

Reef Finance monthly report Jun 2014

General information	Number
# of branches	4
# of offices	6
# loan officers / branch managers	21
# employees	37

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	562,550	110
Loans disbursed since 01/01/2008	27,475,357	4,710
Loans outstanding (30/6/2014)	9,001,445	2,727
- Cooperative loans	169,542	7
- Individual loans	8,821,903	2,720

Average loan amounts	Amount (USD)
Av. loan outstanding	3,300
Av. cooperative loan outstanding	24,220
Av. individual loan outstanding	3,243
Av. cooperative member loan outstanding	3,140
Av. loan outstanding for all beneficiaries	1,153

Portfolio quality	Amount (USD)
Arrears <30 days	135,566
Arrears 31-60 days	42,769
Arrears >61-90 days	20,072
Arrears >91 days	242,709
Total arrears	441,116

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,867	100%
Individuals	2720	95 %
From cooperatives	147	5%
Male	2387	83%
Female	480	17%