

Reef Finance monthly report September 2013

General information	Number
# of branches	4
# of offices	4
# loan officers / branch managers	19
# employees	37

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	569,838.00	153
Loans disbursed since 01/01/2008	23,581,975	3,840
Loans outstanding (30/9/2013)	8,483,455	2,395
- Cooperative loans	135,795	6
- Individual loans	8,347,660	2,389

Average loan amounts	Amount (USD)
Av. loan outstanding	3,542
Av. cooperative loan outstanding	22,633
Av. individual loan outstanding	3,494
Av. cooperative member loan outstanding	3,353
Av. loan outstanding for all beneficiaries	963

Portfolio quality	Amount (USD)
Arrears <30 days	134,090
Arrears 31-60 days	39,054
Arrears >61-90 days	27,562
Arrears >91 days	118,844
Total arrears	319,550

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,530	100%
Individuals	2,389	95 %
From cooperatives	141	5%
Male	2089	83%
Female	441	17%