

# MicroFinance Transparency Pricing Calculation

Institution: Grameen Ghana

Country: Ghana

Full Price: 45.80%

Product 1: Agriculture Business Loan

Transparency Index: 65/100

Sample 3 of 3, Variation 1 of 1 File Name: GH-024-V02-Grameen Ghana-P01-PriceCalc-S3-1-20130205.PDF

Date of Analysis: 2013-05-30

Loan Amt:	800.00	<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:	478	Interest	30.00% annual, Flat	200.00	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%
		Deposit	None		0.00%	3.82%	45.80%	58.05%
<b>Transp INDEX:</b>	<b>65</b>	<b>Total Cost</b>		<b>200.00</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>800</b>	<b>800</b>		<b>200</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	800.00	-	800.00	-	-	-	-	-	-	-	-
1	15-Jan-13	-	88.89	711.11	22.22	-	-	-	-	-	-	-
2	15-Feb-13	-	88.89	622.22	22.22	-	-	-	-	-	-	-
3	15-Mar-13	-	88.89	533.33	22.22	-	-	-	-	-	-	-
4	15-Apr-13	-	88.89	444.44	22.22	-	-	-	-	-	-	-
5	15-May-13	-	88.89	355.56	22.22	-	-	-	-	-	-	-
6	15-Jun-13	-	88.89	266.67	22.22	-	-	-	-	-	-	-
7	15-Jul-13	-	88.89	177.78	22.22	-	-	-	-	-	-	-
8	15-Aug-13	-	88.89	88.89	22.22	-	-	-	-	-	-	-
9	15-Sep-13	-	88.89	(0.00)	22.22	-	-	-	-	-	-	-