

MicroFinance Transparency Pricing Calculation

Institution: Sinapi Aba Trust

Country: Ghana

Full Price: 91.48%

Product 1: Individual

Transparency Index: 22/100

Sample 1 of 4, Variation 1 of 1 FileName: GH-041-V02-SAT-P01-PriceCalc-S1-1-20130205.PDF

Date of Analysis: 2013-05-31

Loan Amt:	400.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	265	Interest	20.00%-40.00% annual, Flat	60.00	57.63%	4.80%	57.63%	77.86%
Disb Date:	18-Feb-13	Fees	2 fees	17.00	18.17%	6.32%	75.80%	113.24%
Term (Months):	4.5	Insurance	1.00%-4.00% ongoing	3.00	2.73%	6.54%	78.53%	119.13%
Grace (Months):	0.5	Taxes	None	0.00	0.00%	6.54%	78.53%	119.13%
Transp INDEX:	22	Deposit	10.00% upfront		12.95%	7.62%	91.48%	149.34%
		Total Cost		80.00		7.62%	91.48%	149.34%

Loan Amount & Balance					Total Cost of Loan					Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Fees 2	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)					57.63%	75.80%		78.53%	78.53%	91.48%			
Totals		400	400		60	14.00	3.00	3.00	0.00	40.00	1.20	(41.20)	0.00
0	18-Feb-13	400.00	-	400.00	-	14.00	3.00	-	-	40.00	-	-	40.00
1	3-Apr-13	-	100.00	300.00	15.00	-	-	0.75	-	-	0.39	-	40.39
2	3-May-13	-	100.00	200.00	15.00	-	-	0.75	-	-	0.27	-	40.65
3	3-Jun-13	-	100.00	100.00	15.00	-	-	0.75	-	-	0.28	-	40.93
4	3-Jul-13	-	100.00	0.00	15.00	-	-	0.75	-	-	0.27	(41.20)	-

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