

MicroFinance Transparency Pricing Calculation

Institution: Fundo de Desenvolvimento da Mulher

Country: Mozambique

Full Price: 87.67%

Product 4: Credito ao Consumo

Transparency Index: 68/100

Sample 1 of 3, Variation 1 of 1 FileName: MZ-009-V02-FDM-P04-PriceCalc-S1-1-20130425.PDF

Date of Analysis: 2013-08-01

| | | | | | | | | |
|----------------------|-----------|---------------------|--------------------------|-----------------|-------------|--------------|---------------|----------------|
| Loan Amt: | 3,000.00 | Pricing Info | Quoted info | Total Pd | Incr | MPR | APR | EIR |
| Avg Balance: | 2,080 | Interest | 60.0%-66.0% annual, Flat | 450.00 | 74.33% | 6.19% | 74.33% | 110.12% |
| Disb Date: | 2-May-13 | Fees | 25.00 upfront | 25.00 | 4.50% | 6.57% | 78.83% | 119.77% |
| Term (Months): | 3.3 | Insurance | 1.00% upfront | 30.00 | 5.46% | 7.02% | 84.28% | 132.07% |
| Grace (Months): | 0.3 | Taxes | None | 0.00 | 0.00% | 7.02% | 84.28% | 132.07% |
| | | Deposit | 10.00% ongoing | | 3.39% | 7.31% | 87.67% | 140.05% |
| Transp INDEX: | 68 | Total Cost | | 505.00 | | 7.31% | 87.67% | 140.05% |

| Loan Amount & Balance | | | | | Total Cost of Loan | | | | Compulsory Deposit | | | |
|--|-----------|--------------|--------------|----------|--------------------|---------------|---------------|---------------|--------------------|-------------|-----------------|-------------|
| Per | Date | Disburse | Principle | Balance | Interest | Fees | Insurance | Taxes | Deposit | Interest | Withdraw | Balance |
| Transparent Price (nominal APR) | | | | | 74.33% | 78.83% | 84.28% | 84.28% | 87.67% | | | |
| Totals | | 3,000 | 3,000 | | 450 | 25.00 | 30.00 | 0.00 | 300.00 | 0.00 | (300.00) | 0.00 |
| 0 | 2-May-13 | 3,000.00 | - | 3,000.00 | - | 25.00 | 30.00 | - | - | - | - | - |
| 1 | 10-Jun-13 | - | 1,000.00 | 2,000.00 | 150.00 | - | - | - | 100.00 | - | - | 100.00 |
| 2 | 10-Jul-13 | - | 1,000.00 | 1,000.00 | 150.00 | - | - | - | 100.00 | - | - | 200.00 |
| 3 | 10-Aug-13 | - | 1,000.00 | 0.00 | 150.00 | - | - | - | 100.00 | - | (300.00) | - |

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