

Reef Finance monthly report March 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	476,367	99
Loans disbursed since 01/01/2008	26,006,001	4,424
Loans outstanding (31/3/2014)	8,642,483	2,585
- Cooperative loans	129,255	6
- Individual loans	8,513,228	2,579

Average loan amounts	Amount (USD)
Av. loan outstanding	3,343
Av. cooperative loan outstanding	21,542
Av. individual loan outstanding	3,300
Av. loan outstanding for all beneficiaries	3,177
Av. cooperative member loan outstanding	916

Portfolio quality	Amount (USD)
Arrears <30 days	119,597
Arrears 31-60 days	31,249
Arrears >61-90 days	19,423
Arrears >91 days	248,347
Total arrears	418,616

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,720	100%
Individuals	2,579	95 %
From cooperatives	141	5%
Male	2,255	83%
Female	465	17%