

Reef Finance monthly report December 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	\$423,945	97
Loans disbursed since 01/01/2008	\$29,435,155	5,165
Loans outstanding (31/12/2014)	\$8,698,520	2,800
- Cooperative loans	\$154,561	7
- Individual loans	\$8,543,959	2,800

Average loan amounts	Amount (USD)
Av. loan outstanding	3,107
Av. cooperative loan outstanding	22,080
Av. individual loan outstanding	3,059

Portfolio quality	Amount (USD)
Arrears <30 days	132,911
Arrears 31-60 days	32,867
Arrears >61-90 days	17,978
Arrears >91 days	108,555
Total arrears	292,311

Beneficiaries		Gender
Male	female	
2,333	467	

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,800	100%
Male	2,333	83%
Female	467	17%