

# MicroFinance Transparency Pricing Calculation

Institution: Calvary Enterprise Development Foundation

Country: Ghana

Full Price: 49.82%

Product 3: Efficient Energy Credit Program

Transparency Index: 72/100

Sample 2 of 4, Variation 1 of 1 File Name: GH-012-V02-CEDEF-P03-PriceCalc-S2-1-20130205.PDF

Date of Analysis: 2013-05-30

Loan Amt:	400.00	<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:	219	Interest	36.00%-54.00% annual, Decl Bal	92.40	49.82%	4.15%	49.82%	64.53%
Disb Date:	10-Dec-12	Fees	None	0.00	0.00%	4.15%	49.82%	64.53%
Term (Months):	10.0	Insurance	None	0.00	0.00%	4.15%	49.82%	64.53%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	4.15%	49.82%	64.53%
		Deposit	None		0.00%	4.15%	49.82%	64.53%
<b>Transp INDEX:</b>	<b>72</b>	<b>Total Cost</b>		<b>92.40</b>		<b>4.15%</b>	<b>49.82%</b>	<b>64.53%</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>49.82%</b>	<b>49.82%</b>	<b>49.82%</b>	<b>49.82%</b>	<b>49.82%</b>			
<b>Totals</b>		<b>400</b>	<b>400</b>		<b>92</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
0	10-Dec-12	400.00	-	400.00	-	-	-	-	-	-	-	-
1	9-Jan-13	-	40.00	360.00	16.80	-	-	-	-	-	-	-
2	9-Feb-13	-	40.00	320.00	15.12	-	-	-	-	-	-	-
3	9-Mar-13	-	40.00	280.00	13.44	-	-	-	-	-	-	-
4	9-Apr-13	-	40.00	240.00	11.76	-	-	-	-	-	-	-
5	9-May-13	-	40.00	200.00	10.08	-	-	-	-	-	-	-
6	9-Jun-13	-	40.00	160.00	8.40	-	-	-	-	-	-	-
7	9-Jul-13	-	40.00	120.00	6.72	-	-	-	-	-	-	-
8	9-Aug-13	-	40.00	80.00	5.04	-	-	-	-	-	-	-
9	9-Sep-13	-	40.00	40.00	3.36	-	-	-	-	-	-	-
10	9-Oct-13	-	40.00	0.00	1.68	-	-	-	-	-	-	-