

MicroFinance Transparency Pricing Calculation

Institution: Sinapi Aba Trust Country: Ghana Full Price: 91.31%
 Product 1: Individual Transparency Index: 22/100
 Sample 2 of 4, Variation 1 of 1 FileName: GH-041-V02-SAT-P01-PriceCalc-S2-1-20130205.PDF Date of Analysis: 2013-05-31

Loan Amt:	600.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	396	Interest	20.00%-40.00% annual, Flat	90.00	58.29%	4.86%	58.29%	79.05%
Disb Date:	12-Mar-13	Fees	2 fees	24.00	17.28%	6.30%	75.57%	112.75%
Term (Months):	4.5	Insurance	1.00%-4.00% ongoing	4.52	2.77%	6.53%	78.35%	118.73%
Grace (Months):	0.4	Taxes	None	0.00	0.00%	6.53%	78.35%	118.73%
Transp INDEX:	22	Deposit	10.00% upfront		12.96%	7.61%	91.31%	148.91%
		Total Cost		118.52		7.61%	91.31%	148.91%

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)					58.29%	75.57%		78.35%	78.35%	91.31%			
Totals		600	600		90	21.00	3.00	4.52	0.00	60.00	1.78	(61.78)	0.00
0	12-Mar-13	600.00	-	600.00	-	21.00	3.00	-	-	60.00	-	-	60.00
1	24-Apr-13	-	150.00	450.00	22.50	-	-	1.13	-	-	0.57	-	60.57
2	24-May-13	-	150.00	300.00	22.50	-	-	1.13	-	-	0.40	-	60.96
3	24-Jun-13	-	150.00	150.00	22.50	-	-	1.13	-	-	0.41	-	61.38
4	24-Jul-13	-	150.00	0.00	22.50	-	-	1.13	-	-	0.40	(61.78)	-

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