

Reef Finance monthly report October 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	301,900\$	56
Loans disbursed since 01/01/2008	28,710,563\$	4998
Loans outstanding (31/10/2014)	8,880,768\$	2808
- Cooperative loans	157,560\$	7
- Individual loans	8,723,208\$	2,801

Average loan amounts	Amount (USD)
Av. loan outstanding	3,162
Av. cooperative loan outstanding	22,508
Av. individual loan outstanding	3,114

Portfolio quality	Amount (USD)
Arrears <30 days	230,532
Arrears 31-60 days	122,775
Arrears >61-90 days	60,160
Arrears >91 days	119,696
Total arrears	533,163

Beneficiaries		Gender
Male	female	
2,341	460	

Beneficiaries	Number	Percentage
Active beneficiaries - all	2808	100%
Male	2,341	83%
Female	460	17%