

## Reef Finance monthly report July 2014

General information	Number
# of branches	4
# of offices	6
# loan officers / branch managers	18
# employees	36

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	162,710	45
Loans disbursed since 01/01/2008	27,651,366	4,760
Loans outstanding (31/7/2014)	8,905,222	<b>2,740</b>
- Cooperative loans	168,032	7
- Individual loans	8,737,190	2,734

Average loan amounts	Amount (USD)
Av. loan outstanding	3,250
Av. cooperative loan outstanding	24,005
Av. individual loan outstanding	3,195

Portfolio quality	Amount (USD)
Arrears <30 days	170,790
Arrears 31-60 days	61,251
Arrears >61-90 days	26,777
Arrears >91 days	108,737
Total arrears	367,555

Beneficiaries		Gender
Male	female	
2,295	445	

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,740	100%
Male	2295	83%
Female	445	17%