

# MicroFinance Transparency Pricing Calculation

Institution: Grameen Ghana

Country: Ghana

Full Price: 45.80%

Product 1: Agriculture Business Loan

Transparency Index: 65/100

Sample 2 of 3, Variation 1 of 1 File Name: GH-024-V02-Grameen Ghana-P01-PriceCalc-S2-1-20130205.PDF

Date of Analysis: 2013-05-30

Loan Amt:	700.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Pd</b>	<b>Incr</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
Avg Balance:	419	Interest	30.00% annual, Flat	175.00	45.80%	3.82%	45.80%	58.05%
Disb Date:	15-Nov-12	Fees	None	0.00	0.00%	3.82%	45.80%	58.05%
Term (Months):	10.0	Insurance	None	0.00	0.00%	3.82%	45.80%	58.05%
Grace (Months):	1.0	Taxes	None	0.00	0.00%	3.82%	45.80%	58.05%
Transp INDEX:	65	Deposit	None		0.00%	3.82%	45.80%	58.05%
		<b>Total Cost</b>		<b>175.00</b>		<b>3.82%</b>	<b>45.80%</b>	<b>58.05%</b>

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>45.80%</b>	<b>45.80%</b>	<b>45.80%</b>	<b>45.80%</b>	<b>45.80%</b>			
<b>Totals</b>		<b>700</b>	<b>700</b>		<b>175</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
0	15-Nov-12	700.00	-	700.00	-	-	-	-	-	-	-	-
1	15-Jan-13	-	77.78	622.22	19.44	-	-	-	-	-	-	-
2	15-Feb-13	-	77.78	544.44	19.44	-	-	-	-	-	-	-
3	15-Mar-13	-	77.78	466.67	19.44	-	-	-	-	-	-	-
4	15-Apr-13	-	77.78	388.89	19.44	-	-	-	-	-	-	-
5	15-May-13	-	77.78	311.11	19.44	-	-	-	-	-	-	-
6	15-Jun-13	-	77.78	233.33	19.44	-	-	-	-	-	-	-
7	15-Jul-13	-	77.78	155.56	19.44	-	-	-	-	-	-	-
8	15-Aug-13	-	77.78	77.78	19.44	-	-	-	-	-	-	-
9	15-Sep-13	-	77.78	(0.00)	19.44	-	-	-	-	-	-	-