

Reef Finance monthly report January 2014

General information	Number
# of branches	4
# of offices	6
# loan officers / branch managers	18
# employees	37

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	285,702	82
Loans disbursed since 01/01/2008	\$25,076,450	4,191
Loans outstanding (31/1/2014)	\$8,518,059	2,540
- Cooperative loans	\$129,255	6
- Individual loans	\$8,388,804	2,534

Average loan amounts	Amount (USD)
Av. loan outstanding	3,353
Av. cooperative loan outstanding	21,542
Av. individual loan outstanding	3,310
Av. cooperative member loan outstanding	3,184
Av. loan outstanding for all beneficiaries	916

Portfolio quality	Amount (USD)
Arrears <30 days	139,431
Arrears 31-60 days	177,316
Arrears >61-90 days	32,413
Arrears >91 days	147,972
Total arrears	497,087

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,675	100%
Individuals	2,534	95 %
From cooperatives	141	5%
Male	2,210	83%
Female	465	17%