

## Reef Finance monthly report July 2013

General information	Number
# of branches	4
# of offices	6
# loan officers / branch managers	19
# employees	38

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	424,320	85
Loans disbursed since 01/01/2008	22,661,239\$	3,584
Loans outstanding (31/7/2013)	\$ 8,295,434	2,241
- Cooperative loans	\$ 137,783	7
- Individual loans	\$ 8,157,651	2,234

Average loan amounts	Amount (USD)
Av. loan outstanding	\$3,701
Av. cooperative loan outstanding	\$19,683
Av. individual loan outstanding	\$3,652
Av. cooperative member loan outstanding	\$3,502
Av. loan outstanding for all beneficiaries	\$1,021

Portfolio quality	Amount (USD)
Arrears <30 days	113,914
Arrears 31-60 days	53,917
Arrears >61-90 days	22,029
Arrears >91 days	131,508
Total arrears	321,368

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,369	100%
Individuals	2,234	94 %
From cooperatives	135	6%
Male	1998	84%
Female	371	16%