

MicroFinance Transparency Pricing Calculation

Institution: Safe Save Ghana

Country: Ghana

Full Price: 144.20%

Product 1: Group Loan

Transparency Index: 25/100

Sample 1 of 3, Variation 1 of 1 FileName: GH-045-V01-SS Ghana-P01-PriceCalc-S1-1-20130205.PDF

Date of Analysis: 2013-06-03

Loan Amt: 350.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance: 187	Interest	36.00% annual, Flat	52.20	67.73%	5.64%	67.73%	96.72%
Disb Date: 26-Oct-12	Fees	2 fees	20.00	29.56%	8.11%	97.28%	164.20%
Term (Months): 4.8	Insurance	None	0.00	0.00%	8.11%	97.28%	164.20%
Grace (Months): 0.1	Taxes	None	0.00	0.00%	8.11%	97.28%	164.20%
Transp INDEX: 25	Deposit	50.00 upfront		46.92%	12.02%	144.20%	321.73%
	Total Cost		72.20		12.02%	144.20%	321.73%

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)					67.73%	97.28%		97.28%	97.28%	144.20%			
Totals		350	350		52	10.00	10.00	0.00	0.00	90.00	1.63	(91.63)	0.00
0	26-Oct-12	350.00	-	350.00	-	10.00	10.00	-	-	50.00	-	-	50.00
1	5-Nov-12	-	17.50	332.50	2.61	-	-	-	-	2.00	-	-	52.00
2	12-Nov-12	-	17.50	315.00	2.61	-	-	-	-	2.00	-	-	54.00
3	19-Nov-12	-	17.50	297.50	2.61	-	-	-	-	2.00	-	-	56.00
4	26-Nov-12	-	17.50	280.00	2.61	-	-	-	-	2.00	-	-	58.00
5	3-Dec-12	-	17.50	262.50	2.61	-	-	-	-	2.00	-	-	60.00
6	10-Dec-12	-	17.50	245.00	2.61	-	-	-	-	2.00	-	-	62.00
7	17-Dec-12	-	17.50	227.50	2.61	-	-	-	-	2.00	-	-	64.00
8	24-Dec-12	-	17.50	210.00	2.61	-	-	-	-	2.00	-	-	66.00
9	31-Dec-12	-	17.50	192.50	2.61	-	-	-	-	2.00	-	-	68.00
10	7-Jan-13	-	17.50	175.00	2.61	-	-	-	-	2.00	-	-	70.00
11	14-Jan-13	-	17.50	157.50	2.61	-	-	-	-	2.00	-	-	72.00
12	21-Jan-13	-	17.50	140.00	2.61	-	-	-	-	2.00	-	-	74.00
13	28-Jan-13	-	17.50	122.50	2.61	-	-	-	-	2.00	-	-	76.00
14	4-Feb-13	-	17.50	105.00	2.61	-	-	-	-	2.00	-	-	78.00
15	11-Feb-13	-	17.50	87.50	2.61	-	-	-	-	2.00	-	-	80.00
16	18-Feb-13	-	17.50	70.00	2.61	-	-	-	-	2.00	-	-	82.00
17	25-Feb-13	-	17.50	52.50	2.61	-	-	-	-	2.00	-	-	84.00
18	4-Mar-13	-	17.50	35.00	2.61	-	-	-	-	2.00	-	-	86.00
19	11-Mar-13	-	17.50	17.50	2.61	-	-	-	-	2.00	-	-	88.00
20	18-Mar-13	-	17.50	0.00	2.61	-	-	-	-	2.00	1.63	(91.63)	-