

Reef Finance monthly report September 2014

General information	Number
# of branches	4
# of offices	6
# loan officers / branch managers	21
# employees	36

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	452,771\$	108
Loans disbursed since 01/01/2008	28408663\$	4942
Loans outstanding (30/9/2014)	8894458\$	2791
- Cooperative loans	159,604\$	7
- Individual loans	8,734,854\$	2,784

Average loan amounts	Amount (USD)
Av. loan outstanding	3,186
Av. cooperative loan outstanding	22,800
Av. individual loan outstanding	3,137

Portfolio quality	Amount (USD)
Arrears <30 days	217,129
Arrears 31-60 days	98,331
Arrears >61-90 days	30,450
Arrears >91 days	106,636
Total arrears	452,546

Beneficiaries		Gender
Male	female	
2,326	465	

Beneficiaries	Number	Percentage
Active beneficiaries - all	2791	100%
Male	2,326	83%
Female	465	17%