

MicroFinance Transparency Pricing Calculation

Institution: Safe Save Ghana

Country: Ghana

Full Price: 137.22%

Product 1: Group Loan

Transparency Index: 26/100

Sample 3 of 3, Variation 1 of 1 FileName: GH-045-V01-SS Ghana-P01-PriceCalc-S3-1-20130205.PDF

Date of Analysis: 2013-06-03

Loan Amt:	500.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	261	Interest	36.00% annual, Flat	100.00	85.19%	7.10%	85.19%	134.19%
Disb Date:	12-Apr-13	Fees	2 fees	20.00	19.82%	8.75%	105.01%	185.37%
Term (Months):	5.1	Insurance	None	0.00	0.00%	8.75%	105.01%	185.37%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	8.75%	105.01%	185.37%
Transp INDEX:	26	Deposit	50.00 upfront		32.20%	11.43%	137.22%	293.37%
		Total Cost		120.00		11.43%	137.22%	293.37%

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)					85.19%	105.01%		105.01%	105.01%	137.22%			
Totals		500	500		100	10.00	10.00	0.00	0.00	94.00	1.82	(95.82)	0.00
0	12-Apr-13	500.00	-	500.00	-	10.00	10.00	-	-	50.00	-	-	50.00
1	19-Apr-13	-	22.73	477.27	4.55	-	-	-	-	2.00	-	-	52.00
2	26-Apr-13	-	22.73	454.55	4.55	-	-	-	-	2.00	-	-	54.00
3	3-May-13	-	22.73	431.82	4.55	-	-	-	-	2.00	-	-	56.00
4	10-May-13	-	22.73	409.09	4.55	-	-	-	-	2.00	-	-	58.00
5	17-May-13	-	22.73	386.36	4.55	-	-	-	-	2.00	-	-	60.00
6	24-May-13	-	22.73	363.64	4.55	-	-	-	-	2.00	-	-	62.00
7	31-May-13	-	22.73	340.91	4.55	-	-	-	-	2.00	-	-	64.00
8	7-Jun-13	-	22.73	318.18	4.55	-	-	-	-	2.00	-	-	66.00
9	14-Jun-13	-	22.73	295.45	4.55	-	-	-	-	2.00	-	-	68.00
10	21-Jun-13	-	22.73	272.73	4.55	-	-	-	-	2.00	-	-	70.00
11	28-Jun-13	-	22.73	250.00	4.55	-	-	-	-	2.00	-	-	72.00
12	5-Jul-13	-	22.73	227.27	4.55	-	-	-	-	2.00	-	-	74.00
13	12-Jul-13	-	22.73	204.55	4.55	-	-	-	-	2.00	-	-	76.00
14	19-Jul-13	-	22.73	181.82	4.55	-	-	-	-	2.00	-	-	78.00
15	26-Jul-13	-	22.73	159.09	4.55	-	-	-	-	2.00	-	-	80.00
16	2-Aug-13	-	22.73	136.36	4.55	-	-	-	-	2.00	-	-	82.00
17	9-Aug-13	-	22.73	113.64	4.55	-	-	-	-	2.00	-	-	84.00
18	16-Aug-13	-	22.73	90.91	4.55	-	-	-	-	2.00	-	-	86.00
19	23-Aug-13	-	22.73	68.18	4.55	-	-	-	-	2.00	-	-	88.00
20	30-Aug-13	-	22.73	45.45	4.55	-	-	-	-	2.00	-	-	90.00
21	6-Sep-13	-	22.73	22.73	4.55	-	-	-	-	2.00	-	-	92.00
22	13-Sep-13	-	22.73	(0.00)	4.55	-	-	-	-	2.00	1.82	(95.82)	-