

## MicroFinance Transparency Pricing Calculation

Institution: Fundo de Desenvolvimento da Mulher

Country: Mozambique

Full Price: 88.37%

Product 4: Credito ao Consumo

Transparency Index: 68/100

Sample 5 of 3, Variation 1 of 1 FileName: MZ-009-V02-FDM-P04-PriceCalc-S5-1-20130425.PDF

Date of Analysis: 2013-08-01

Loan Amt:	45,000.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Pd</b>	<b>Incr</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
Avg Balance:	33,566	Interest	60.0%-66.0% annual, Flat	4,500.00	76.97%	6.41%	76.97%	115.73%
Disb Date:	20-Apr-13	Fees	25.00 upfront	25.00	0.45%	6.45%	77.42%	116.70%
Term (Months):	2.0	Insurance	1.00% upfront	450.00	8.18%	7.13%	85.60%	135.13%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	7.13%	85.60%	135.13%
		Deposit	10.00% ongoing		2.77%	7.36%	88.37%	141.72%
<b>Transp INDEX:</b>	<b>68</b>	<b>Total Cost</b>		<b>4,975.00</b>		<b>7.36%</b>	<b>88.37%</b>	<b>141.72%</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>76.97%</b>	<b>77.42%</b>	<b>85.60%</b>	<b>85.60%</b>	<b>88.37%</b>			
<b>Totals</b>		<b>45,000</b>	<b>45,000</b>		<b>4,500</b>	<b>25.00</b>	<b>450.00</b>	<b>0.00</b>	<b>4,500.00</b>	<b>0.00</b>	<b>(4,500.00)</b>	<b>0.00</b>
0	20-Apr-13	45,000.00	-	45,000.00	-	25.00	450.00	-	-	-	-	-
1	20-May-13	-	22,500.00	22,500.00	2,250.00	-	-	-	2,250.00	-	-	2,250.00
2	20-Jun-13	-	22,500.00	0.00	2,250.00	-	-	-	2,250.00	-	(4,500.00)	-

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