

MicroFinance Transparency Pricing Calculation

Institution: Safe Save Ghana

Country: Ghana

Full Price: 125.26%

Product 1: Group Loan

Transparency Index: 29/100

Sample 2 of 3, Variation 1 of 1 FileName: GH-045-V01-SS Ghana-P01-PriceCalc-S2-1-20130205.PDF

Date of Analysis: 2013-06-03

Loan Amt: 400.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance: 224	Interest	36.00% annual, Flat	48.00	63.11%	5.26%	63.11%	87.87%
Disb Date: 19-Apr-13	Fees	2 fees	20.00	29.18%	7.69%	92.29%	151.38%
Term (Months): 4.0	Insurance	None	0.00	0.00%	7.69%	92.29%	151.38%
Grace (Months): 0.2	Taxes	None	0.00	0.00%	7.69%	92.29%	151.38%
Transp INDEX: 29	Deposit	50.00 upfront		32.97%	10.44%	125.26%	249.20%
	Total Cost		68.00		10.44%	125.26%	249.20%

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)					63.11%	92.29%		92.29%	92.29%	125.26%			
Totals		400	400		48	10.00	10.00	0.00	0.00	82.00	1.26	(83.26)	0.00
0	19-Apr-13	400.00	-	400.00	-	10.00	10.00	-	-	50.00	-	-	50.00
1	3-May-13	-	25.00	375.00	3.00	-	-	-	-	2.00	-	-	52.00
2	10-May-13	-	25.00	350.00	3.00	-	-	-	-	2.00	-	-	54.00
3	17-May-13	-	25.00	325.00	3.00	-	-	-	-	2.00	-	-	56.00
4	24-May-13	-	25.00	300.00	3.00	-	-	-	-	2.00	-	-	58.00
5	31-May-13	-	25.00	275.00	3.00	-	-	-	-	2.00	-	-	60.00
6	7-Jun-13	-	25.00	250.00	3.00	-	-	-	-	2.00	-	-	62.00
7	14-Jun-13	-	25.00	225.00	3.00	-	-	-	-	2.00	-	-	64.00
8	21-Jun-13	-	25.00	200.00	3.00	-	-	-	-	2.00	-	-	66.00
9	28-Jun-13	-	25.00	175.00	3.00	-	-	-	-	2.00	-	-	68.00
10	5-Jul-13	-	25.00	150.00	3.00	-	-	-	-	2.00	-	-	70.00
11	12-Jul-13	-	25.00	125.00	3.00	-	-	-	-	2.00	-	-	72.00
12	19-Jul-13	-	25.00	100.00	3.00	-	-	-	-	2.00	-	-	74.00
13	26-Jul-13	-	25.00	75.00	3.00	-	-	-	-	2.00	-	-	76.00
14	2-Aug-13	-	25.00	50.00	3.00	-	-	-	-	2.00	-	-	78.00
15	9-Aug-13	-	25.00	25.00	3.00	-	-	-	-	2.00	-	-	80.00
16	16-Aug-13	-	25.00	0.00	3.00	-	-	-	-	2.00	1.26	(83.26)	-