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CAMBODIA ORGANIZATION FOR ASSISTANCE TO FAMILY AND WIDOWS
(CAAFW)

CAAFW was founded in 1993

CAMBODIAN ORGANIZATION FOR ASSISTANCE TO FAMILY AND WIDOWS
(CAAFW)
COMMUNITY-BASED HEALTH INSURANCE PROJECT
(CBHI)

FINANCIAL REPORTING
FOR THE PERIOD COVERING FROM 01 JANUARY TO 30 JUNE 2013

Empower local people to work together willingly for the good of all

CAAFW Central OFFICE

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CAAFW ASSIST The Poor to Build Their Life skills, access to income
source and increase capacity to generate income, access to social services, hence, improve their living conditions in sustainable way.

**CAMBODIAN ORGANIZATION FOR ASSISTANCE TO FAMILY AND WIDOWS (CAAFW)
COMMUNITY-BASED HEALTH INSURANCE PROJECT (CBHI)**

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STATEMENT BY THE ORGANIZATION MANAGEMENT

We, do hereby state that in our opinion, the accompanying Statement of Receipts, Disbursements and Fund Balance together with the notes thereto are properly drawn up so as to give a true and fair view of the state of affairs of the Community-Based Health Insurance, CBHI ("the Project") implemented by the Cambodian Organization for Assistance to Family and Widows ("CAAFW") for the period covering from 01 January to 30 June 2013, in accordance with the accounting policies set out in note 2 to the Statement of Receipts, Disbursements and Fund Balance.

Signed on behalf of the Executive of Management



MRS. CHHIN PHALLA
Executive Director

Date: 18 September 2013




MR. TOEM PRONH
Accounting and Finance Director

Date: 18 September 2013

**STATEMENT OF RECEIPTS, DISBURSEMENTS, AND FUND BALANCE
FOR THE PERIOD COVERING FROM 01 JANUARY TO 30 June 2013**

	NOTE	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
RECEIPTS				
Fund received from donors	3	130,000	-	130,000
Fund transfer between operational areas		(48,500)	48,500	-
Other incomes	4	170	58,284	58,454
Total Receipts		81,670	106,784	188,454
DISBURSEMENTS				
Direct project service	5	(224)	(64,761)	(64,985)
Human resource	6	-	(28,451)	(28,451)
Transportation cost	7	-	(8,581)	(8,581)
Equipment	8	(275)	-	(275)
Admin (rental, service and supplies)	9	(4,593)	(4,988)	(9,581)
Training and meeting costs	10	-	-	-
Others	11	-	-	-
Total Disbursements		(5,092)	(106,781)	(111,873)
Fund receipts over disbursements		76,578	3	76,581
Fund balance brought forward		95,016	(58)	94,958
FUND BALANCE CARRIED FORWARD		171,594	(55)	171,539

On behalf of CAAFW, CBHI Project



Mrs. Chhin Phalla
Executive Director
Date: 18 September 2013


Mr. Toem Pronh
Accounting and Finance Director
Date: 18 September 2013

The accompanying notes and other narratives form an integral part of the financial reporting.

CAMBODIA ORGANIZATION FOR ASSISTANCE TO FAMILY AND WIDOWS
COMMUNITY-BASED HEALTH INSURANCE PROJECT

**NOTES AND OTHER NARRATIVES
TO STATEMENT OF RECEIPTS, DISBURSEMENTS AND FUND BALANCE
FOR THE PERIOD COVERING FROM 01 JANUARY TO 30 June 2013**

1. General

Since 2005, CAAFW has been implementing Community-Based Health Insurance Project (CBHI) in a number of operational areas in both Banteay Meanchey and Odom Meanchey Provinces. This project aims to improve access to quality health care for poor and medium-living residents who are permanently resident in the operational areas and can afford to pay insurance premium.

The overall objective of the Project is to contribute to poverty reduction and to improve the health status of poor rural population in the operational areas, and so as to improve social economic condition of the target beneficiaries.

The specific objective of the Project is to improve access to health care, especially insurance protection through continuous implementation of the existing CBHI scheme in operational areas, to promote and strengthen the existing CBHI network in all target villages in Banteay Meanchey and Odom Meanchey Provinces and also to fortify the function of the existing CBHI-Steering Committee.

2. Significant accounting policies

2.1. Basis of preparation

The statement of receipts, disbursements and fund balance is prepared in United States Dollar ("USD") in accordance with cash basis of accounting modified to include recognition of certain liabilities. This is a comprehensive basis of accounting which does not produce financial statements which are compatible with generally accepted accounting principles.

Under the cash basis of accounting, grants and revenue are recognized when received rather than when earned and expenses are recognized when paid rather than when incurred.

2.2 Non-expendable assets

In accordance with the cash basis of accounting, all non-expendable assets are expended upon acquisition. This practice differs from generally accepted accounting principles which require the capitalization and depreciation of fixed assets according to their estimated useful life.

2.3 Foreign currency transactions

The statement of receipts, disbursements and fund balance is expressed in United States Dollar ("USD"). Transactions not transacted in USD are recorded at the rates of exchange on the first day of each month adopted by the Acleda Bank, Banteay Meanchey branch.

Exchange difference is recognized as expense or income throughout the period in the statement of receipts, disbursements and fund balance.

CAMBODIA ORGANIZATION FOR ASSISTANCE TO FAMILY AND WIDOWS
COMMUNITY-BASED HEALTH INSURANCE PROJECT

**NOTES AND OTHER NARRATIVES
TO STATEMENT OF RECEIPTS, DISBURSEMENTS AND FUND BALANCE
FOR THE PERIOD COVERING FROM 01 JANUARY TO 30 June 2013**

3. Fund received from donors

	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
Fund received from Hardeman BV Holland (HBV)	130,000	-	130,000
Total fund received from donors	130,000	-	130,000

4. Other income

	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
Insurance premium	-	58,277	58,277
Interest income from bank	170	7	177
Total other income	170	58,284	58,454

5. Direct project costs

	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
Reimbursed medical benefits	-	53,218	53,218
Social support benefits	-	10,752	10,752
Marketing and production of insurance card	224	791	1,015
Photocopy of patient satisfaction	-	-	-
Total direct project costs	224	64,761	64,985

CAMBODIA ORGANIZATION FOR ASSISTANCE TO FAMILY AND WIDOWS
COMMUNITY-BASED HEALTH INSURANCE PROJECT

NOTES AND OTHER NARRATIVES
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6. Human resource

	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
Program manager	-	2,418	2,418
Administrator	-	1,152	1,152
Monitoring officer	-	1,932	1,932
Social worker	-	2,898	2,898
Promoter	-	13,196	13,196
CBHI database officer	-	1,566	1,566
Insurance card officer	-	1,566	1,566
Health financing director	-	1,791	1,791
Accountant	-	1,932	1,932
Administration support	-	-	-
Incentives for community (CVIA)	-	-	-
Bonus and other benefits	-	-	-
Total human resource	-	28,451	28,451

7. Transportation costs

	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
Transport in province/ outside for meeting	-	3,305	3,305
Fuel/oil of motorbikes and car	-	4,168	4,168
Maintenance Motorbike and Car	-	1,108	1,108
Total transportation costs	-	8,581	8,581

8. Equipment

	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
Computers (Desktop, Laptop)	-	-	-
Office Furniture	275	-	275
Printer Machine	-	-	-
Total equipment costs	275	-	275

CAMBODIA ORGANIZATION FOR ASSISTANCE TO FAMILY AND WIDOWS
COMMUNITY-BASED HEALTH INSURANCE PROJECT

**NOTES AND OTHER NARRATIVES
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FOR THE PERIOD COVERING FROM 01 JANUARY TO 30 June 2013**

9. Administration costs

	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
Office Supply and Stationeries	1,826	1,842	3,668
Utilities Expense	-	609	609
Phone, Fax and Email Service	522	734	1,256
Rental office	1,907	510	2,417
Maintenance office	-	-	-
Bank charge	338	105	443
Exchange loss	-	-	-
Maintenance equipment	-	-	-
Other administration expenses	-	1,188	1,188
Total administration costs	4,593	4,988	9,581

10. Training and meeting costs

	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
Training cost for staff (OD)	-	-	-
Training cost for communities	-	-	-
Meetings/Workshop cost staff	-	-	-
CBHI-Steering committee meeting	-	-	-
Total training and meeting costs	-	-	-

11. Other costs

	CBHI THMAR POUK USD	CBHI SAMRONG USD	TOTAL AMOUNT USD
Capacity building on finance areas	-	-	-
External annual financial audit	-	-	-
Total other costs	-	-	-