

MicroFinance Transparency Pricing Calculation

Institution: Sinapi Aba Trust

Country: Ghana

Full Price: 87.05%

Product 1: Individual

Transparency Index: 23/100

Sample 4 of 4, Variation 1 of 1 FileName: GH-041-V02-SAT-P01-PriceCalc-S4-1-20130205.PDF

Date of Analysis: 2013-05-31

Loan Amt:	3,000.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	1,753	Interest	20.00%-40.00% annual, Flat	843.36	61.73%	5.14%	61.73%	85.30%
Disb Date:	12-Mar-13	Fees	2 fees	108.00	9.45%	5.93%	71.18%	103.63%
Term (Months):	9.0	Insurance	1.00%-4.00% ongoing	42.16	2.83%	6.17%	74.01%	109.46%
Grace (Months):	0.5	Taxes	None	0.00	0.00%	6.17%	74.01%	109.46%
Transp INDEX:	23	Deposit	10.00% upfront		13.04%	7.25%	87.05%	138.57%
		Total Cost		993.52		7.25%	87.05%	138.57%

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)					61.73%	71.18%		74.01%	74.01%	87.05%			
Totals		3,000	3,000		843	105.00	3.00	42.16	0.00	300.00	17.39	(317.39)	0.00
0	12-Mar-13	3,000.00	-	3,000.00	-	105.00	3.00	-	-	300.00	-	-	300.00
1	25-Apr-13	-	375.00	2,625.00	105.42	-	-	5.27	-	-	2.89	-	302.89
2	25-May-13	-	375.00	2,250.00	105.42	-	-	5.27	-	-	1.99	-	304.88
3	25-Jun-13	-	375.00	1,875.00	105.42	-	-	5.27	-	-	2.07	-	306.96
4	25-Jul-13	-	375.00	1,500.00	105.42	-	-	5.27	-	-	2.02	-	308.97
5	25-Aug-13	-	375.00	1,125.00	105.42	-	-	5.27	-	-	2.10	-	311.07
6	25-Sep-13	-	375.00	750.00	105.42	-	-	5.27	-	-	2.11	-	313.19
7	25-Oct-13	-	375.00	375.00	105.42	-	-	5.27	-	-	2.06	-	315.25
8	25-Nov-13	-	375.00	0.00	105.42	-	-	5.27	-	-	2.14	(317.39)	-

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