

# MicroFinance Transparency Pricing Calculation

Institution: Association de Microfinance Oued Srou

Country: Morocco

Full Price: 31.83%

Product 2: Produit Individuel

Transparency Index: 57/100

Sample 5 of 5, Variation 1 of 1 File Name: MA-004-V01-AMOS-P02-PriceCalc-S5-1-20130409.PDF

Date of Analysis: 2013-08-06

Loan Amt: 25,000.00		Pricing Info		Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	13,055	Interest	18.0%-20.4% annual, Flat		9,000.00	30.98%	2.58%	30.98%	36.30%
Disb Date:	15-Mar-13	Fees	1.00% upfront		200.00	0.85%	2.65%	31.83%	37.47%
Term (Months):	24.0	Insurance	None		0.00	0.00%	2.65%	31.83%	37.47%
Grace (Months):	0.0	Taxes	None		0.00	0.00%	2.65%	31.83%	37.47%
Transp INDEX:	57	Deposit	None			0.00%	2.65%	31.83%	37.47%
		<b>Total Cost</b>			<b>9,200.00</b>		<b>2.65%</b>	<b>31.83%</b>	<b>37.47%</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>30.98%</b>	<b>31.83%</b>	<b>31.83%</b>	<b>31.83%</b>	<b>31.83%</b>			
<b>Totals</b>		<b>25,000</b>	<b>25,000</b>		<b>9,000</b>	<b>200.00</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-Mar-13	25,000.00	-	25,000.00	-	200.00	-	-	-	-	-	-
1	15-Apr-13	-	1,045.50	23,954.50	375.00	-	-	-	-	-	-	-
2	15-May-13	-	1,041.50	22,913.00	375.00	-	-	-	-	-	-	-
3	15-Jun-13	-	1,041.50	21,871.50	375.00	-	-	-	-	-	-	-
4	15-Jul-13	-	1,041.50	20,830.00	375.00	-	-	-	-	-	-	-
5	15-Aug-13	-	1,041.50	19,788.50	375.00	-	-	-	-	-	-	-
6	15-Sep-13	-	1,041.50	18,747.00	375.00	-	-	-	-	-	-	-
7	15-Oct-13	-	1,041.50	17,705.50	375.00	-	-	-	-	-	-	-
8	15-Nov-13	-	1,041.50	16,664.00	375.00	-	-	-	-	-	-	-
9	15-Dec-13	-	1,041.50	15,622.50	375.00	-	-	-	-	-	-	-
10	15-Jan-14	-	1,041.50	14,581.00	375.00	-	-	-	-	-	-	-
11	15-Feb-14	-	1,041.50	13,539.50	375.00	-	-	-	-	-	-	-
12	15-Mar-14	-	1,041.50	12,498.00	375.00	-	-	-	-	-	-	-
13	15-Apr-14	-	1,041.50	11,456.50	375.00	-	-	-	-	-	-	-
14	15-May-14	-	1,041.50	10,415.00	375.00	-	-	-	-	-	-	-
15	15-Jun-14	-	1,041.50	9,373.50	375.00	-	-	-	-	-	-	-
16	15-Jul-14	-	1,041.50	8,332.00	375.00	-	-	-	-	-	-	-
17	15-Aug-14	-	1,041.50	7,290.50	375.00	-	-	-	-	-	-	-
18	15-Sep-14	-	1,041.50	6,249.00	375.00	-	-	-	-	-	-	-
19	15-Oct-14	-	1,041.50	5,207.50	375.00	-	-	-	-	-	-	-
20	15-Nov-14	-	1,041.50	4,166.00	375.00	-	-	-	-	-	-	-
21	15-Dec-14	-	1,041.50	3,124.50	375.00	-	-	-	-	-	-	-
22	15-Jan-15	-	1,041.50	2,083.00	375.00	-	-	-	-	-	-	-
23	15-Feb-15	-	1,041.50	1,041.50	375.00	-	-	-	-	-	-	-
24	15-Mar-15	-	1,041.50	0.00	375.00	-	-	-	-	-	-	-