

Project Agreement for

"Community Based Health Insurance (CBHI) for the Rural Poor"

Location: Banteay Meanchey and Oddar Meanchey Provinces,
Cambodia

Duration: 01.01.2012 – 31.12.2014 (36 months)

Amount of grant: up to 780,000 USD

Donor agency: Health Brings Vitality
HBV Foundation
Postbus 376
3900 AJ Veenendaal
The Netherlands

Responsible: Elly Hardeman Jansen

Partner agency: Cambodian Association for Assistance to Families and
Widows (CAAFW)
No. 445, Group 18, Road 4, Sisophon Town,
Banteay Meanchey Province, Cambodia
Phone: + (855) 054 958 882
caafw.ed@camintel.com

Responsible: Chhin Phalla

Bank details: ACLEDA Bank Plc. Head Office, #61, Preah Monivong,
Sangkat Srah Chork, Khan Daun Penh, Phnom Penh

USD Account No.: 0200-20-412848-1-8

SWIFT code: ACLBKHPP

IBAN: CHIPS UID 415637

Account Name: CAAFW - IRDP

AGREEMENT

established between

HBV Foundation,

and

Cambodian Association for Assistance to Families and Widows,

hereinafter referred to as CAAFW,

represented by Chhin Phalla, Executive Director.

We, the undersigned, certify that we have read and approved the following conditions and that we will carry out the project according to these conditions:

1. Objectives

HBV Foundation shall cooperate with CAAFW within the scope of the project **"Community Based Health Insurance (CBHI) for the Rural Poor"**. Details concerning the project objectives are set out in the Proposal as presented to HBV in January 2012. The complete proposal is attached to the present agreement and is an integral part of this agreement.

2. Grant

The expenditure of funds is based on the CBHI project budget, included in the project proposal. The budget is attached to this agreement. Funds can be only utilised for the purpose mentioned under the specific budget lines. In case of major deviations, CAAFW will submit a revised budget for approval. The maximum amount to be released to CAAFW through this agreement will be **780,000 USD**.

3. Payments

Funding under this agreement will be made available to CAAFW in two instalments per year. The first instalment of 50% of the subsidy will take place at the beginning of each year, upon approval of the annual operational plan & budget. The second instalment will be transferred upon approval of the six-monthly financial report.

4. Duration of the project

Duration of the project shall be 01.01.2012 – 31.12.2014 (36 months). Each year, upon receipt of the annual reports, the project can be extended for 12 months through a contract addendum for which additional funding will be made available by HBV according to the projected needs and based on the progress of the project.

5. Reporting

Each year, CAAFW will provide the following reports to HBV:

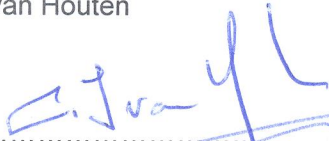
1. Six-monthly financial reports
2. Annual narrative and financial reports
3. Annual external audit report & management letter

Read and approved
for HBV FOUNDATION

President:
E. Hardeman – Jansen



Treasurer:
P. van Houten



Secretary:
M. Jansen



Date: _____
Veenendaal, The Netherlands

Read and approved
for CAAFW:

Executive Director
Chhin Phalla



President of Board
Sour lyong



Date: 30-04-2012
Sisophon, Cambodia