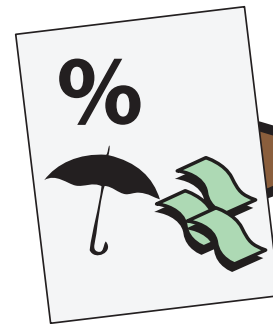
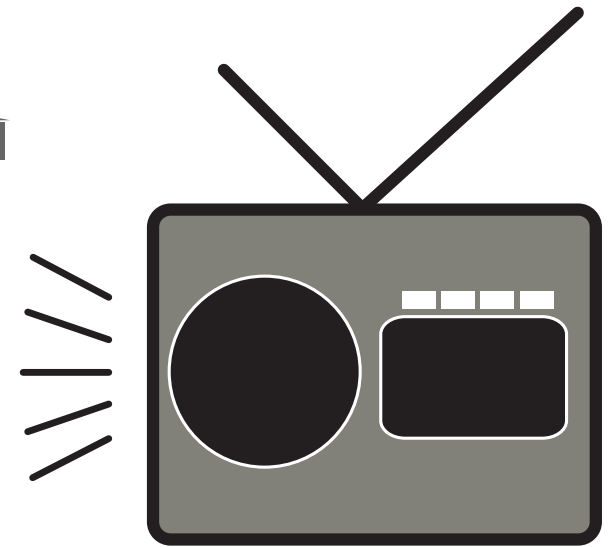
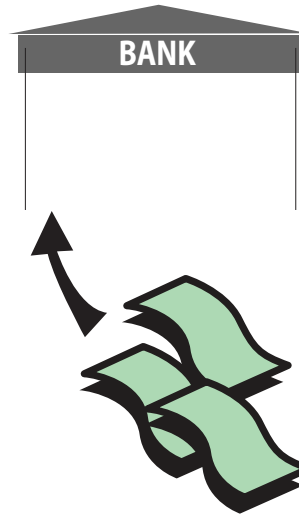


**BANK**



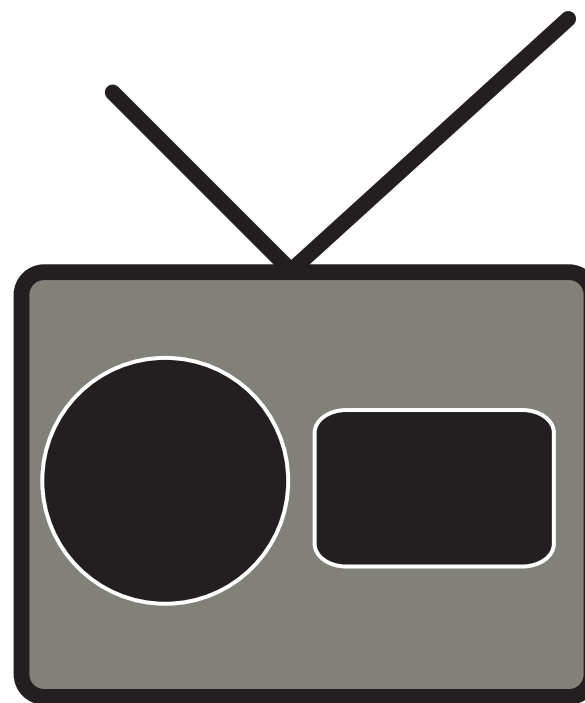
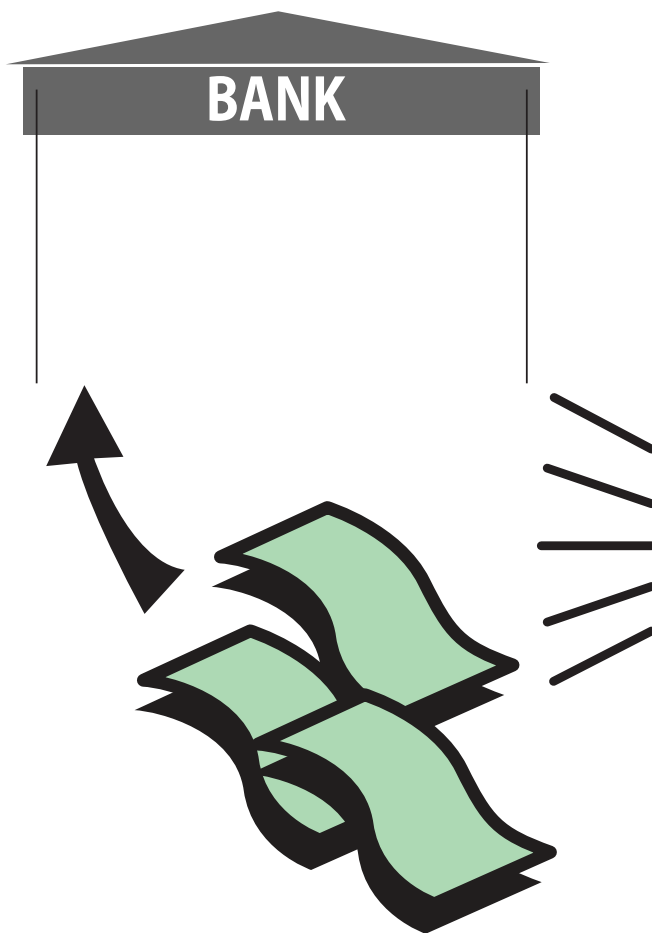


BANK



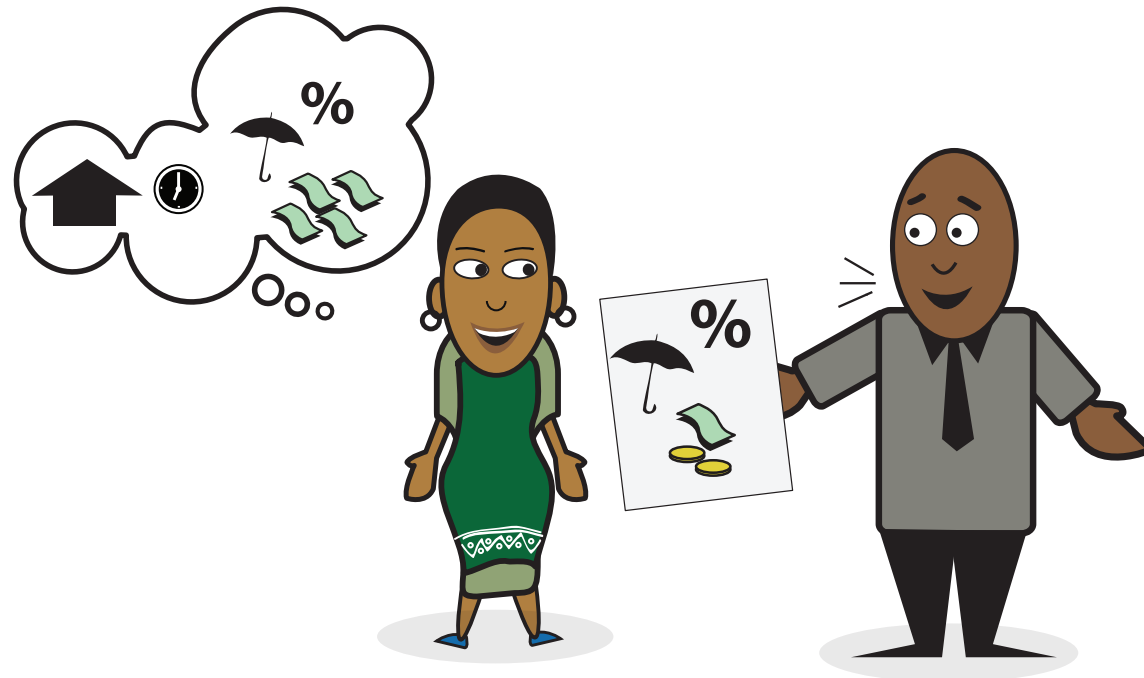
# shop



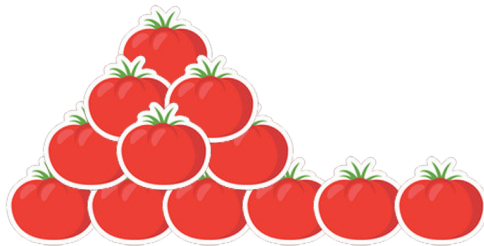
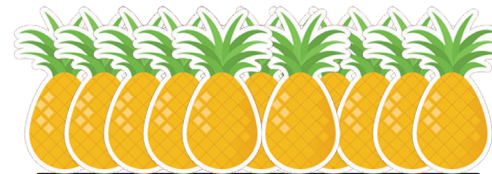




# BANK



# shop



MFI 1

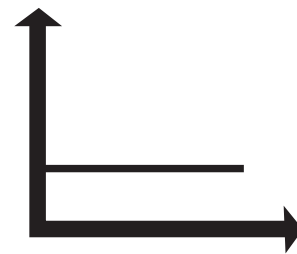
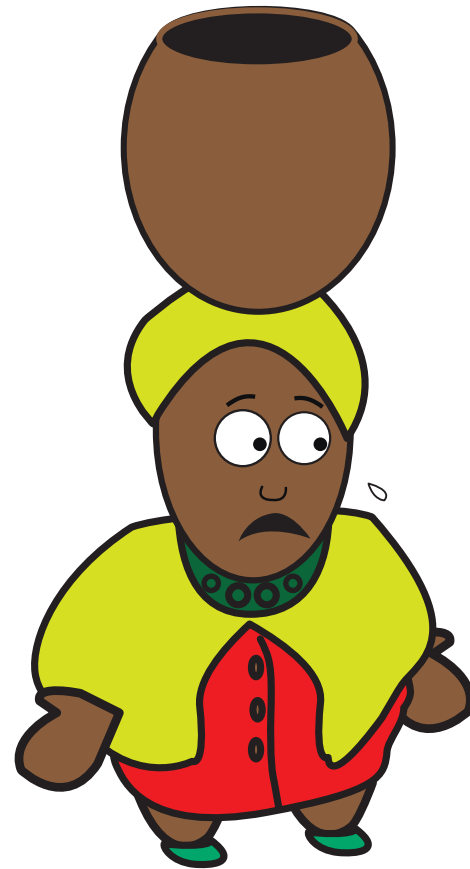
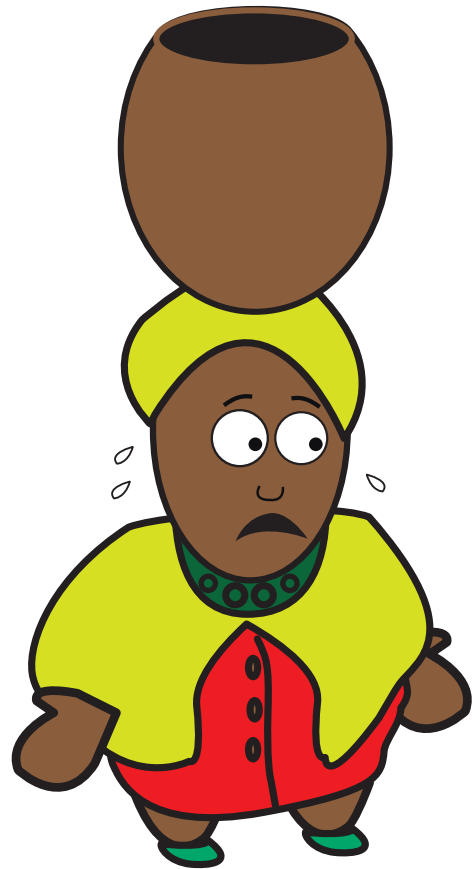
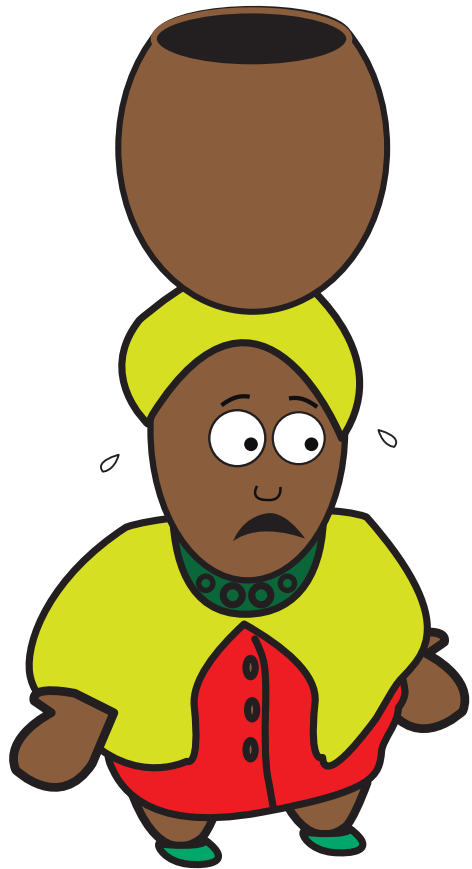
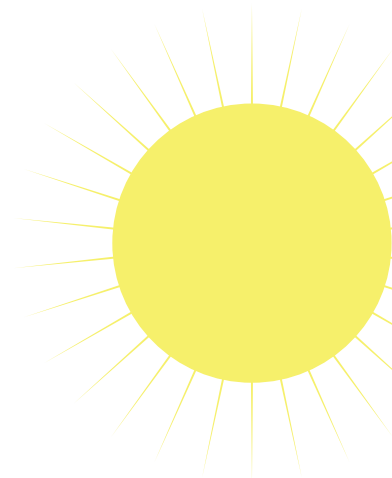
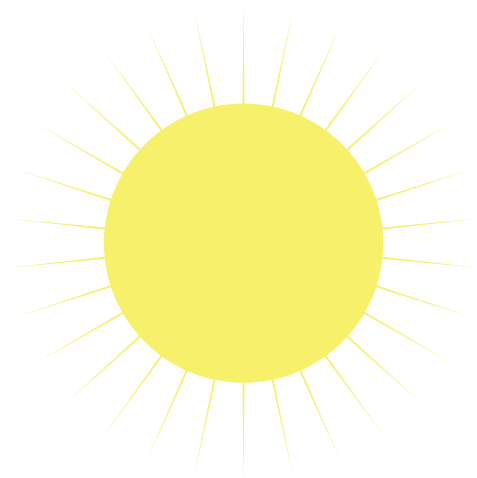
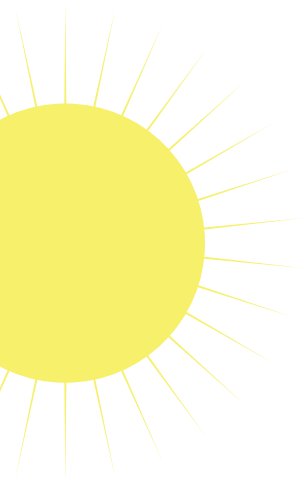
2.5%

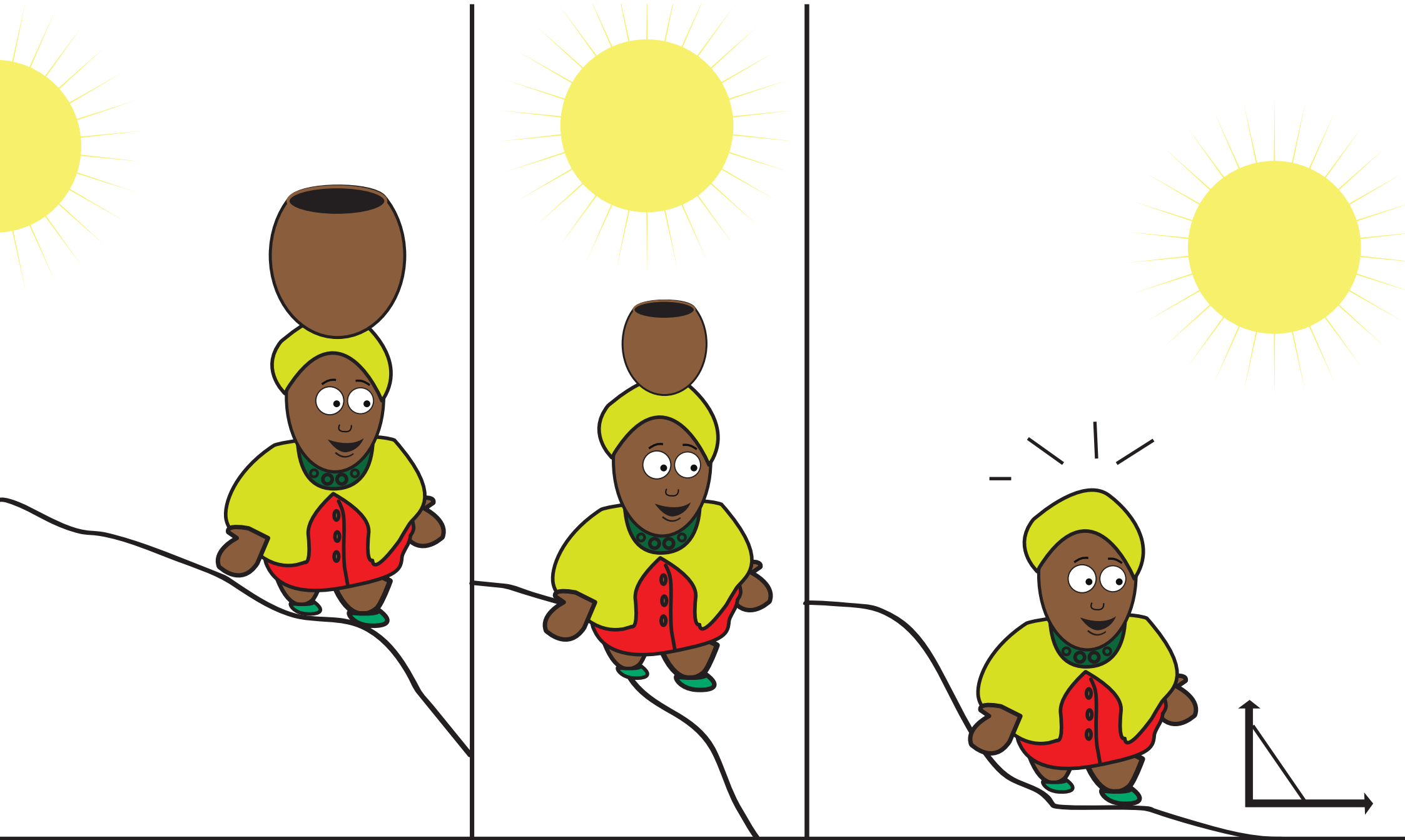
Total Interest  
12,500

# MFI 2

3.0%

Total Interest:  
7,500





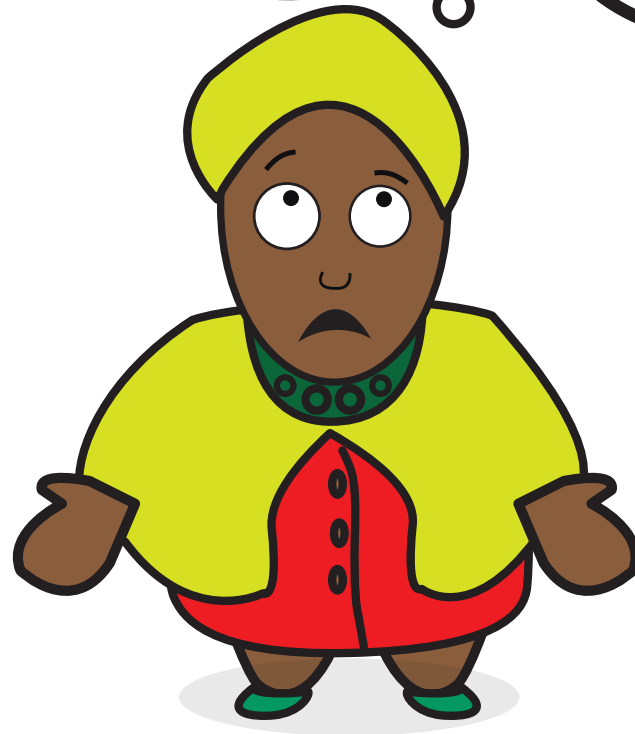
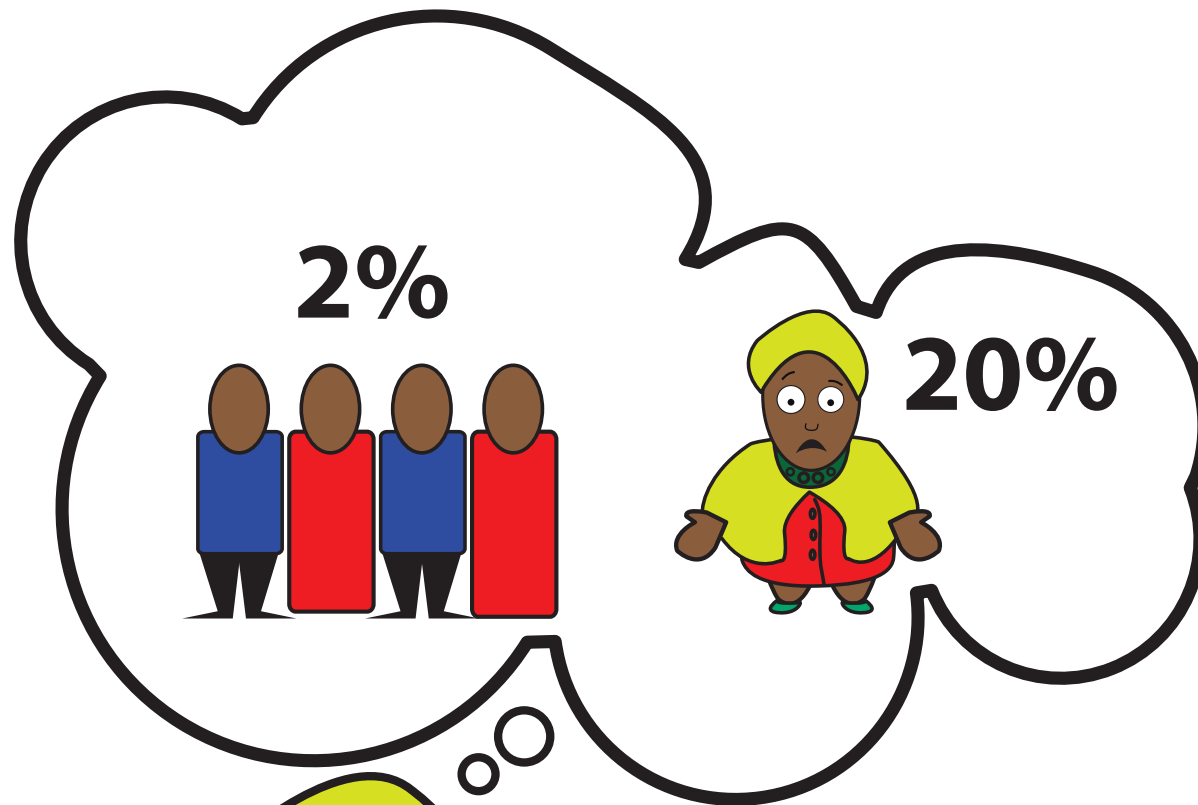
	<b>MFI 1-Flat</b>	<b>MFI 2-Declining</b>
Month 1		
Month 2		
Month 3		
Month 4		
Month 5		

**BANK**

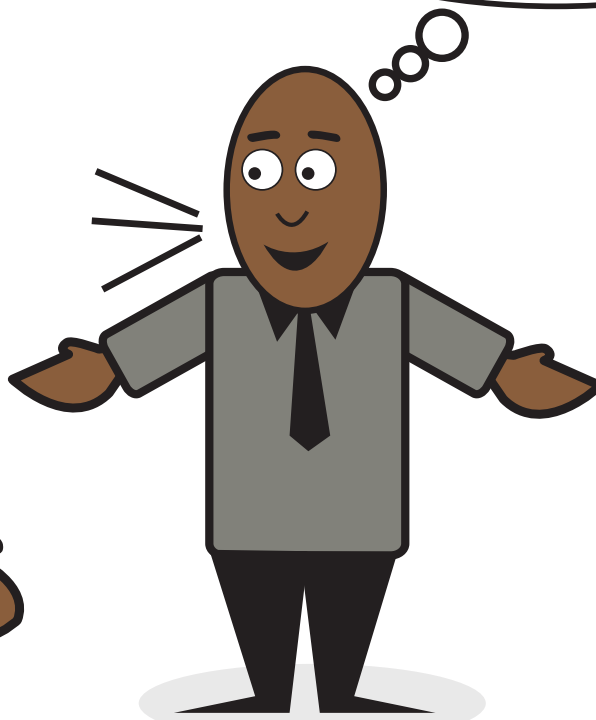
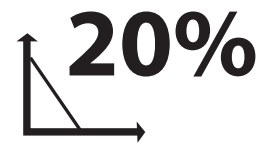
**20%**







# BANK



	Flat: 2%	Declining: 20%
Month 1		
Month 2		
Month 3		
Month 4		
Month 5		

# MFI 1

100,000 DOLLARS

18.0% declining

Total Interest: 4,500

Opening Fee: 5,000

Commission: 5,000

# **MFI 2**

100,000 DOLLARS

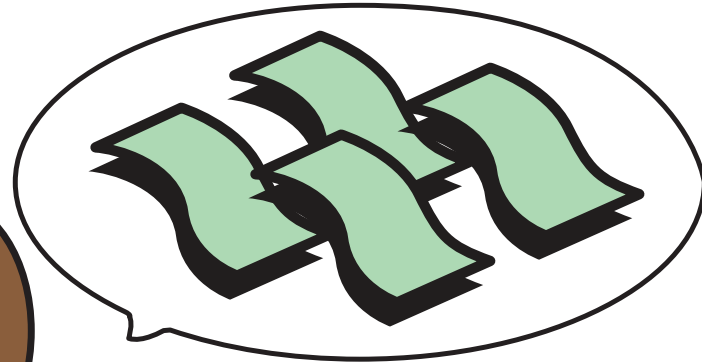
20.0% declining

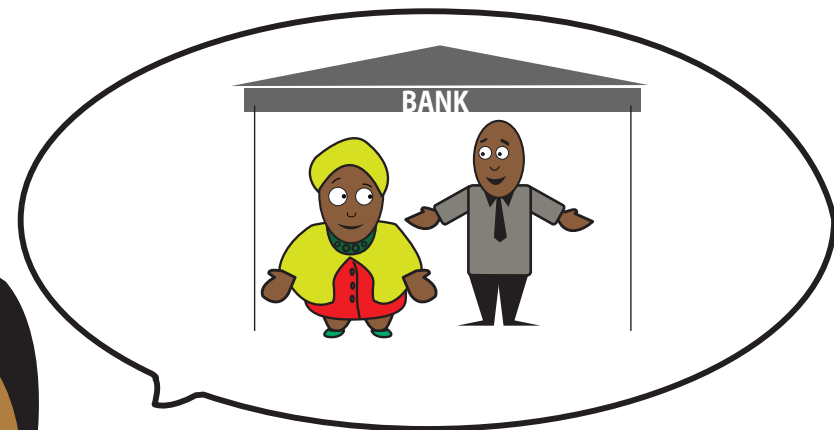
Total Interest: 5,000

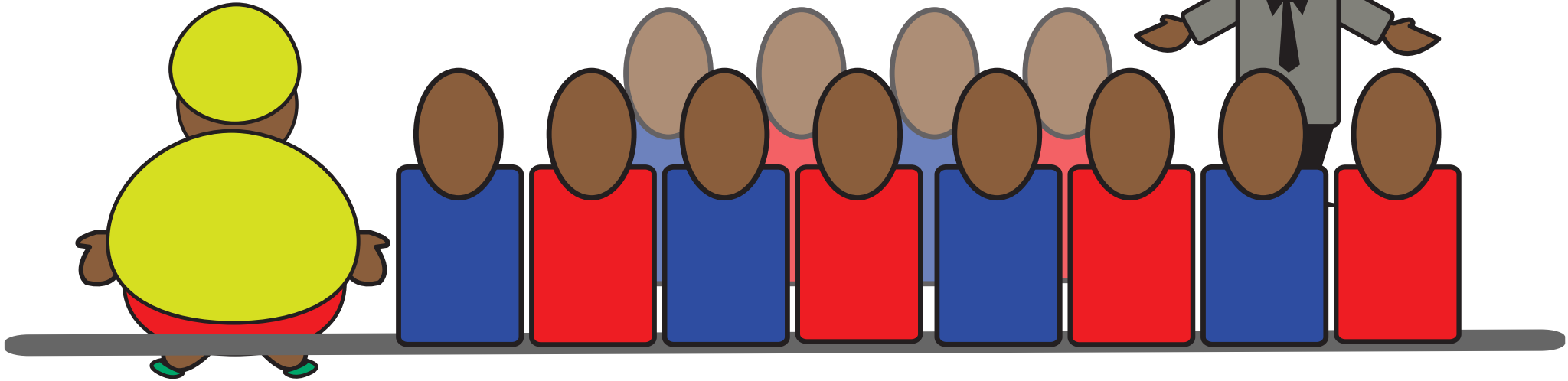
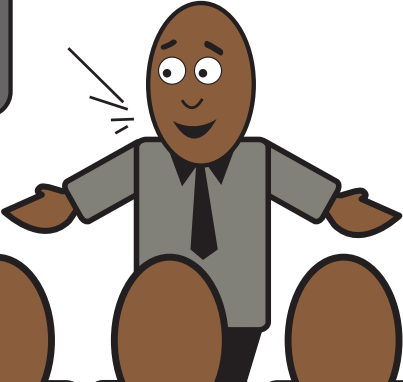
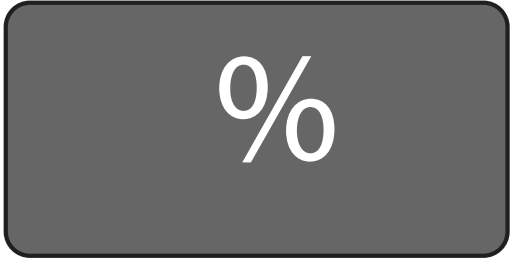
Opening Fee: 2,000

Commission: 1,000

BANK





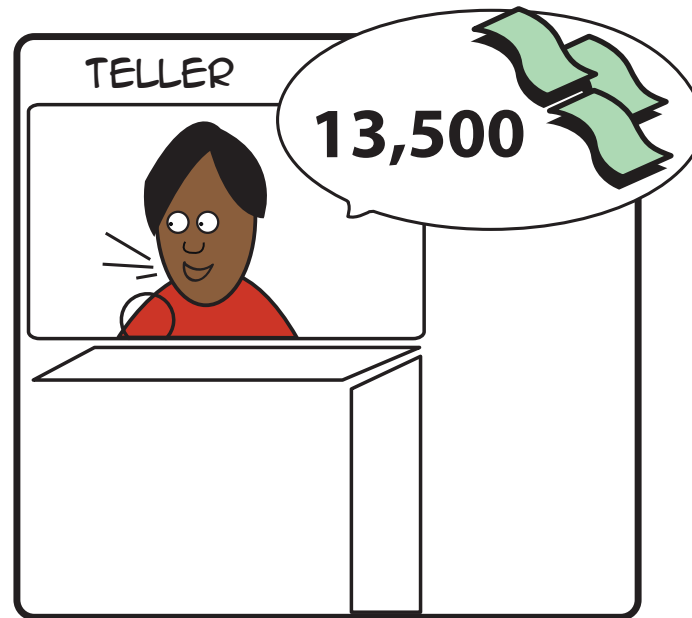
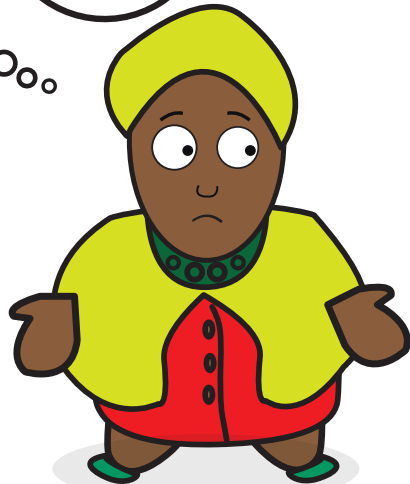




# BANK



Ooo

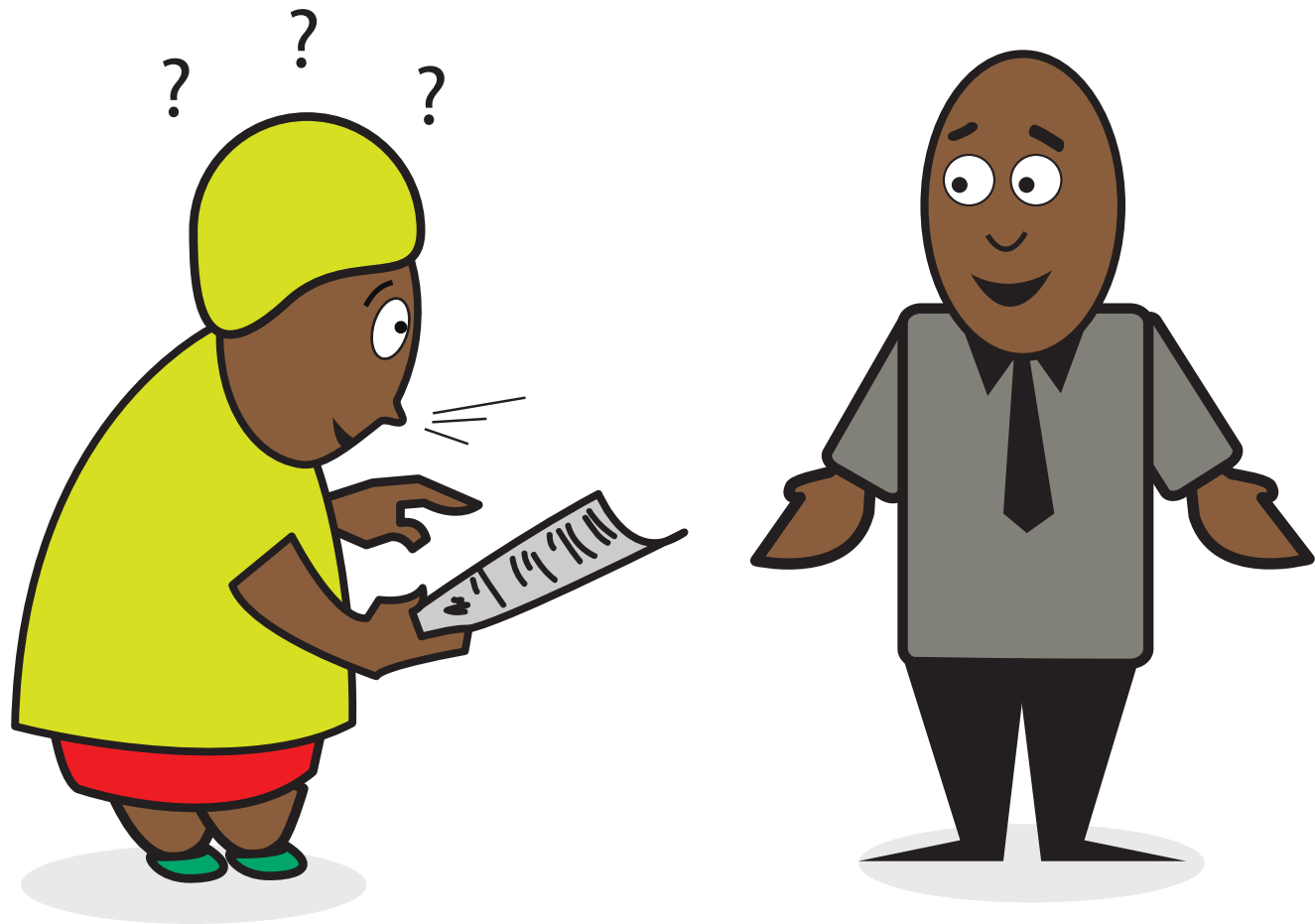


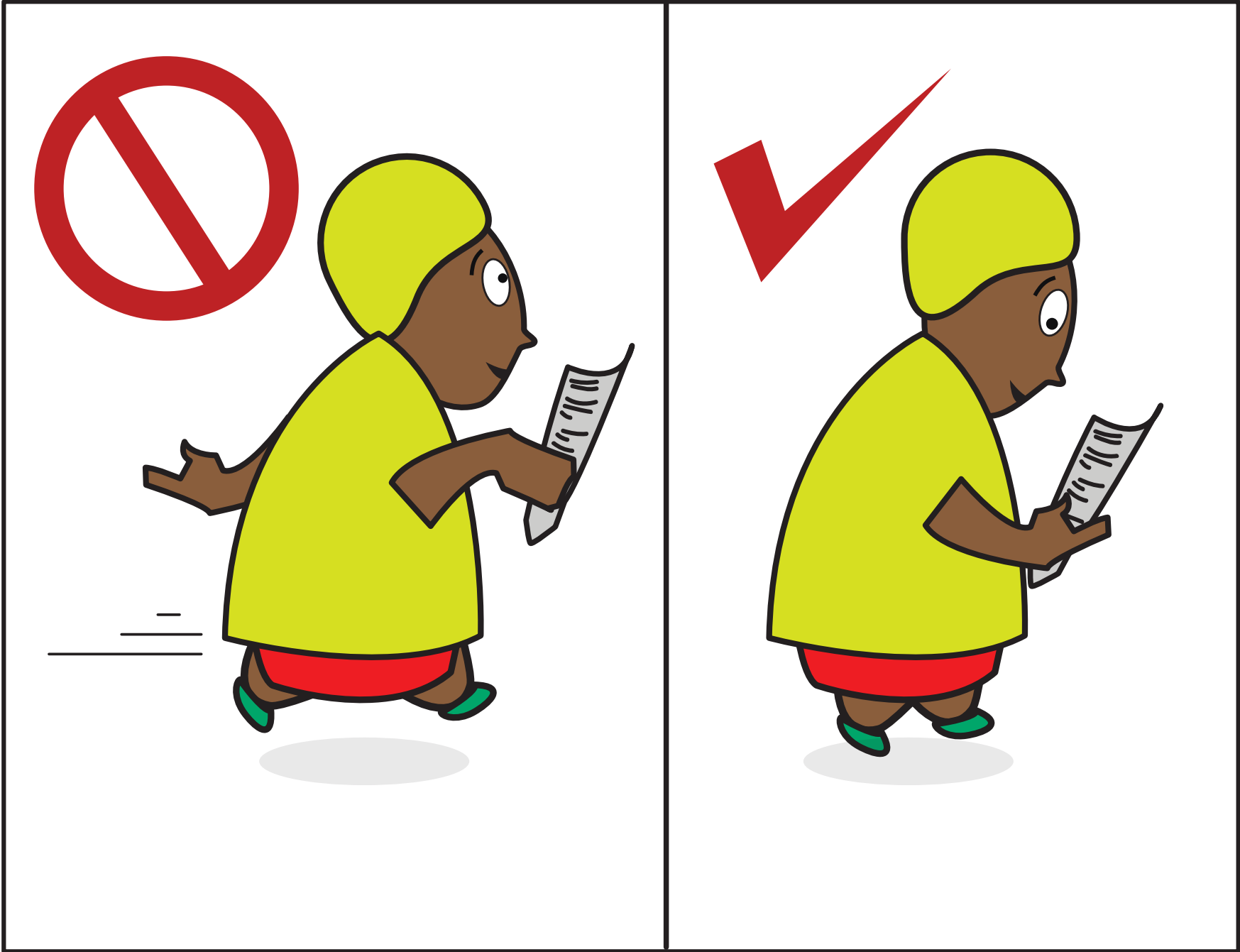






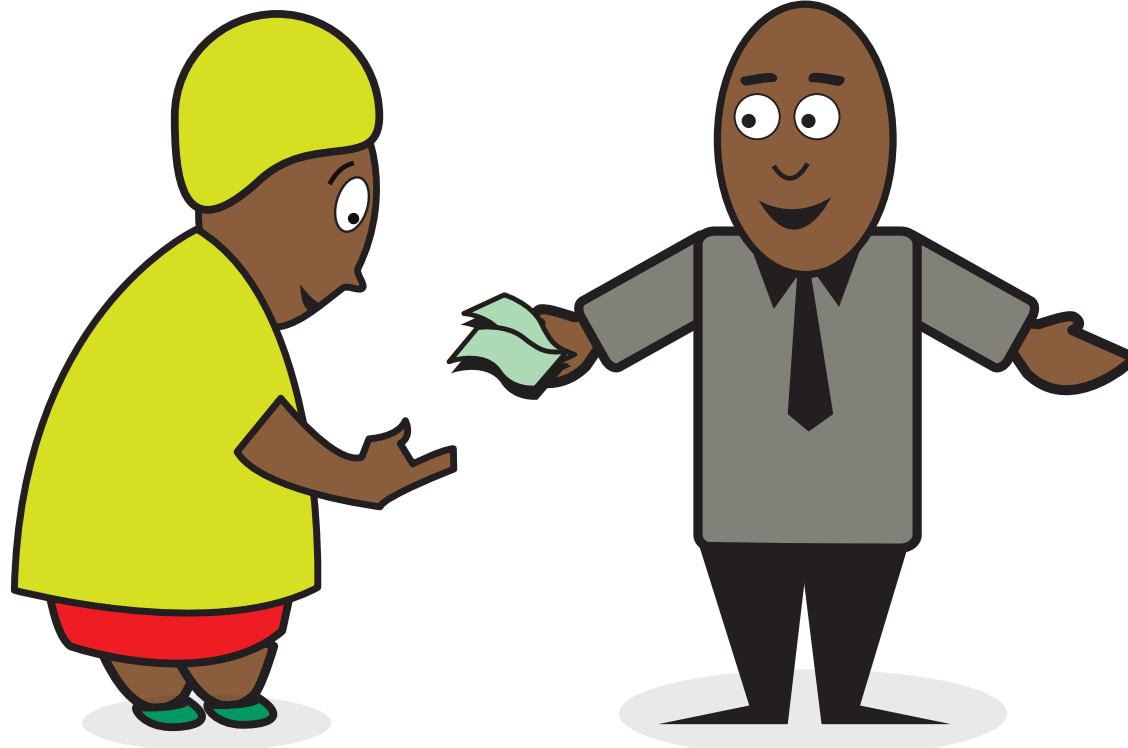
BANK



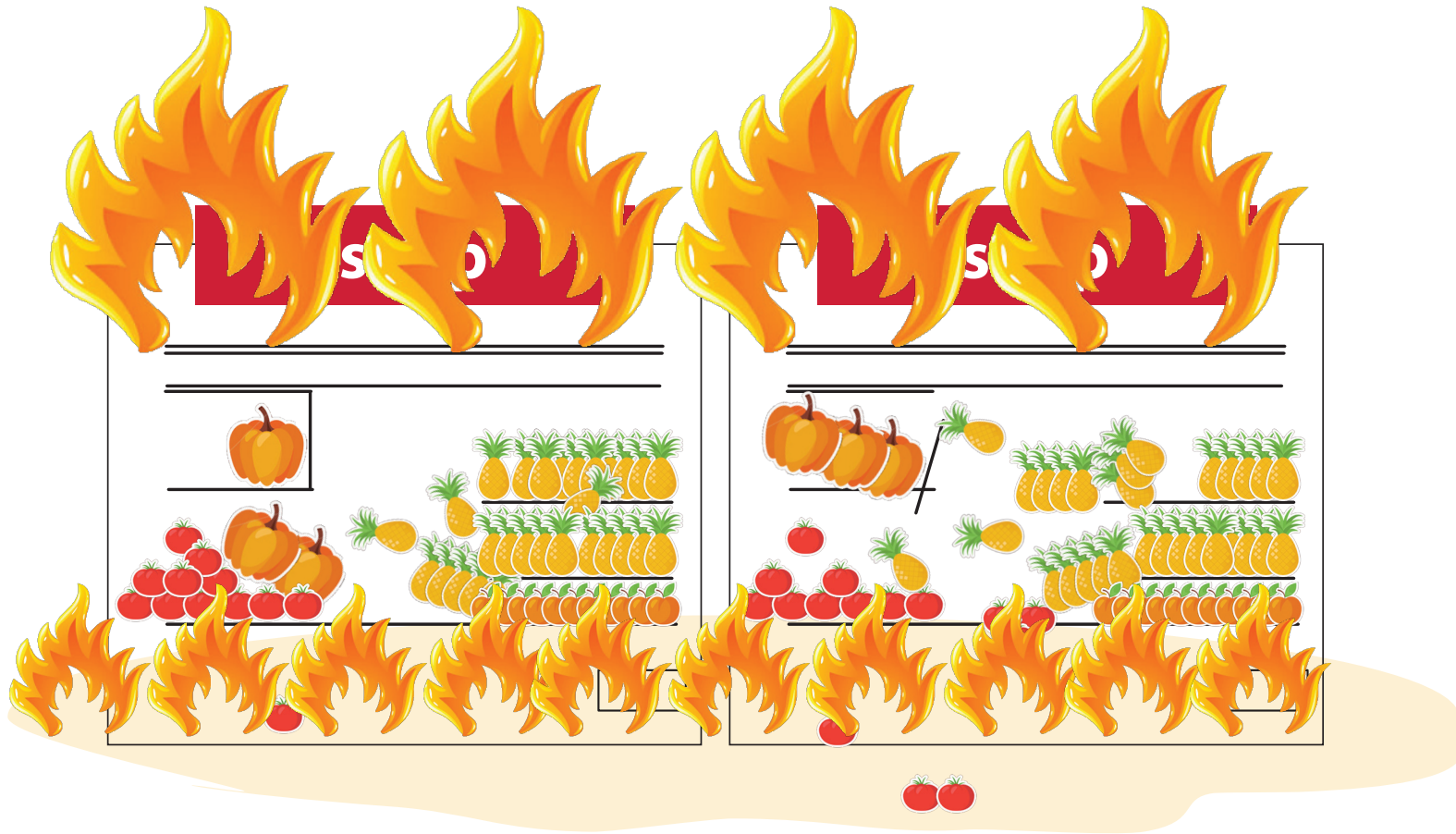




BANK









BANK



**AUNTIE**

**CHANTAL**

**1,000 DOLLARS -2  
kilos**



**2,000 DOLLARS -2**  
**kilos**



**2,000 DOLLARS -6  
kilos**



**Auntie's Loan**  
**18% APR**

Total cost: 3,000 dollars

Term: 3 months

Grace Period: none

Monthly Period: 34,000 dollars



**Chantal's Loan**  
**10% APR**

Total cost: 8,000 dollars

Term: 12 months

Grace Period: 6 months

Monthly repayment:

9,000 dollars