

Reef Finance monthly report May 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	488,875	94
Loans disbursed since 01/01/2008	26,926,106	4,605
Loans outstanding (31/5/2014)	8,813,449	2,690
- Cooperative loans	176,866	7
- Individual loans	8,636,583	2,683

Average loan amounts	Amount (USD)
Av. loan outstanding	3,276
Av. cooperative loan outstanding	25,267
Av. individual loan outstanding	3,219
Av. cooperative member loan outstanding	3,114
Av. loan outstanding for all beneficiaries	1,203

Portfolio quality	Amount (USD)
Arrears <30 days	128,505
Arrears 31-60 days	41,713
Arrears >61-90 days	18,968
Arrears >91 days	243,527
Total arrears	432,713

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,830	100%
Individuals	2683	95 %
From cooperatives	147	5%
Male	2350	83%
Female	480	17%