	-	42.00	-	-	-	-	-	-	140.00
5	6-May-13	-	42.00	-	-	-	-	-	-	140.00
6	13-May-13	-	42.00	-	-	-	-	-	-	140.00
7	20-May-13	-	42.00	-	-	-	-	-	-	140.00
8	27-May-13	-	42.00	-	-	-	-	-	-	140.00
9	3-Jun-13	-	42.00	-	-	-	-	-	-	140.00
10	10-Jun-13	-	42.00	-	-	-	-	-	-	140.00
11	17-Jun-13	-	42.00	-	-	-	-	-	-	140.00
12	24-Jun-13	-	42.00	-	-	-	-	-	-	140.00
13	1-Jul-13	-	42.00	-	-	-	-	-	-	140.00
14	8-Jul-13	-	42.00	-	-	-	-	-	-	140.00
15	15-Jul-13	-	42.00	-	-	-	-	-	-	140.00
16	22-Jul-13	-	42.00	-	-	-	-	-	-	140.00
17	29-Jul-13	-	42.00	-	-	-	-	-	-	140.00
18	5-Aug-13	-	42.00	-	-	-	-	-	-	140.00
19	12-Aug-13	-	42.00	-	-	-	-	-	-	140.00
20	19-Aug-13	-	42.00	-	-	-	-	-	-	140.00
21	26-Aug-13	-	42.00	-	-	-	-	-	-	140.00
22	2-Sep-13	-	42.00	-	-	-	-	-	-	140.00
23	9-Sep-13	-	42.00	-	-	-	-	-	-	140.00
24	16-Sep-13	-	42.00	-	-	-	-	-	-	140.00
25	23-Sep-13	-	42.00	-	-	-	-	-	-	140.00
26	30-Sep-13	-	42.00	-	-	-	-	-	-	140.00
27	7-Oct-13	-	42.00	-	-	-	-	-	-	140.00
28	14-Oct-13	-	42.00	-	-	-	-	-	-	140.00
29	21-Oct-13	-	42.00	-	-	-	-	-	-	140.00
30	28-Oct-13	-	42.00	-	-	-	-	-	-	140.00
31	4-Nov-13	-	42.00	-	-	-	-	-	-	140.00
32	11-Nov-13	-	42.00	-	-	-	-	-	-	140.00
33	18-Nov-13	-	42.00	-	-	-	-	-	-	140.00
34	25-Nov-13	-	42.00	-	-	-	-	-	-	140.00
35	2-Dec-13	-	42.00	-	-	-	-	-	-	140.00
36	9-Dec-13	-	42.00	-	-	-	-	-	-	140.00
37	16-Dec-13	-	42.00	-	-	-	-	-	-	140.00
38	23-Dec-13	-	42.00	-	-	-	-	-	-	140.00
39	30-Dec-13	-	42.00	-	-	-	-	-	-	140.00
40	6-Jan-14	-	42.00	-	-	-	-	-	-	140.00
41	13-Jan-14	-	42.00	-	-	-	-	-	-	140.00
42	20-Jan-14	-	42.00	-	-	-	-	-	-	140.00
43	27-Jan-14	-	42.00	-	-	-	-	-	-	140.00
44	3-Feb-14	-	42.00	-	-	-	-	-	-	140.00
45	10-Feb-14	-	42.00	-	-	-	-	7.41	(147.41)	-

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