

## MicroFinance Transparency Pricing Calculation

Institution: Sinapi Aba Trust

Country: Ghana

Full Price: 78.70%

Product 1: Individual

Transparency Index: 25/100

Sample 3 of 4, Variation 1 of 1 FileName: GH-041-V02-SAT-P01-PriceCalc-S3-1-20130205.PDF

Date of Analysis: 2013-05-31

Loan Amt:	1,500.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	914	Interest	20.00%-40.00% annual, Flat	273.36	52.31%	4.36%	52.31%	68.67%
Disb Date:	4-Feb-13	Fees	2 fees	55.50	12.04%	5.36%	64.35%	90.20%
Term (Months):	7.0	Insurance	1.00%-4.00% ongoing	13.68	2.47%	5.57%	66.81%	94.94%
Grace (Months):	0.4	Taxes	None	0.00	0.00%	5.57%	66.81%	94.94%
Transp INDEX:	25	Deposit	10.00% upfront		11.89%	6.56%	78.70%	119.49%
		<b>Total Cost</b>		<b>342.54</b>		<b>6.56%</b>	<b>78.70%</b>	<b>119.49%</b>

Loan Amount & Balance					Total Cost of Loan					Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Fees 2	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>52.31%</b>	<b>64.35%</b>		<b>66.81%</b>	<b>66.81%</b>	<b>78.70%</b>			
<b>Totals</b>		<b>1,500</b>	<b>1,500</b>		<b>273</b>	<b>52.50</b>	<b>3.00</b>	<b>13.68</b>	<b>0.00</b>	<b>150.00</b>	<b>6.53</b>	<b>(156.53)</b>	<b>0.00</b>
0	4-Feb-13	1,500.00	-	1,500.00	-	52.50	3.00	-	-	150.00	-	-	150.00
1	18-Mar-13	-	250.00	1,250.00	45.56	-	-	2.28	-	-	1.38	-	151.38
2	18-Apr-13	-	250.00	1,000.00	45.56	-	-	2.28	-	-	1.03	-	152.41
3	20-May-13	-	250.00	750.00	45.56	-	-	2.28	-	-	1.07	-	153.48
4	18-Jun-13	-	250.00	500.00	45.56	-	-	2.28	-	-	0.98	-	154.45
5	18-Jul-13	-	250.00	250.00	45.56	-	-	2.28	-	-	1.02	-	155.47
6	18-Aug-13	-	250.00	0.00	45.56	-	-	2.28	-	-	1.06	(156.53)	-

This PDF was generated on 2013-05-31 using DCT version 5.04 (20-May-13)