

# MicroFinance Transparency Pricing Calculation

Institution: Boabab Microfinance Company Ltd

Country: Ghana

Full Price: 75.62%

Product 2: Group Loan

Transparency Index: 48/100

Sample 3 of 4, Variation 1 of 1 FileName: GH-008-V02-Baabab-P02-PriceCalc-S3-1-20130205.PDF

Date of Analysis: 2013-05-30

Loan Amt:	500.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Pd</b>	<b>Incr</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
Avg Balance:	279	Interest	36.00% annual, Flat	60.00	63.11%	5.26%	63.11%	87.87%
Disb Date:	18-Jan-13	Fees	None	0.00	0.00%	5.26%	63.11%	87.87%
Term (Months):	4.0	Insurance	None	0.00	0.00%	5.26%	63.11%	87.87%
Grace (Months):	0.2	Taxes	None	0.00	0.00%	5.26%	63.11%	87.87%
Transp INDEX:	<b>48</b>	Deposit	10.00% upfront		12.51%	6.30%	75.62%	112.85%
		<b>Total Cost</b>		<b>60.00</b>		<b>6.30%</b>	<b>75.62%</b>	<b>112.85%</b>

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>63.11%</b>	<b>63.11%</b>	<b>63.11%</b>	<b>63.11%</b>	<b>75.62%</b>			
<b>Totals</b>		<b>500</b>	<b>500</b>		<b>60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>50.00</b>	<b>0.00</b>	<b>(50.00)</b>	<b>0.00</b>
0	18-Jan-13	500.00	-	500.00	-	-	-	-	50.00	-	-	50.00
1	1-Feb-13	-	31.25	468.75	3.75	-	-	-	-	-	-	50.00
2	8-Feb-13	-	31.25	437.50	3.75	-	-	-	-	-	-	50.00
3	15-Feb-13	-	31.25	406.25	3.75	-	-	-	-	-	-	50.00
4	22-Feb-13	-	31.25	375.00	3.75	-	-	-	-	-	-	50.00
5	1-Mar-13	-	31.25	343.75	3.75	-	-	-	-	-	-	50.00
6	8-Mar-13	-	31.25	312.50	3.75	-	-	-	-	-	-	50.00
7	15-Mar-13	-	31.25	281.25	3.75	-	-	-	-	-	-	50.00
8	22-Mar-13	-	31.25	250.00	3.75	-	-	-	-	-	-	50.00
9	29-Mar-13	-	31.25	218.75	3.75	-	-	-	-	-	-	50.00
10	5-Apr-13	-	31.25	187.50	3.75	-	-	-	-	-	-	50.00
11	12-Apr-13	-	31.25	156.25	3.75	-	-	-	-	-	-	50.00
12	19-Apr-13	-	31.25	125.00	3.75	-	-	-	-	-	-	50.00
13	26-Apr-13	-	31.25	93.75	3.75	-	-	-	-	-	-	50.00
14	3-May-13	-	31.25	62.50	3.75	-	-	-	-	-	-	50.00
15	10-May-13	-	31.25	31.25	3.75	-	-	-	-	-	-	50.00
16	17-May-13	-	31.25	0.00	3.75	-	-	-	-	-	(50.00)	-